Pharmacist's Letter
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Point Out the Big Changes to Medicare Part D Plans in 2027

Top Takeaways

- *Prepare patients for major Medicare Part D changes in 2027, including higher deductibles, out-of-pocket costs, and premium increases.*
- *Encourage patients to review their Annual Notice of Change and compare plans during open enrollment, since the best plan this year may not be the best plan next year.*
- *Remind patients to look beyond premiums and check covered Rxs, Star Ratings, plan restrictions, etc.*

Patients will ask **you what's changing with Medicare Part D plans in 2027**...as open enrollment occurs from October 15 to December 7.

Explain that choosing the right plan is more important than usual for 2027. Federal subsidies that helped limit premium increases are ending...which could lead to higher costs and more shifts in plan options.

For example, CMS estimates that over 45% of patients will see Part D premiums increase by $10 to $20 per MONTH.

The maximum annual deductible will rise to $700...up from $615 in 2026. And the annual out-of-pocket cap for covered meds will increase to $2,400...$300 more than last year. These are the largest single-year increases since the Inflation Reduction Act redesign began.

But point out that the Medicare Prescription Payment Plan (MPPP) is still available...to let patients spread out-of-pocket Rx costs across the year versus paying all at once at the pharmacy. Expect more interest in this...due to the higher Part D deductible and cap. Explain that patients already in the MPPP will be automatically reenrolled unless they opt out.

Also note that Medicare's Drug Price Negotiation Program continues to expand. Fifteen more Rxs will have Maximum Fair Prices (MFPs) in 2027...including Janumet, Linzess, Ozempic, and Trelegy Ellipta.

And the Medicare GLP-1 Bridge will run through the end of 2027...to allow Part D patients to get select GLP-1s for weight management for $50/month.

Reassure that several other cost-saving benefits remain in place. Co-pays for covered insulin Rxs remain capped at $35/month, or 25% of the plan's price...whichever is LESS. And there's still no out-of-pocket cost for recommended vaccines covered by Part D...RSV, shingles, Tdap, etc.

Remember, pharmacy staff CANNOT recommend a specific plan or enroll patients...but you can help set patients up for success with the process.

Advise patients to check for and closely review their Annual Notice of Change...which plans must mail by the end of September. It outlines changes to deductibles, co-pays, covered Rxs, pharmacy networks, and more.

Encourage patients to think of Medicare open enrollment as an annual coverage checkup...not a "one and done" decision. Recommend comparing plans every year...even if they're satisfied with their current coverage. The best plan this year may not be the best plan for next year.

Remind patients not to focus only on costs. Emphasize also reviewing Star Ratings and plan rules such as prior auths or quantity limits.

Provide patients with a current med list to tailor plan selection. And recommend trusted resources such as the

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Medicare Plan Finder website (medicare.gov) or 800-MEDICARE...to compare plans and estimate costs.

Suggest starting the process early...Medicare Plan Finder traffic and call center wait times spike in the final week of open enrollment.

Warn patients about scams. Medicare will NOT call unexpectedly to request personal info to keep coverage, offer gifts for enrollment, or send representatives to enroll patients in a plan at their home.

Key References:

-Centers for Medicare & Medicaid Services (CMS). Advance Notice of Methodological Changes for Calendar Year (CY) 2027 for Medicare Advantage Capitation Rates and Part C and Part D Payment Policies. January 10, 2026. https://www.cms.gov/files/document/2027-advance-notice.pdf (Accessed September 3, 2026).
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-Centers for Medicare & Medicaid Services (CMS). Medicare Drug Price Negotiation Program: Selected Drugs and Negotiated Prices. September 15, 2026. https://www.cms.gov/initiatives/medicare-prescription-drug-affordability/overview/medicare-drug-price-negotiation-program/selected-drugs-negotiated-prices (Accessed September 16, 2026).

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