



## Medicare Prescription Payment Plan

Spread your Medicare Part D prescription drug costs over the year.

### The Medicare Prescription Payment Plan (MPPP)

- Helps avoid large bills at the pharmacy.
- Spreads out-of-pocket prescription drug costs into smaller monthly payments.
- Is optional and does not change the total cost of your medications.



### What is the Medicare Prescription Payment Plan?

The Medicare Prescription Payment Plan (MPPP) is an optional program that helps you pay for your medicine over time. Instead of paying all at once when you go to the pharmacy, you can spread the cost out over a year.

You do not have to participate. If you decide the program is right for you, you can opt-in through your Medicare Part D plan or Medicare Advantage plan that includes prescription drug coverage.



## How Does It Work?

After you opt-in, fill your prescription at your pharmacy as you normally would. Your Part D plan will send you a monthly bill for your medications. You do not pay for your out-of-pocket drug costs at the pharmacy.

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The Medicare Prescription Payment Plan helps you predict your monthly drug costs.

## Is the Medicare Prescription Payment Plan Right for Me?

MPPP may be a good option for you if:

- You have more than one or high-cost medicines prescribed.
- Your prescription costs are high early in the year.
- It would help to know your prescription costs throughout the year.
- Monthly payments would make your prescription costs easier to manage.

MPPP may be less helpful if:

- The cost of your medicines is relatively low.
- You don't have regular medicines prescribed for you.
- You qualify for Medicare's Extra Help Program or receive help for medication costs through a charitable assistance organization.

## Important Tips to Remember

- Your medication costs will stay the same. The program changes how you pay for your medicines, not how much you pay.
- The program just spreads the costs into payments over the year.
- MPPP is optional. You are not required to participate. You can leave the program anytime, but you must pay what you owe.

### How to Enroll

- ▣ Contact your Part D prescription drug plan.
- ▣ Ask to enroll in the Medicare Prescription Payment Plan.
- ▣ Fill out any required forms.
- ▣ Start using the program.

*My* Lung Meds

### References

1. What's the Medicare Prescription Payment Plan? Medicare.gov. Accessed July 28, 2026. <https://www.medicare.gov/prescription-payment-plan>.
2. Before using this payment option. Medicare.gov. Accessed July 28, 2026. <https://www.medicare.gov/prescription-payment-plan/before-payment-option>.
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