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HEALTH PLANNING FOR EVERY  
GENERATION

## Medicare Drug Cost Updates in 2026

In 2026, several important Medicare prescription drug changes are now in effect. All of these measures are designed to make drug costs more predictable and manageable.

- ***The annual Part D out-of-pocket cap is \$2,100.***

Once your spending on covered prescription drugs reaches that amount, you'll pay \$0 for covered medications for the rest of the calendar year. This protection applies to both standalone Part D plans and Medicare Advantage plans with drug coverage.

- ***The maximum Part D deductible is \$615 in 2026, although many plans charge less.***

- ***Insulin protections continue as well.***

For covered insulin products, your monthly cost will be no more than \$35 (and possibly less) depending on your plan's negotiated pricing.

- ***Medicare's first negotiated drug prices (Maximum Fair Prices or MFPs) are now in effect for ten high-cost medications, helping reduce the base price used to calculate your share of costs.***

These include Eliquis, Jardiance, Xarelto, Januvia, Farxiga, Entresto, Enbrel, Stelara, Imbruvica, and certain insulin products. For a list of medications, view our ***Projected Savings for Medicare Part D.***

- ***Many adult vaccines remain \$0 under Part D.***

Because drug expenses depend on your specific plan's formulary, pharmacy network, and cost-sharing structure, reviewing your coverage each year remains essential. Understanding these updates can help you better plan for your 2026 prescription costs.

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