

PROVIDER NOTICE

Provider Relations Department: 888-895-4998 (Option 4)

2025 Part D Coverage Changes for Advantage MD

Effective Date: Jan. 1, 2025

Health Plan(s) Affected: Advantage MD

Type of Change: Pharmacy, Medicare Part D

Explanation of Change:

Effective **Jan. 1 2025**, several important changes will take effect for Medicare Part D and Advantage MD prescription drug benefits. Below is a summary of key changes, and you can also [watch this video](#) that explains our 2025 Part D coverage.

There are a few ways you can help make these adjustments easier for members.

Advantage MD Coverage Changes

- New \$590 deductible on Tier 3, 4 and 5 medications. Tiers 1 and 2 do not have a deductible.
- Switch from a copay to a 25% co-insurance for Tier 3 and 4 medications. Tiers 1 and 2 will continue to have copays.

Impacts from these changes: Some members will have higher costs for their medications earlier in the year and/or higher overall costs than prior years.

Centers for Medicare and Medicaid Services 2025 Updates

Two changes that may be helpful for members.

- **Out-of-Pocket Maximum Reduced to \$2,000.** Once member out-of-pocket spending on covered Part D drugs reaches \$2,000, they will pay \$0 for the remainder of the year.
- **The Medicare Prescription Payment Plan.** Members will have the option to “smooth” their prescription drug costs over the plan year through a monthly bill rather than pay for medications all at once at the pharmacy.

Impacts from these changes: Some members will spend less for their medications this year than in prior years. Some members will prefer the monthly bill over paying high cost-shares at pick-up.

How You Can Help

- **Assist with Tier Awareness:** Check the [Advantage MD formulary](#) or use the real-time prescription benefit information in your HER to identify drug Tier classifications. Share these details with your patients so they can plan their costs.
- **Consider switching your patients to a [Tier 1 or 2 generic alternative](#)** (if available and medically appropriate). Consider the same when prescribing a new medication.
- **Medicare Prescription Payment Plan:** Talk with your patients about [enrolling in the plan](#), especially if they take brand name or specialty medications. Enrolling as soon as they can will help spread out their costs.

- **Order longer supplies:** 100-day supplies of Tier 1 medications and 90-day supplies of Tier 2 medications.*

Thank you in advance for working with our members to help them adjust to these 2025 changes.

*Advantage MD D-SNP (HMO) members can fill all prescriptions for 90-day supplies.