

Medicare Prescription Drug Plan Coverage (Part D)



Medicare Open Enrollment: October 15th – December 7th

[Learn more](#) about how and when you can join or change Medicare health or drug plans to best fit your prescription drug needs.

Overview²

If you are eligible for Medicare, your outpatient prescription drug costs may be covered through:

- Stand-alone Medicare prescription drug plan (Part D)
- Medicare Advantage (Part C)



To join a Medicare drug plan and receive additional health coverage you must be enrolled in a Medicare Part A plan (hospital insurance) and/or a Part B plan (medical insurance).

Costs³⁻⁷

Medicare prescription drug plan costs depend on each plan's coverage, which may change from year to year. Medicare requires that all prescription drug plans meet a set level of coverage, known as the standard benefit.

Annual Deductible	Initial Coverage	Catastrophic Coverage
You pay up to the deductible	You pay up to out-of-pocket cap	You pay \$0
• You pay 100% of drug costs until you meet the deductible, at which time your plan begins covering costs • In 2025 the deductible was \$590, which may change slightly each year	• After you have met your deductible, you pay up to 25% of drug costs (known as a coinsurance or copay) and your plan covers the rest • You will continue to share drug costs with your plan until you meet the out-of-pocket cost, including your deductible. In 2025 the out-of-pocket cap was \$2,000, which can change slightly year to year	• After you have reached the out-of-pocket maximum, you pay \$0 for your medications

Your insurance plan may assign your medications into tiers, meaning your medications may cost a different amount depending on whether they are generic, preferred brand, nonpreferred brand, or a specialty medication.

Note that the amount you pay for each medication and your coverage phase may change throughout the year, based on how much you have already paid for your prescriptions during the plan year.



For assistance with your prescription drug costs, apply for Low Income Subsidy (LIS), also known as Extra Help.

You may qualify for this program if you have a limited income and resources. For more information, contact the Social Security Administration.



1-800-772-1213



[Learn more](#)



If you do not qualify for Extra Help and would like help managing your out-of-pocket drug costs, you may benefit from enrolling in the Medicare Prescription Payment Plan (MPPP).

The MPPP may help by spreading out your drug costs, including your deductible, over the year, but works best if you sign up earlier in the year, especially if you anticipate high medication costs.

To learn more information and enroll in the program, contact your prescription drug plan or visit the [Medicare](#) website.

Finding the Right Prescription Drug Plan for You



When choosing a plan, consider the following:



COSTS

Low premiums (monthly payments) do not necessarily mean lower out-of-pocket costs. Evaluate each plan's deductible, copayments, or coinsurance when determining potential costs.



COVERAGE

Review which plans cover your prescription drugs.



CONVENIENCE

Explore in-network pharmacies near you for easier access to prescriptions.



Evaluate your options and consider a plan that best fits your needs, as each plan varies in cost (premium) and coverage.

Talk with your providers about your medications, including ones that were not previously covered, so you can see if they might be covered under a different plan.

Use the [Medicare Plan Finder](#) to compare plans and view plan costs.



To use this tool, you will need your 5-digit ZIP code and the name, dosage, quantity, and frequency of each prescription drug you take regularly.

Once you have input the required information, you will be presented with a list of helpful information, including:

- Nearby pharmacies
- Drug plans available to you
- Monthly premiums, deductibles, and estimated total drug and premium costs for each plan
- Drug coverage
- Selected pharmacy network status and yearly drug costs
- Comparison of selected prescription drug plans



For free, personalized health insurance counseling and assistance with costs and eligibility, contact your local State Health Insurance Assistance Program (SHIP).



To locate your local SHIP, call **1-877-839-2675**



[Learn more](#)

Otsuka Patient Support offers dedicated professionals and digital solutions to help make treatment more accessible for patients and provide ongoing support.

For questions about Medicare Part D, Otsuka Patient Support may be able to help provide answers.



Call Center

Representatives available to deliver personalized assistance and additional resources.

1-833-468-7852

Monday–Friday, 8 AM–8 PM ET



[OtsukaPatientSupport.com](#)

View educational resources and have your questions answered through a 24/7 chat.

Visit [Insurance Resources](#) for additional education about Medicare and related topics.

References: 1. Joining a plan. Medicare.gov. Accessed September 4, 2025. [medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan](#) 2. Choose how you get drug coverage. Medicare.gov. Accessed September 4, 2025. [medicare.gov/health-drug-plans/part-d/what-drug-plans-cover/how-drug-plans-work](#) 3. How do drug plans work? Medicare.gov. Accessed September 4, 2025. [medicare.gov/health-drug-plans/part-d/what-drug-plans-cover/how-drug-plans-work](#) 4. Centers for Medicare & Medicaid Services. Announcement of Calendar Year (CY) 2025 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies. April 1, 2024. Accessed September 4, 2025. [cms.gov/medicare/payment/medicare-advantage-rates-statistics/announcements-and-documents](#) 5. Help with drug costs. Medicare.gov. Accessed September 4, 2025. [medicare.gov/basics/costs/help/drug-costs](#) 6. Centers for Medicare & Medicaid Services. Fact Sheet: Medicare Prescription Payment Plan Final Part One Guidance. February 2024. Accessed September 4, 2025. [cms.gov/files/document/fact-sheet-medicare-prescription-payment-plan-final-part-one-guidance.pdf](#) 7. Cubanski J. A Current Snapshot of the Medicare Part D Prescription Drug Benefit. KFF. October 9, 2024. Accessed September 4, 2025. [kff.org/medicare/a-current-snapshot-of-the-medicare-part-d-prescription-drug-benefit/](#)

