## abbvie

# Let's talk about the Medicare Prescription Payment Plan (MPPP) – and what it means for you, as a Medicare Part D enrollee.

First, what's happening? Starting January 1, 2025, there are two primary changes to your Medicare Part D benefit due to Medicare Part D redesign. These changes apply to Medicare Part D prescription drug plans and Medicare Advantage plans with prescription drug coverage.

- You will AUTOMATICALLY pay no more than \$2,000 in out-of-pocket costs across all covered prescription drugs in 2025. You do not need to do anything to get this benefit; this \$2,000 maximum is automatic.
- You will have the OPTION to spread your out-ofpocket costs on covered prescription drugs into monthly payments, with no fees or interest. This is called the Medicare Prescription Payment Plan (MPPP).

### Should I sign up for the MPPP?

To understand whether the MPPP is right for you, you should evaluate whether spreading your out-of-pocket costs is right for you. Several factors should be considered, including the overall amount you expect to pay out-of-pocket per month, your personal finances, and what month you begin treatment. To determine your monthly prescription costs, you should contact your Medicare Part D insurance plan.

### Patients Likely to Benefit from the MPPP:

- Patients who have high OOP (especially for drugs on higher Medicare Part D formulary tiers).
- Patients who have higher costs early in the year.
- Patients Unlikely to Benefit from the MPPP:
- Patients whose yearly drug costs are low.
- Patients whose drug costs are the same each month.
- Patients considering signing up for the MPPP late in the calendar year (after September).
- Patients who don't want to change how they pay for their drugs.

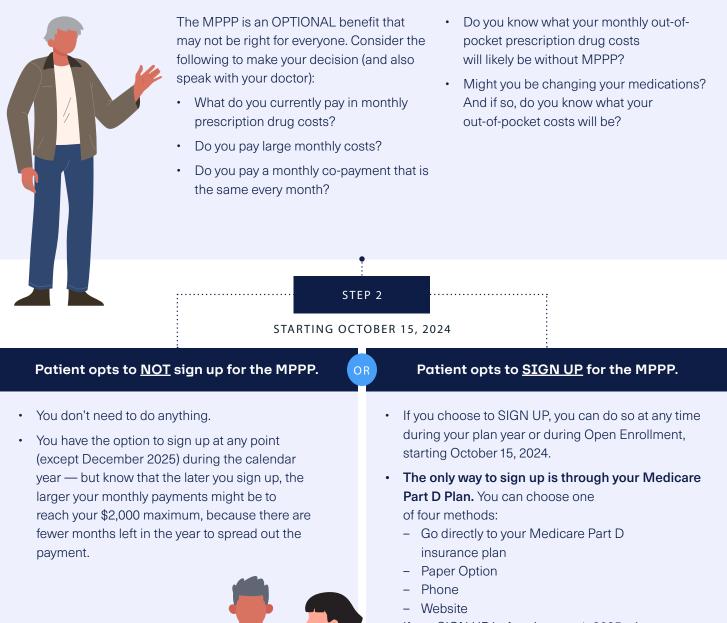
# Patients Who Should Not Sign-up for the MPPP:

- Patients who get or are eligible for Extra Help/Low Income Subsidy (LIS).
- Patients who get or are eligible for the Medicare Savings Program.
- Patients who get help paying for their drugs from other organizations, like a State Pharmaceutical Assistance Program (SPAP), foundations, or charities.

Now, what you should do? That's a personal decision for you to make. In this infographic, we will take you through the steps to decide whether or not to **SIGN UP** to spread out your costs — and how to **SIGN UP** if you choose to do so, and what will happen once you sign up... and after.

STEP 1

#### \_\_\_\_\_ Decide if the MPPP is right for you.



- If you SIGN UP before January 1, 2025, plans must respond within ten (10) calendar days.
- If you SIGN UP on or after January 1, 2025, plans must respond within 24 hours.

#### STARTING JANUARY 1, 2025

## If you <u>DON'T</u> sign up, fill and pick up your prescription at the pharmacy.

- You will pay your co-payment or coinsurance at the pharmacy until your total out-of-pocket costs for the year reaches \$2,000.
- Then you will pay \$0 for the rest of the year.

#### If you <u>DO</u> sign up, fill and pick up your prescription at the pharmacy.

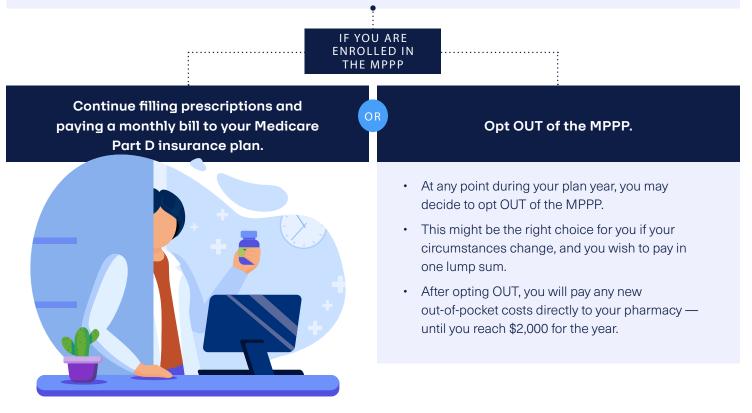
• You will pay \$0 at the pharmacy (including mail-order and specialty pharmacies).

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 Instead, your Medicare Part D insurance plan will keep track of your out-of-pocket drug costs and bill you monthly.

#### STEP 4 — If you sign up, receive and pay your monthly bill from your Medicare Part D insurance plan.

- You will be billed your monthly payment.
- You MUST pay your bill in full every month. Otherwise, your Medicare Part D insurance plan could terminate your enrollment in the MPPP after a 2 month grace period.



2025 & BEYOND

You will need to sign up for the Medicare Prescription Payment Plan each year that you decide to participate.

STEP 3

