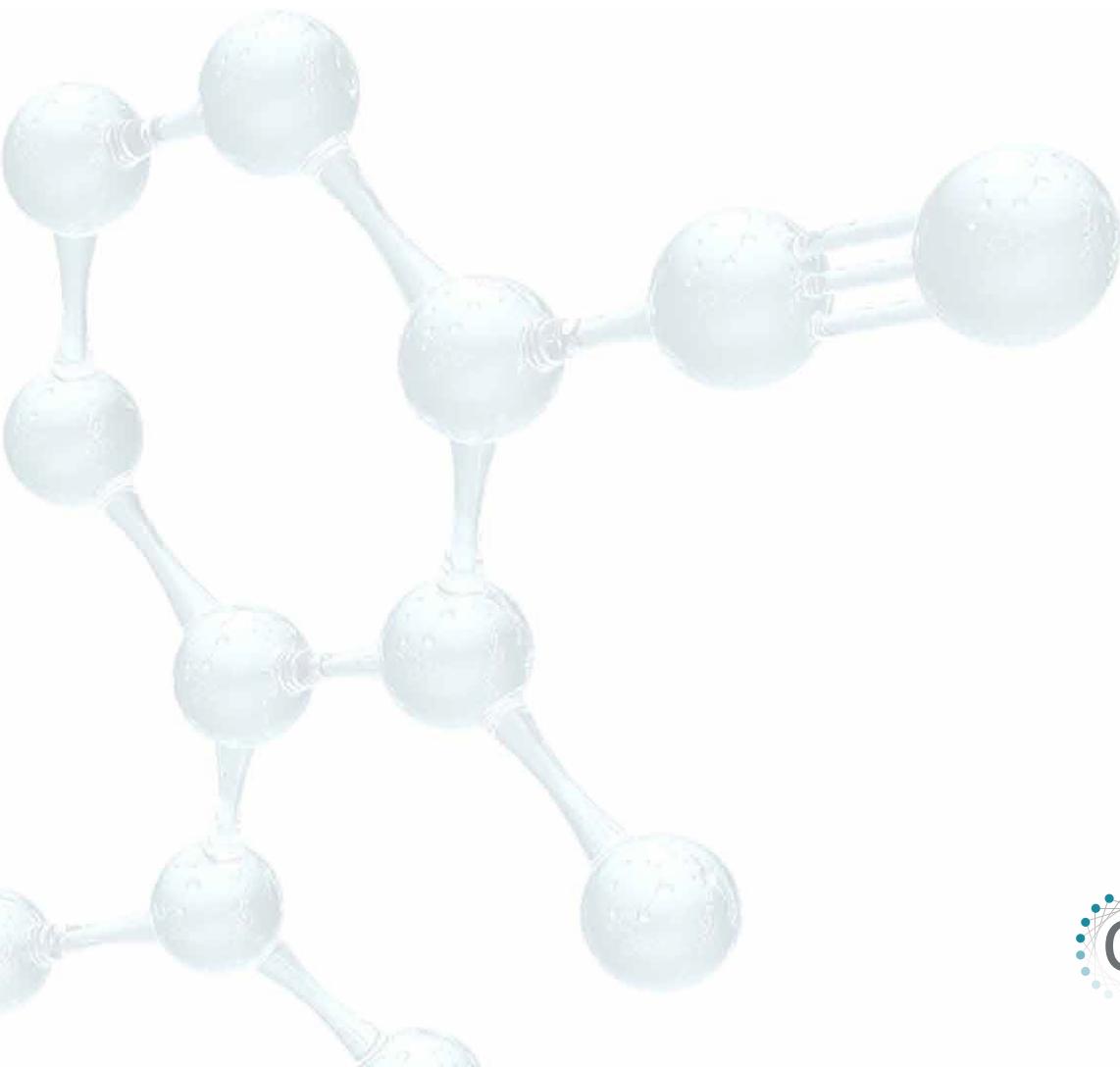


# UNDERSTANDING MEDICARE COVERAGE

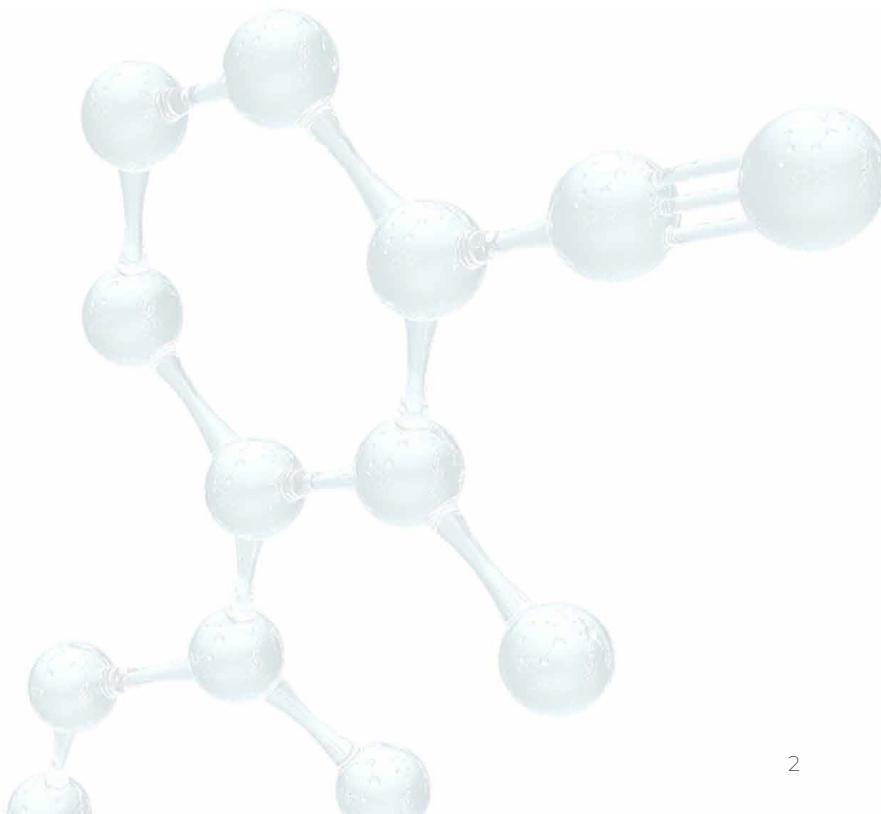
**A simple guide to understanding Medicare plans  
and Medicare Part D prescription coverage**

2025-2026 Edition



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# What is Medicare?



Medicare is a **national health insurance program** managed by the federal government. It provides a set standard of costs and coverage for hospital care, doctor visits, and prescription medication. This means a person's Medicare coverage will be the same, no matter what state they live in. **People eligible for Medicare** are 65 and older; however, those under 65 with certain disabilities or conditions may be eligible. Patients with end-stage renal disease (ESRD) are eligible for Medicare at all ages.<sup>1-3</sup>

## Understanding Medicare programs and coverage

Medicare consists of **4 programs**, which cover specific points of your care. Coverage may include hospitalization, medical services, and prescription drugs.<sup>2</sup>

You may hear the terms "Original Medicare" and "Medicare Advantage" as you navigate Medicare enrollment. **Original Medicare** includes Parts A and B, while **Medicare Advantage**, also known as Part C, is a Medicare-approved plan from a private company that offers an alternative to Original Medicare. These bundled plans include Part A, Part B, and usually Part D.<sup>3</sup>

## Parts of Medicare<sup>3-6</sup>

What's included?	Part A (hospital insurance)	Part B (medical insurance)	Part C (Medicare Advantage)	Part D (drug coverage)
Are prescriptions covered?	No	Yes, this may include physician-administered medications only	Yes, most Medicare Advantage plans include prescription drug coverage	Yes, this may include oral and self-administered medications
	Medically necessary care, including inpatient hospital stays, skilled nursing facility care (following a qualifying hospital stay), hospice care for terminally ill patients, and limited home health services	Services from doctors and other healthcare providers, outpatient care, home healthcare, durable medical equipment (like wheelchairs, walkers, and other equipment), and many preventive services (like screenings, shots or vaccines, and yearly wellness visits)	Services from Parts A and B and, most times, Part D (drug coverage)	Cost of prescription drugs (including many recommended shots or vaccines)

This brochure is designed to give you a basic understanding of Medicare. For more detailed information, visit [medicare.gov](http://medicare.gov) or call **1-800-MEDICARE (1-800-633-4227)**.

# Medicare Part D made simple

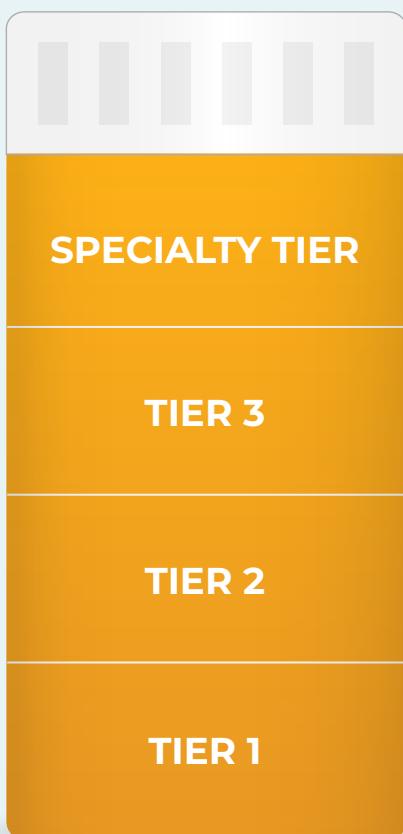


Medicare Part D helps cover the cost of prescriptions, including brand name and generic drugs. Part D is **optional** to everyone with Medicare and is typically offered by separate insurance companies and some private companies approved by Medicare.<sup>7</sup>

All plans have a unique list of covered drugs, also known as a formulary. Formularies typically include **at least 2 drugs** in the most prescribed categories and classes, and all plans **must include** most drugs in certain protected classes on their drug list (eg, cancer drugs, antipsychotics, antidepressants).<sup>6</sup>

Each plan has its own formulary—a list of covered medicines. These drugs are placed into cost tiers that determine how much you pay. These costs are also known as **copayments**. For example, one tier may be \$10, while another tier may be \$25.<sup>6,8,9</sup>

An example of a Medicare drug plan's tiers may include<sup>6,8,9</sup>:



## Highest copayment

Very high-cost prescription drugs; rare or complex conditions

## Higher copayment

Non-preferred, brand-name prescription drugs

## Medium copayment

Preferred, brand-name prescription drugs

## Lowest copayment

Most generic prescription drugs

# Medicare Part D updates for 2025-2026



*In 2025, you'll pay<sup>10</sup>*

**NO MORE  
THAN \$2,000**

in out-of-pocket  
costs for covered  
prescription drugs.



*In 2026, you'll pay<sup>10</sup>*

**NO MORE  
THAN \$2,100**

in out-of-pocket  
costs for covered  
prescription drugs.

You will automatically receive this benefit once you are enrolled in a Part D plan.

## Managing your prescription costs: The Medicare Prescription Payment Plan (MPPP)

MPPP is a new way to help make your out-of-pocket prescription costs more manageable.

Instead of paying the full cost all at once, MPPP lets you spread your payments evenly over the year. MPPP is optional and offered by all plans at no cost to participate.<sup>10,11</sup>

In addition to your cost being spread throughout the plan year, by enrolling in MPPP you will<sup>10,11</sup>:



No longer provide payment  
for your prescription at  
the pharmacy



Receive a monthly bill  
instead from your  
Part D plan

**Prior to enrolling in MPPP, it is important that you know what your out-of-pocket costs are, which may help determine if MPPP will be beneficial for you.**

**Contact your Part D plan or visit the Medicare website at  
[medicare.gov/prescription-payment-plan](https://medicare.gov/prescription-payment-plan)**

# Medicare Part D updates for 2025-2026 (cont'd)



## Hypothetical patient scenario



Lisa is prescribed Medication X (hypothetical medication) in **January 2026**. Depending on her plan design and the benefit phase she is in, her Part D pharmacy costs can reach a **MAXIMUM OF \$2,100 IN JANUARY, THEN \$0 FOR THE REST OF THE YEAR<sup>10</sup>**

### Maximum of \$2,100<sup>10</sup>



Lisa could also reach out to her Medicare Part D plan to enroll in the MPPP and spread her \$2,100 maximum Part D pharmacy costs across monthly installments throughout the year.<sup>10,12,13</sup>

### Option for paying over the plan year (“smoothing”)



# Extra Help through Medicare Part D is available for patients who qualify



If you qualify, Medicare's Extra Help program, also known as the Low-Income Subsidy (LIS) program, can lower the cost of your medications—even down to \$0 for some prescriptions.<sup>10,14</sup>

To be eligible, you must meet certain income and resource limits. The program helps cover premiums, deductibles, and copayments.<sup>10,14</sup>

If you receive Extra Help in 2025, before you meet your maximum Part D pharmacy costs cap, you will be eligible for a **\$12.15 copay for branded medications and a \$4.90 copay for generics**. Once you reach the cap, a \$0 copay will be applied each time you fill your medication for the remainder of the calendar year.<sup>10,14</sup>

In 2026, Extra Help will continue to provide lower costs for medications. You will be eligible for a **\$12.65 copay for branded medications and a \$5.10 copay for generics**.<sup>15</sup>

## Hypothetical patient Extra Help scenario

Lisa is prescribed Medication X in January 2025. She receives Extra Help, so she pays a copay the first month and then nothing for the rest of the year.<sup>14</sup>

### ► In 2025, Extra Help will allow patients to pay \$12.15 or less for Medication X annually

#### Maximum of \$12.15

\$12.15												
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	

Lisa is prescribed Medication X in January 2026. She receives Extra Help, so she pays a copay the first month and then nothing for the rest of the year.<sup>15</sup>

### ► In 2026, Extra Help will allow patients to pay \$12.65 or less for Medication X annually

#### Maximum of \$12.65

\$12.65												
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	

# Start your Medicare coverage process



Signing up for Medicare coverage doesn't have to be hard. We've made it simple—just click below to get started.

## Click below to enroll:

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### Medicare Part A\*

<https://www.ssa.gov/medicare/sign-up>

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### Medicare Part B\*

<https://www.ssa.gov/medicare/sign-up/part-b-only>

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### Medicare Advantage (Part C)

<https://www.medicare.gov/plan-compare/#/?year=2025&lang=en>

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### Medicare Part D

<https://www.medicare.gov/>

Other options to enroll in Part D:

- Go to the insurance provider's website
- Call Medicare at **1-800-MEDICARE (1-800-633-4227)** or call the insurance company directly
- Complete a paper application and mail it to the insurance company

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### Medicare Part D Extra Help Program

<https://www.ssa.gov/medicare/part-d-extra-help>

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### Open Enrollment Period<sup>10</sup>:

October 15–December 7, 2025

To receive Part D prescription coverage, **you must** sign up within the enrollment timeframe. For MPPP, you can also sign up anytime between January and November 2025.

\*You may be automatically enrolled if you receive Social Security or Railroad Retirement benefits.<sup>16</sup>

# CrinetiCARE is here to support you— every step of the way



CrinetiCARE provides personalized support to help you navigate your treatment journey with PALSONIFY™ (paltusotine). Whether you have questions about insurance coverage, need help finding a healthcare provider, or are seeking a nurse educator, CrinetiCARE is here to help.

## **Patient assistance program\***

Uninsured or underinsured? CrinetiCARE may be able to help provide PALSONIFY at no cost to eligible patients.

## **Copay assistance program\***

If you have commercial insurance and are not covered by any federal or government-funded program, you may be eligible to pay as little as \$0 for PALSONIFY. This program can help save up to a maximum of \$25,000 per calendar year.

## **Quick start supply\***

The quick start supply helps ensure you can begin therapy without delay while the CrinetiCARE team works on securing insurance coverage.

## **Healthcare provider locator**

Looking for a specialist? CrinetiCARE can help you locate trusted healthcare providers and specialists in your area.

## **Nurse educators**

Our experienced nurses are available to offer ongoing support and education throughout your PALSONIFY treatment journey, so you never feel like you are managing it alone.

## **NEED HELP?**

## **Contact our patient support hub**

**If you need any assistance discussing or enrolling in any of these Medicare programs, or if you have any difficulty paying for your medications, please contact CrinetiCARE**

**844-CRN-HELP (844-276-4357)**

**844-CRN-FAXX (844-276-3299)**

**Visit us at [crineticare.com](http://crineticare.com)**

\*For more information about CrinetiCARE programs, please call 844-CRN-HELP (844-276-4357).



Visit us at [crineticare.com](http://crineticare.com)

**References:** 1. U.S. Department of Health and Human Services. What's the difference between Medicare and Medicaid? Accessed August 13, 2025. <https://www.hhs.gov/answers/medicare-and-medicaid/what-is-the-difference-between-medicare-medicaid/index.html#:~:text=Medicare%20is%20federal%20health%20insurance,standards%20for%20costs%20and%20coverage> 2. Centers for Medicare & Medicaid Services. Overview of Medicare. Updated September 10, 2024. Accessed August 13, 2025. <https://www.cms.gov/cms-guide-medical-technology-companies-and-other-interested-parties/getting-started/overview-medicare> 3. Medicare.gov. Parts of Medicare. Accessed August 13, 2025. <https://www.medicare.gov/basics/get-started-with-medicare/medicare-basics/part-ofs-medicare> 4. Centers for Medicare & Medicaid Services. Hospice. Updated November 6, 2024. Accessed August 13, 2025. <https://www.cms.gov/medicare/payment/fee-for-service-providers/hospice> 5. Centers for Medicare & Medicaid Services. Medicare coverage determination process. Updated September 10, 2024. Accessed August 13, 2025. <https://www.cms.gov/medicare/coverage/determination-process> 6. Medicare.gov. How do drug plans work? Accessed August 13, 2025. <https://www.medicare.gov/health-drug-plans/part-d/what-drug-plans-cover/how-drug-plans-work> 7. Medicare.gov. What's Medicare drug coverage (Part D)? Accessed August 13, 2025. <https://www.medicare.gov/health-drug-plans/part-d> 8. Medicare.gov. How much does Medicare drug coverage cost? Accessed August 13, 2025. <https://www.medicare.gov/health-drug-plans/part-d/basics/costs> 9. Patient Advocate Foundation. What's so special about specialty pharmacy? Accessed August 13, 2025. <https://www.patientadvocate.org/wp-content/uploads/Specialty-Pharmacy.pdf> 10. Patient Access Network Foundation. Everything you need to know about Medicare reforms. Updated November 2024. Accessed August 13, 2025. <https://www.panfoundation.org/everything-you-need-to-know-about-medicare-reforms/> 11. Medicare.gov. Before using this payment option. Accessed August 13, 2025. <https://www.medicare.gov/prescription-payment-plan/before-payment-option> 12. Medicare.gov. What's the Medicare Prescription Payment Plan? Accessed August 13, 2025. <https://www.medicare.gov/prescription-payment-plan> 13. American Academy of Physician Associates. Medicare Prescription Payment Plan: Overview for healthcare providers. Accessed August 13, 2025. <https://www.aapa.org/news-central/2024/10/medicare-prescription-payment-plan-overview-for-healthcare-providers/> 14. Medicare.gov. Help with drug costs. Accessed August 13, 2025. <https://www.medicare.gov/basics/costs/help-drug-costs> 15. Centers for Medicare & Medicaid Services. Announcement of calendar year (CY) 2026 Medicare Advantage (MA) capitation rates and Part C and Part D payment policies. April 7, 2025. Accessed August 13, 2025. <https://www.cms.gov/files/document/2026-announcement.pdf> 16. U.S. Railroad Retirement Board. Medicare for railroad workers and their families. Accessed August 13, 2025. <https://www.rrb.gov/Benefits/Medicare/GeneralInfoMedicare/RB20#:~:text=If%20you%20are%20already%20getting,Medicare%20Parts%20A%20and%20B>



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