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Attention Medicare Beneficiaries: Important Changes to Medicare Part D Benefits in 2025

Open enrollment for Medicare is currently open and ends on December 7, 2025.

The **Inflation Reduction Act (IRA)**, passed in 2022, is making substantial changes to how much senior citizens will pay for prescription drugs under **Medicare Part D**, a federal program that helps Medicare beneficiaries pay for prescription drugs.

Here are the key 2025 Part D benefit changes:

\$2,000 limit on drug costs

Starting in **2025**, people on Medicare Part D will not have to pay more than **\$2,000 a year** for prescription drugs out of their own pockets. This includes what they pay in deductibles and coinsurance, but **not** their monthly premiums.

New payment option: Medicare Prescription Payment Plan:

The Medicare Prescription Payment Plan, a new payment option included in the IRA, works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by your plan by spreading them across the calendar year (January–December). Starting in 2025, anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage Plan with drug coverage) can use this payment option.

All plans offer this payment option, and participation is voluntary, meaning you must choose to opt into the program during open enrollment.

If you select this payment option, each month you'll continue to pay your plan premium (if you have one), and you'll get a bill from your health or drug plan to pay for your prescription drugs (instead of paying the pharmacy). **There's no cost to participate in the Medicare Prescription Payment Plan.**

For more complete information on the program, please visit: [Medicare Prescription Payment Plan](#). Should you still have questions, visit your health or prescription plan's website, or call your plan directly.

1779 MASSACHUSETTS AVENUE NW, SUITE 500
WASHINGTON, DC 20036
T 202-588-5700 ■ F 202-588-5701

7 KENOSIA AVENUE
DANBURY, CT 06810
T 203-744-0100 ■ F 203-263-9938

1900 CROWN COLONY DRIVE, SUITE 310
QUINCY, MA 02169
T 617-249-7300 ■ F 617-249-7301

rarediseases.org ■ orphan@rarediseases.org

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