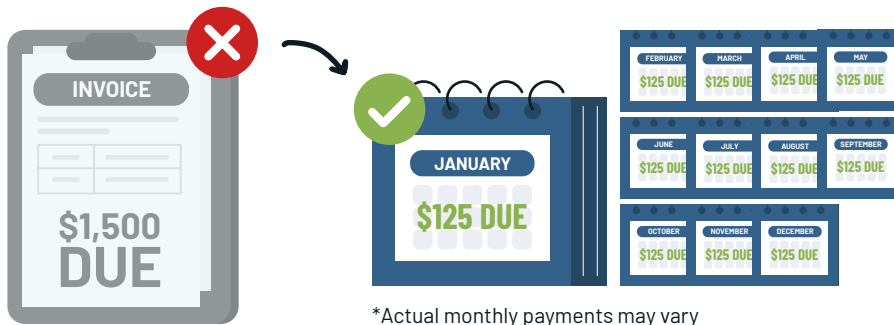


Ensuring the Success of the Medicare Prescription Payment Program

Many Medicare beneficiaries face high, annual prescription drug costs – which too often prevents them from accessing the care that they need.

Since January 2025, the Medicare Prescription Payment Plan (MPPP) has allowed beneficiaries to spread these costs out over 12 months, interest-free. As an example, this means that a \$1,500 charge in January can now be paid in \$125 monthly installments – which for many can dramatically ease financial strain.



Only **25%** of beneficiaries know the program exists¹



Of those, **41%** don't understand how it works¹



Nearly half of seniors spending more than \$1,000 per year on prescription drugs say they would likely use the program²

.04%

But just **.04%** of individual Part D beneficiaries have enrolled³

**90
MINUTES**

Beneficiaries can only enroll in the MPPP by contacting their health plan or drug plan. They cannot enroll at the pharmacy counter. On average, enrollment takes **90 minutes** for the typical beneficiary.



Beneficiaries must wait at least **24 hours** after enrolling to make use of the program.



For older adults, especially those with mobility or cognitive impairments, this complex process can keep people from enrolling.



In order for the program to work as intended – and to make it easier for beneficiaries to manage their prescription drug costs – the MPPP must be simplified and made as easy to understand, enroll into, and use as possible.

Project LOOP is calling on policymakers to:



Provide standardized rules across prescription drug plans and protect beneficiaries from being disqualified due to minor infractions.



Encourage Centers for Medicare and Medicaid Services (CMS) to assess and identify barriers to participation, invest in outreach and education to increase uptake, and explore mechanisms to facilitate enrollment at the pharmacy counter.



Require CMS to report quarterly data to Congress regarding:

- The number of beneficiaries who have enrolled in the program, including trends and demographic breakdowns.
- The total number of beneficiaries categorized as “likely to benefit” by their plan.
- Information on the methods that CMS is utilizing to educate and encourage participation, including outreach efforts being conducted with stakeholders.

About Project LOOP

Project LOOP (Lowering Out-of-Pocket Costs) is an ad hoc national coalition of patient advocacy groups led by the Alliance for Aging Research working to ensure the affordability of prescription drugs for Medicare beneficiaries.

To learn more, visit: www.agingresearch.org/project-loop

- 1 PAN Foundation. PAN Foundation poll finds awareness of new Medicare Part D reforms has increased, but more education and outreach still needed. March 18, 2025. <https://www.panfoundation.org/pan-foundation-poll-finds-awareness-of-new-medicare-part-d-reforms-has-increased/>
- 2 Partnership to Fight Chronic Disease. Majority of Seniors with Medicare Prescription Drug Coverage Remain Unaware of New Payment Options. April 2, 2025. <https://www.fightchronicdisease.org/post/new-poll-majority-of-seniors-with-medicare-prescription-drug-coverage-remain-unaware-of-new-payment>
- 3 Milliman Medicare Market Intelligence. MedIntel Insights: Early look at Medicare Prescription Payment Plan enrollment. <https://www.milliman.com/en/insight/medintel-insights-early-look-m3p-enrollment>