

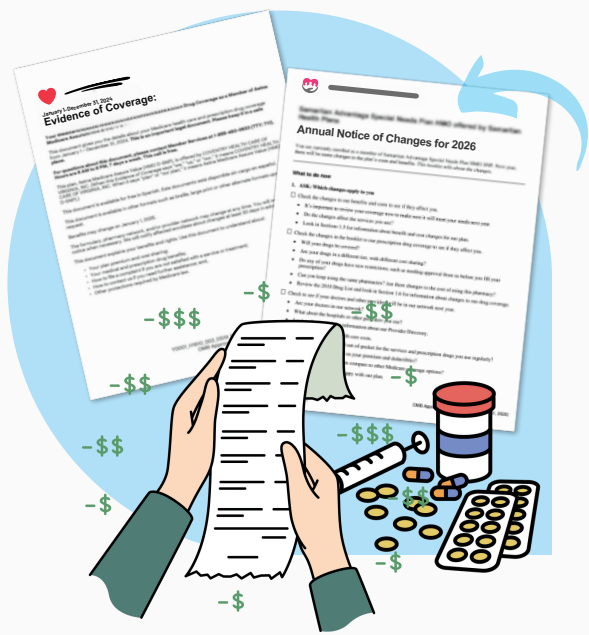
What's New in Medicare

CHANGES TO PART D IN 2026

Each year, Part D plans can adjust premiums, deductibles, and copays, leading to different costs in various coverage phases. Part D coverage can be obtained through a stand-alone plan or a Medicare Advantage (MA) Plan, with the cost information relevant to both types.

Part D 2026 Cost Changes

If you have Medicare prescription drug coverage, your plan should have told you about 2026 changes. Your Part D plan should have sent you an ANOC or EOC notice detailing 2026 benefits, costs, and covered drugs.



2026 Medicare Part D Costs

Part D Base Premium	\$38.99
Part D Maximum Deductible	Up to \$615/year
Part D Catastrophic Coverage Limit*	\$2,100

*You pay \$0 for covered drugs after your cost-sharing for covered drugs reaches this amount.

What drugs have negotiated prices this year?

The 2022 Inflation Reduction Act enables Medicare to negotiate prices for its highest-cost drugs, starting in 2026. Drugs for negotiation must be brand-name, lack competition, and be top Medicare spenders.

Here are the ten drugs for 2026:

1. Eliquis	3. Xarelto	5. Farxiga	7. Enbrel	9. Stelara
2. Jardiance	4. Januvia	6. Entresto	8. Imbruvica	10. NovoLog

These medications treat serious chronic illnesses like cancer, diabetes, blood clots, heart failure, autoimmune conditions, and chronic kidney disease.

All eligible Medicare beneficiaries will have access to these prices and new drugs will be added to the negotiated list each year. The next set of negotiated prices, for 15 additional drugs including popular diabetes drugs like Ozempic, will go into effect in 2027.

Medicare is negotiating the total drug price, not the copay or coinsurance amount for beneficiaries. While savings are likely, they will vary based on individual Part D plan structures.



SHIP

State Health Insurance Assistance Program

If you have questions about costs or changes to Part D in 2026, contact your **State Health Insurance Assistance Program (SHIP)** for guidance.

Visit shiphelp.org for more information!