

Prescription Drug Plans for 2025



I have a Medicare stand-alone Prescription Drug Plan. Is it the best plan for me in 2025?

This depends. Questions you will need to answer include:

- Are you taking more than 1 or 2 generic medications regularly? If yes, you should check your pricing at [Medicare.gov's](https://www.Medicare.gov) Planfinder web site. Plans can and do drop drugs from their formularies each year or change what tier they're in, as well as change their pricing. Your pharmacy may also not be in the plan's network for next year. It's always worth checking to avoid sticker shock.
- Are you happy with the current plan's customer service? Is it easy to get new prescriptions approved and filled?

Here are some of the highlights for 2025.

- There is an annual out of pocket limit on copays of \$2000! The previous coverage phases have changed and there is no coverage gap (donut hole).
- 3 plans by Mutual of Omaha are terminating for 2025. Members will have no Part D coverage until they enroll in a new plan. They will have extra time to enroll in a new plan, however.
- Members of AARP Rx Medicare Preferred by UHC and Aetna SilverScript Plus and Aetna SilverScript Smart Rx are being transferred to different plans which may cost more. Members have no special rights and must change by Dec. 7, 2024.
- You can change to a different plan between October 15th and December 7th. Coverage will start January 1st. Just show your new card to the pharmacy in January. No need to transfer prescriptions unless you use mail order.

Find out more at [cchicap.org](https://www.cchicap.org)

We have detailed instructions on how to establish an account at Medicare.gov. Then, you can do your own search for the lowest cost plan for your medications for the entire 2025 plan year. **But you must act by December 7th, or you will stay in your current plan with no option to change until the Fall of 2025.**

Or you can provide us with your medication list, and we can assist you in deciding about changing your prescription plan for next year.

Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)

Contact Us: Visit: www.cchicap.org; (925) 655-1393; (800) 510-2020; (800) 434-0222

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Navigating Medicare

