

Medicare Part D:

A Guide for Patients for 2026 (Fall 2025)

What's New for Medicare D?

Changes you may have noticed already:

- Insulin costs no more than \$35 per month
- Most adult vaccines are covered at no cost to the patient under all Part D plans. This includes the new RSV vaccines as well as vaccines to protect against shingles and whooping cough.

Changes for 2026

- The deductible has increased from \$590 to \$615. A deductible is the amount you have to pay initially before coverage begins.
- There is no more "donut hole." The donut hole, also known as the coverage gap, was a period where a member had to pay the full price or a substantial percentage of the full price of medications. This happened after the initial coverage level was met, but before the catastrophic coverage began. Beginning in January 2025, the coverage gap will be eliminated.
- The maximum out of pocket spending for members is capped at \$2100, which is an increase from \$2000 in 2025. This means that a member will only spend a maximum of \$2100 per year for covered medications.
- When a member spends a total of \$2100, they reach the end of their initial coverage period and they no longer have to pay any copays for their covered medications for the rest of the year.
- The following drugs will be price negotiated for 2026: Eliquis, Xarelto, Jardiance, Januvia, Farxiga (generic available), Entresto (generic available), Enbrel (specialty), Imbruvica (specialty), Stelara (specialty), and Novolog. More drugs will be added to this list in 2027.
- An optional prescription payment plan will be available to some members.
 - If a patient has cost sharing for a single covered Part D drug of \$600 or more, they are eligible for an optional payment plan to spread costs out more evenly throughout the year.
 - Under the plan patients pay \$0 at the pharmacy, but will get monthly bills from the Medicare D plan.
 - This payment option might help manage monthly expenses but doesn't save money overall or lower drug costs.
 - Not all patients will benefit from the program. Patients with high cost-sharing earlier in the year are more likely to benefit from the program, while patients with low, stable drug costs will not likely benefit from this option.



In 2026, the Medicare Part D Benefit Will Include a New \$2,100 Cap on Out-of-Pocket Drug Spending

Share of brand-name drug costs paid by:

■ Patient ■ Plan

2026



SOURCE: KFF analysis of Part D benefit design parameters under the Inflation Reduction Act.

Open Enrollment ends December 7, 2025!

The staff at Forward Pharmacy understands you and your medications. Talk to us about finding a Medicare D plan that is right for you. Plans change annually, so remember to check with us every year to ensure you have the best plan.

We Are Here to Help

At Forward Pharmacy, we offer more than just prescriptions — we are part of an integrated healthcare team. We offer a wide variety of services that help you stay healthy, including:

- Immunizations
- Free blood pressure screenings
- Free home delivery
- Travel Health Clinic
- Medbox filling
- Unit dose packaging
- Medication reconciliation
- Smoking cessation services
- Point of care testing

Six Locations to Serve You!

Cambridge

109 W. Main Street. Cambridge, WI 53523
Phone: 608-423-3231
Fax: 608-423-7128

Columbus

100 South Ludington St. Columbus, WI 53925
Phone: 920-623-2701
Fax: 920-623-3706

Cottage Grove

429 W Cottage Grove Rd. Cottage Grove, WI 53527
Phone: 608-839-3335
Fax: 608-839-3336

Deerfield

10 Liberty St. Deerfield, WI 53531
Phone: 608-764-1500
Fax: 608-764-1600

McFarland

4880 Larson Beach Rd. McFarland, WI 53558
Phone: 608-838-7455
Fax: 608-838-8329

Monona

5711 Monona Dr. Monona, WI 53716
Phone: 608-221-8151
Fax: 608-221-4682