



# Medicare Prescription Payment Plan



**The Medicare Prescription Payment Plan is a new payment option in the prescription drug law that works with your current drug coverage.** It helps you manage your out-of-pocket Medicare Part D drug costs by spreading your cost-share over 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 your participation is voluntary.

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

**Questions?** Call the MVP Medicare Prescription Payment Plan help line at **1-844-889-9792** (TTY 711).

## What to Know Before Participating

### How does it work?

When you fill a prescription for a drug covered by Part D, you won't pay for the drug at your pharmacy (including mail order and specialty pharmacies). Instead, you'll get a bill each month from MVP.

Even though you won't pay for your drugs at the pharmacy, you're still responsible for the costs. If you want to know what your drug will cost before you take it home, ask the pharmacist or call the MVP Medicare Prescription Payment Plan help line at **1-844-889-9792**.

**This payment option might help you manage your monthly expenses, but it doesn't save you money or lower your drug costs.**

### How is my monthly bill calculated?

Your monthly bill is based on what you would have paid for any prescriptions you get, plus your previous month's balance, divided by the number of months left in the year. All plans use the same formula to calculate your monthly payments.

Visit [mvphealthcare.com/RxPaymentPlan](https://mvphealthcare.com/RxPaymentPlan) to view examples of how the first payment is calculated, and how a monthly bill is calculated, including if you start participating:

- In January with high drug costs early in the year
- In January with consistent costs throughout the year
- In April with varying costs throughout the year

**Your payments might change every month, so you might not know what your exact bill will be ahead of time.** Future payments might increase when you fill a new prescription or refill an existing prescription. This happens because, as new out-of-pocket costs get added to your monthly payment, there are fewer months left in the year to spread out your remaining payments.

In a single calendar year (January–December), you'll never pay more than:

- The total amount you would have paid out of pocket to the pharmacy if you weren't participating in this payment option
- The Medicare drug coverage annual out-of-pocket maximum (\$2,000 in 2025)

The prescription drug law caps your out-of-pocket drug costs at \$2,000 in 2025. This is true for everyone with Medicare drug coverage, even if you don't participate in the Medicare Prescription Payment Plan.

## Will this help me?

It depends on your situation. **Remember, this payment option might help you manage your monthly expenses, but it doesn't save you money or lower your drug costs.**

You're most likely to benefit from participating in the Medicare Prescription Payment Plan if you have high drug costs earlier in the calendar year. Although you can start participating in this payment option at any time in the year, starting earlier in the year (like before September), gives you more months to spread out your drug costs. Visit [Medicare.gov/prescription-payment-plan](https://www.medicare.gov/prescription-payment-plan) to get answers to questions and find out if you're likely to benefit from this payment option.

**This payment option may not be the best choice for you if:**

- Your yearly drug costs are low
- Your drug costs are the same each month
- You're considering signing up for the payment option late in the calendar year (after September)
- You don't want to change how you pay for your drugs
- You receive or are eligible for Extra Help from Medicare or a Medicare Savings Program
- You get help paying for your drugs from other organizations, like a State Pharmaceutical Assistance Program (SPAP), a coupon program, or other health coverage

## Who can help me decide if I should participate?

### Help from MVP

Visit [mvphealthcare.com/RxPaymentPlan](https://mvphealthcare.com/RxPaymentPlan), or call the MVP Medicare Prescription Payment Plan help line at **1-844-889-9792**. Call MVP if you have an urgent need to pick up a prescription.

### Help from Medicare

Visit [Medicare.gov/prescription-payment-plan](https://www.Medicare.gov/prescription-payment-plan) to learn more about this payment option and if it might be a good fit for you.

### Help from a State Health Insurance Assistance Program (SHIP)

Visit [shiphelp.org](https://www.shiphelp.org) to get the phone number for your local SHIP and get free, personalized health insurance counseling.

## How do I sign up?

To elect to participate in this program, you can:

- Visit [mvphealthcare.com/RxPaymentPlan](https://mvphealthcare.com/RxPaymentPlan)
- Call us at **1-844-889-9792**
- Mail the Medicare Prescription Payment Plan Participation Election Request form to the address on the form

You can enroll in 2024 before your plan starts for an effective date of January 1, 2025. You can also enroll at any time during 2025.

Remember, this payment option may not be the best choice for you if you sign up late in the calendar year (after September) when there are fewer months left in the year to spread out your payments.

## What to Know if You Participate

### What happens after I sign up?

Once your participation request is approved, MVP will send you a letter confirming your participation in the Medicare Prescription Payment Plan. Then:

1. When you get a prescription for a drug covered by Part D, MVP will let the pharmacy know that you're participating in this payment option, and you won't pay the pharmacy for any prescriptions.

Even though you won't pay for your drugs at the pharmacy, you're still responsible for the costs. If you want to know what your drug will cost before you take it home, call the MVP Medicare Prescription Payment Plan help line or ask the pharmacist.

2. Each month, MVP will send you a bill with the amount you owe for your prescriptions, when it's due, and information on how to make a payment. You'll get a separate bill for your monthly plan premium (if you have one).

### How do I pay my bill?

Once you receive a bill, sign in to Gia<sup>®</sup> online at [my.mvphealthcare.com](https://my.mvphealthcare.com) and select *Payments and Claims*, then *Prescription Payment Plan*, or mail a check to the address on the invoice. See your invoice for additional payment options.

### What happens if I don't pay my bill?

MVP will send a reminder if you miss a payment. If you don't pay your bill by the date in that reminder, you'll be removed from the Medicare Prescription

Payment Plan. You're required to pay the amount you owe, but you won't pay any interest or fees, even if your payment is late. You can choose to pay that amount all at once or be billed monthly. If you're removed from the Medicare Prescription Payment Plan, **you'll still be enrolled in your Medicare health plan.**

Always pay your health plan monthly premium first (if you have one), so you don't lose your drug coverage. If you're concerned about paying both your monthly plan premium and Medicare Prescription Payment Plan bills, see *Programs that Help Lower Costs* on back.

Call the number on your invoice if you think there is a mistake on your Medicare Prescription Payment Plan bill. You have the right to follow the grievance process found in your Evidence of Coverage.

### How do I leave the Medicare Prescription Payment Plan?

You can leave the Medicare Prescription Payment Plan at any time by contacting MVP. Leaving won't affect your Medicare drug coverage and other Medicare benefits. Keep in mind:

- If you still owe a balance, you're required to pay the amount you owe, even though you're no longer participating in this payment option
- You can choose to pay your balance all at once, or receive a monthly bill
- You'll pay the pharmacy directly for new out-of-pocket drug costs after you leave the Medicare Prescription Payment Plan

### What happens if I change health or drug plans?

If you leave your current plan, your participation in the Medicare Prescription Payment Plan will end. If you'd like to participate in the Medicare Prescription Payment Plan again, you will need to contact the carrier of your new health plan.

## Programs that Help Lower Costs

If you have limited income and resources, find out if you're eligible for one of the following programs.

### Extra Help

Extra Help is a Medicare program that helps pay your Medicare drug costs. Visit [ssa.gov/medicare](https://ssa.gov/medicare) and select *Apply for Part D Extra Help* to find out if you qualify and to apply. You can also apply with your State Medical Assistance (Medicaid) office. Visit [Medicare.gov/ExtraHelp](https://Medicare.gov/ExtraHelp) to learn more.

### Elderly Pharmaceutical Insurance Coverage (EPIC)

EPIC is a New York State program administered by the Department of Health that provides payment assistance for Medicare Part D covered prescription drugs after any Part D deductible is met. To learn more, call the EPIC Helpline at **1-800-332-3742** (TTY 711) or visit [health.ny.gov/health\\_care](https://health.ny.gov/health_care) and select *Elderly Pharmaceutical Insurance Coverage (EPIC)*.

### Medicare Savings Programs

These State-run programs might help pay some or all of your Medicare premiums, deductibles, co-payments, and co-insurance. Visit [Medicare.gov/medicare-savings-programs](https://Medicare.gov/medicare-savings-programs) to learn more.

### State Pharmaceutical Assistance Programs (SPAPs)

These programs that might include coverage for your Medicare drug plan premiums and/or cost-sharing. SPAP contributions may count

toward your Medicare drug coverage out-of-pocket limit. Visit [go.medicare.gov/spap](https://go.medicare.gov/spap) to learn more.

### Manufacturer Pharmaceutical Assistance Programs

Sometimes called Patient Assistance Programs (PAPs), these programs from drug manufacturers help lower drugs costs for people with Medicare. Visit [go.medicare.gov/pap](https://go.medicare.gov/pap) to learn more.

Many people qualify for savings and don't realize it. Visit [Medicare.gov/basics](https://Medicare.gov/basics) and select *Check Costs* under *Medicare costs*, or contact your local Social Security office to learn more. Find your local Social Security office at [ssa.gov/locator](https://ssa.gov/locator).

## Get More Information

Visit [mvphealthcare.com/RxPaymentPlan](https://mvphealthcare.com/RxPaymentPlan) or call the MVP Medicare Prescription Payment Plan help line at **1-844-889-9792** (TTY 711). Representatives are available 8 am–8 pm Eastern Time, seven days a week from October 1–March 31. April 1–September 30, representatives are available Monday–Friday, 8 am–8 pm.

You can also visit [medicare.gov/prescription-payment-plan](https://medicare.gov/prescription-payment-plan), or call **1-800-MEDICARE** (1-800-633-4227), 24 hours a day, seven days a week. TTY users can call 1-877-486-2048.



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MVP Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including sexual orientation and gender identity).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-844-946-8010** (TTY 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-844-946-8010** (TTY 711)。

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us](https://Medicare.gov/about-us) and select *Accessibility & Nondiscrimination Notice*, or call **1-800-MEDICARE** (1-800-633-4227) 24 hours a day, seven days a week, for more information. TTY users can call 1-877-486-2048.