



WHAT YOU SHOULD KNOW: INFLATION REDUCTION ACT ON MEDICARE 2025-26

The Inflation Reduction Act (IRA) is a federal law that has made recent improvements to the Medicare program with the goal of lowering prescription drug costs and making health insurance more affordable.



\$35 INSULIN CAP

\$35/month cap on the cost of each Medicare-covered insulin product



NO-COST VACCINES

With Part D, certain recommended preventative adult vaccines will no longer have a copay:

- RSV
- Shingles
- Td
- Tdap
- Hepatitis A
- Hepatitis B



1. Eliquis
2. Enbrel
3. Entresto
4. Farxiga
5. Fiasp
6. Imbruvica
7. Januvia
8. Jardiance
9. Stelara
10. Xarelto

DRUG PRICE NEGOTIATION

Medicare will now be able to negotiate the prices of certain medications with their manufacturers, increasing access to patients. These new prices will go into effect on **January 1, 2026.**



CAPPING PRESCRIPTION DRUG OUT-OF-POCKET COSTS

Patients will pay no more than \$2,000 in yearly out-of-pocket prescription drug costs