



225 West Wacker Drive Suite 400 Chicago, Illinois 60606 800.331.2020 **PreventBlindness.org**

Medicare Open Enrollment Questions for the Eye Care Patient

Every year, Medicare has an open enrollment period when you can look at new options for your health coverage, including vision and eye care. For 2025, the enrollment period runs from October 15, 2024, to December 7, 2024. Any changes you make during this time will start on January 1, 2025.

In 2025, Medicare plans are making big changes, especially in how people get their prescription drugs. Even if you don't think these changes will affect you, it's helpful to understand what's different each year. Changes might happen in the list of drugs each plan covers (called a formulary), the plan's design, and the network of providers you can see. Understanding these changes can help you make sure you're in a Medicare plan that meets your needs.

Below are some considerations for you with respect to your coverage decisions in 2025.

What's New for Medicare Part D Benefits in 2025

Medicare Part D helps cover prescription drugs prescribed by a health care provider. Starting in 2025, there's a new limit of \$2,000 per year on how much you pay out-of-pocket for prescription drugs. This includes costs like co-pays and coinsurance. The new Medicare Prescription Payment Plan will also let you spread out payments over the year instead of paying everything at once. Plus, there will be new programs to help make drugs more affordable.

Because of these changes, you might notice some differences in your coverage or new requirements that weren't there before. That's why Prevent Blindness recommends that everyone review their Medicare plan—even if they're happy with it—to make sure it will meet their health needs in 2025.

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Medicare Open Enrollment Questions for the Eye Care Patient (continued)

Questions to Consider for Your Eye Health

What should I look for in a Medicare plan that will cover all my health care needs?

How will these changes affect my personal access to the drugs and therapies that I need?

Will these new changes make it easier for me to access my prescription drugs?

Is my existing plan adequate to cover my health care needs for 2025? If not, what are my options for ensuring all my health care needs will be addressed in a new coverage plan? Due to these changes, Prevent Blindness recommends that all patients take the time to evaluate their coverage—even if they are satisfied and would like to retain their current plan—to ensure that their coverage will be adequate for their health care needs in 2025.

Resources for Patients

Prevent Blindness partners with several patient advocacy groups and organizations who are all interested in ensuring patients can access the right information to make informed decisions about their Medicare coverage. Below are some resources to help patients make informed decisions about their 2025 Medicare coverage.

- National Health Council: Big Changes to Medicare Drug Coverage
 Web Link: NationalHealthCouncil.org/big-changes-to-medicare-drug coverage
- Alliance for Aging Research: New Changes Will Help Medicare Beneficiaries Afford Prescription Drug Costs

Web Link: AgingResearch.org/project-loop-lower-out-of-pocketcosts-in-medicare-part-d-now/?utm_source=googlesearch &utmmedium=cpc&gad_source=1&gclid=Cj0KCQjwjNS3BhChA RIsAOxBM6oALO1bPJ7i9q9XaDwuDbelusZZAXDqnr_ htuO5-foudqasBxG9SGsaAnwKEALw_wcB

• PAN Foundation: Understanding the Medicare Prescription Payment Plan

Web Link: PANFoundation.org/understanding-the-medicareprescription-payment-plan

In addition, the Centers for Medicare and Medicaid Services (CMS) as some resources on Medicare that may be useful for the vision and eye patient.

 Medicare Vision Services: <u>CMS.gov/outreach-and-education/</u> medicare-learning-network-mln/mlnproducts/downloads/ visionservices factsheet icn907165.pdf

For more information about your eye health or Prevent Blindness, go to **Prevent Blindness:** <u>PreventBlindness.org</u>