



# MEDICARE OPEN ENROLLMENT

This may be your chance to lower prescription costs!

To our Medicare patients:

We know that some prescription drugs can be terribly expensive. That's why we want to be sure you know that you can change your Medicare Advantage Plan or Part D Plan during Medicare's open enrollment period. **Doing so could improve coverage for your prescriptions in 2025.**

Please note that due to provisions in the Inflation Reduction Act, the annual maximum out-of-pocket for Medicare Part D drugs is \$2,000.00. The drugs must be covered by the Part D plan you sign up for during open enrollment. Prescription drugs must be covered within certain classes: immunosuppressants (for organ transplants), antiretrovirals (HIV/AIDS), antidepressants, antipsychotics, anticonvulsants (seizures), and antineoplastic (cancer).

In addition, beginning in 2025, anyone with a Medicare Part D prescription drug plan will have the option to enroll in a monthly payment plan, either before the plan begins or in any month during the plan year. **This will allow participants to spread out the \$2,000.00 over the entire year.**

This year, from **October 15 to December 7**, you can make a change or sign up for the first time if you are eligible to do so.

### Medicare Advantage Plan members

Most Medicare Advantage plans include Part D (prescription drug coverage), but that coverage differs by plan. If you have a Medicare Advantage plan, it may be wise to see if a different plan is more economical for you.

### Medicare Part D Plan members

If you purchased a separate Medicare Part D plan, you may wish to see if a different plan provides better coverage. There are many Part D plan options available.

**Turn over to see how to compare drug coverage plans.**





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## How to compare prescription coverage plans

Medicare has a website to help you compare prescription drug plans and find the best coverage for you. Follow these steps:

1. Gather the name and dosage of each of your prescription drugs.
2. Then go to this website (or scan the QR code below with your smartphone) and follow the prompts for Part D: <https://www.medicare.gov/plan-compare/>
3. You will see various plan options with different copays and estimated out-of-pocket prescription costs.
4. The results will help you determine if a different plan is available to lower your prescription/premium costs in 2025.

**Please contact Medicare directly if you have questions about coverage options.**



Call 1-800-633-4227



Visit : <https://www.medicare.gov/plan-compare/>



Scan the QR code below to research or chat online.



Thank you for putting your trust in **The Urology Group**.  
We hope this information will be helpful.