

Medicare Part D:

What Patients with Skin Conditions Need to Know for 2027

Medicare open enrollment runs from October 15 to December 7. Learn how you can better manage your prescription drug costs in the new year.

For people living with chronic skin conditions, prescription medications can be an important part of managing their health. But high costs can make it difficult to afford treatment, especially at the start of the year. Medicare Part D offers a payment option that can help patients manage these expenses.

What's Changing in 2027?

In 2027, people enrolled in Medicare Part D will have an annual out-of-pocket spending limit of **$2,400** for covered prescription drugs. Once patients reach this limit, they will not have to pay additional out-of-pocket costs for covered Part D medications for the rest of the year. Patients can also use the Medicare Prescription Payment Plan to spread their prescription costs into more manageable payments throughout the year.

How Does the Medicare Prescription Payment Plan Work?

The Medicare Prescription Payment Plan allows patients to pay their out-of-pocket prescription drug costs through monthly bills rather than paying at the pharmacy.

Here's how it works:



Sign up: Contact your Medicare Part D drug plan to enroll in the payment option.



Spread out your costs: Your drug plan covers your out-of-pocket prescription costs upfront. You receive monthly bills from your plan instead of paying those costs at the pharmacy.



Pay over time: Your payments are spread across the remaining months of the calendar year, helping you plan for prescription expenses.

Please note: The payment plan does not lower the total cost of your medications. It changes when you pay, making costs easier to manage throughout the year.

Why Does This Matter for Patients with Skin Conditions?

Nearly half of Americans over age 65 have a skin disease. Some patients rely on costly medications, including biologic treatments, to manage their condition. The Medicare Prescription Payment Plan can help reduce the burden of paying large amounts at once by spreading costs over several months, allowing patients to budget for their medications and stay on track with treatments.

Don't Miss Medicare Open Enrollment

Medicare open enrollment is an opportunity to review your prescription drug coverage for 2027.

Before the deadline:

- **Review your coverage:** Check your current Medicare Part D plan and compare prescription drug costs for 2027.
- **Check your medications:** Make sure your prescriptions are covered under your plan for the new year.
- **Explore your payment options:** Ask your Medicare drug plan how to enroll in the Medicare Prescription Payment Plan.

Patients already enrolled in the Medicare Prescription Payment Plan will generally be automatically re-enrolled if they stay with the same Part D plan. Those who switch plans may need to sign up again.

Make the Most of Your Medicare Coverage

Managing a chronic skin condition can be costly, but you may have options to make prescription expenses more manageable. **Visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227)** to learn more about your coverage and the Medicare Prescription Payment Plan. **For more Medicare Part D resources, visit allianceforpatientaccess.org/part-d.**

AfPA | Alliance for Patient Access

AllianceforPatientAccess.org