

Educate About the Medicare Prescription Payment Plan

Questions are swirling about **the new Medicare Prescription Payment Plan (MPPP)**...starting January 2025.

How does MPPP work? The new plan allows Part D patients to spread medication co-pays over a calendar year...instead of lump sums.

Inform that patients with MPPP will pay \$0 at the pharmacy for Rx's...and receive a prorated monthly bill from their Part D plans.

Educate that MPPP is NOT a discount plan. Patients will pay the **same** total amount over the year on Rx's...at the pharmacy or with a monthly bill.

Let patients know that ALL Part D plans will offer MPPP. Also clarify that it only works with Part D covered meds...applies to retail, mail-order, and specialty pharmacies...and won't have any fees.

How can patients enroll in MPPP? Patients can opt in/opt out at ANY time directly through their Part D plan online, by phone, or by mail...they can't enroll through the Medicare Plan Finder tool.

But timing matters...since monthly payments can be larger if patients sign up for MPPP later in the year.

Warn staff that they canNOT enroll patients in MPPP or Part D plans. But they can help answer questions...and direct patients to the medicare.gov website for more info.

Who is likely to benefit from MPPP? Patients who struggle with high co-pays up front...paid more than \$2,000 on Rx's in 2024...or those who prefer to pay for their meds when benefit checks arrive.

Let your team know to watch payer messaging. For instance, "Approved Message Code 056" means patients **MUST** be given the standard "Likely to Benefit" notice...to maintain Medicare compliance.

How does the pharmacy process MPPP? Add MPPP as a new insurance in the patient's profile...using the PCN that starts with "MPPP." Bill MPPP last...after any primary and secondary insurance.

Check will-call for any unsold Rx's. After the patient opts in, all eligible Rx's must be submitted to MPPP.

Share our resource, *Billing Rx Drugs*, with your techs for more insights on Medicare Part B, Part D, and Advantage plans.

Key References:

- U.S. Department of Health and Human Services. Centers for Medicare and Medicaid Services. Medicare Prescription Payment Plan: Final Part Two Guidance on Select Topics, July 2024.
- Medicare.gov. What's the Medicare Prescription Payment Plan? <https://www.medicare.gov/prescription-payment-plan> (Accessed October 7, 2024).
- Centers for Medicare & Medicaid Services. Medicare Prescription Payment Plan. October 2024. <https://www.cms.gov/inflation-reduction-act-and-medicare/part-d-improvements/medicare-prescription-payment-plan> (Accessed October 20, 2024).

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