



# Important Medicare Changes for 2024 and 2025

CMS offers new ways to lower your costs for prescription drugs, mental health services, treatment for chronic pain and more.

The federal government has made several changes to Medicare for 2024 and 2025. Here's an overview of important topics that can lower your healthcare costs and resources that offer more information.



## 3 ways to save through Part D prescription drug coverage

1. In 2024, no copays apply on Part D-covered drugs once catastrophic coverage is reached. In 2025, there will be a \$2,000 out-of-pocket limit for Part D drugs and the coverage gap will be eliminated.

For more information about these changes in Medicare Part D benefits, go to:

[www.gocignamedicare.com/partd](http://www.gocignamedicare.com/partd)

2. In 2024, the Medicare Part D Extra Help program expanded eligibility from the prior year to allow more people to get help paying for Medicare Part D prescription drug plan premiums, deductibles and copays.

### 2023 Eligibility

Status	Monthly Income Limit	Some resources that count toward income <i>personal bank accounts, stocks, IRAs, and cash</i>
Individual	\$1,719	Below or at \$16,660
Married	\$2,309	Below or at \$33,240

Source: <https://www.ssa.gov/open/materials/SSA-L448-2023-English.pdf>

### 2024 Expanded Eligibility

Individual	\$1,843	Below or at \$17,220
Married	\$2,485	Below or at \$34,360

Resources that don't count toward income, home, vehicles, burial plots, up to \$1,500 for burial expenses, furniture, or other household or personal items. For more information about the Extra Help program and how to apply, go to:

[www.gocignamedicare.com/extra-help](http://www.gocignamedicare.com/extra-help)

3. In 2025, a new Prescription Payment program allows beneficiaries to spread out prescription expenses by paying in monthly installments instead of all at once at the pharmacy. For more information go to: [www.gocignamedicare.com/prescription](http://www.gocignamedicare.com/prescription)



## In 2024 and 2025 CMS improves cost and access to behavioral healthcare providers

In 2024 and 2025 new types of behavioral health provider specialties are being added to Medicare Advantage plan networks to ensure beneficiaries get cost-effective access to the specific care needed. Learn more at:

[www.gocignamedicare.com/mental-health](http://www.gocignamedicare.com/mental-health)



## New 2024 Medicare coverage lowers out-of-pocket costs for acupuncture

New coverage for acupuncture offered as a treatment option for lower back pain. Learn more at:

[www.gocignamedicare.com/acupuncture](http://www.gocignamedicare.com/acupuncture)



## Beneficiaries have enhanced rights to appeal termination of non-hospital services in 2025

Learn more at:

[www.gocignamedicare.com/medicare-changes](http://www.gocignamedicare.com/medicare-changes)



## 2025 CMS health equity analysis will help ensure that all beneficiaries get fair access to services

Learn more at:

[www.gocignamedicare.com/health-equity](http://www.gocignamedicare.com/health-equity)

More information about CMS changes on back.



## New 2025 Special Enrollment Period for low-income beneficiaries offers better access to Dual Special Needs plans

Beginning in 2025, Low-Income Subsidy enrollees and beneficiaries eligible for the Specified Low-Income Medicare Beneficiary Program (that helps pay for Part B premiums) can participate in a new Special Enrollment Period (SEP). The 2024 SEP allows these beneficiaries the opportunity to switch plans on a quarterly basis. But in 2025, these beneficiaries will have a monthly option to switch. Here are the available enrollment scenarios:

Enrollment Scenarios for Low-Income Subsidy Enrollees and Specified Low Income Medicare Beneficiaries	2024	2025
Low-Income Subsidy Enrollee with a Medicare Advantage Prescription Drug plan can switch to Medicare Part A and Part B plus a stand-alone Part D drug plan	Once per quarter	Once per month
Dually-eligible beneficiaries eligible for both Medicare and Medicaid with a Medicare Advantage Prescription Drug plan or Dual Special Needs Plan can switch to Medicare Part A and Part B plus a stand-alone Part D drug plan	Once per quarter	Once per month
Low-Income Subsidy Enrollee or dually-eligible beneficiaries with Parts A and B plus a stand-alone Part D plan may switch to another stand-alone Part D plan	Once per quarter	Once per month

Source: <https://justiceinaging.org/upcoming-changes-for-dually-enrolled-individuals/#summary-of-special-enrollment-period-changes-in-2025>

Those eligible for the Qualified Medicare Beneficiary Program (helps pay for Part A premiums; Part B premiums, deductibles, coinsurance, and copayments for services and items Medicare covers) will also have limited opportunities to switch plans on a monthly basis.

Enrollment Scenarios for Qualified Medicare Beneficiaries	2024	2025
Switch from any Medicare Advantage plan or Medicare Advantage Prescription Drug plan to an integrated* Medicare Advantage or Medicare Advantage Prescription Drug Dual-Special Needs plan	Once per quarter	Once per month
From a Medicare Advantage or Medicare Advantage Prescription Drug Dual-Special Needs plan to Medicare Part A and B (with an option to enroll in a PDP plan)	Once per quarter	Once per month
From Medicare Parts A and B to an integrated Medicare Advantage or Medicare Advantage Prescription Drug Dual-Special Needs plan	Once per quarter	Once per month
From an integrated Medicare Advantage or Medicare Advantage Prescription Drug Dual-Special Needs plan to another integrated Medicare Advantage or Medicare Advantage Prescription Drug Dual-Special Needs plan	Once per quarter	Once per month

Source: <https://justiceinaging.org/upcoming-changes-for-dually-enrolled-individuals/#summary-of-special-enrollment-period-changes-in-2025>

\*This SEP can only be used to enroll in fully integrated dual eligible special needs plans, highly integrated dual eligible special needs plans, or applicable integrated plans. CMS plans to make it easier for dually- eligible individuals to search for integrated plans on Medicare Plan Finder. Learn more at: [www.gocignamedicare.com/final-rule](https://www.gocignamedicare.com/final-rule)

## Looking for Ways to Maximize Your Medicare Benefits?

Connect with a local licensed independent insurance agent who can answer your questions.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group. The Cigna names, logos and marks, including THE CIGNA GROUP and CIGNA HEALTHCARE are owned by Cigna Intellectual Property, Inc. Some content provided under license. © 2024 Cigna Healthcare. INT\_25\_I30400I\_C