BEUTTEL INSURANCE

CLARITY. COVERAGE. CONFIDENCE.

HEALTH PLANNING FOR EVERY GENERATION

Medicare Drug Cost Updates in 2027

In 2027, 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 $2,400.***
  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 $700 in 2027. Some plans charge less or have no deductible.***

- ***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-negotiated prices expand to 15 additional Part D drugs on January 1, 2027.***

  These include Ozempic, Rybelsus, Wegovy, Trelegy Ellipta, and others. These negotiated prices are not your copay—what you pay still depends on your plan's coverage and cost-sharing. View the CMS fact sheet for the complete list.

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

Monthly premiums vary by plan and do not count toward the $2,400 cap.

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 2027 prescription costs.

We do not offer every plan available in your area. Currently we represent 294 organizations which offer 5,503 products. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.

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