



Medicare Prescription Payment Plan (M3P)



Learn more at

VivaHealth.com/Medicare/Member-Resources

Click on Pharmacy/Drugs, then Medicare Prescription Payment Plan
or go to Caremark.com/MPPP.



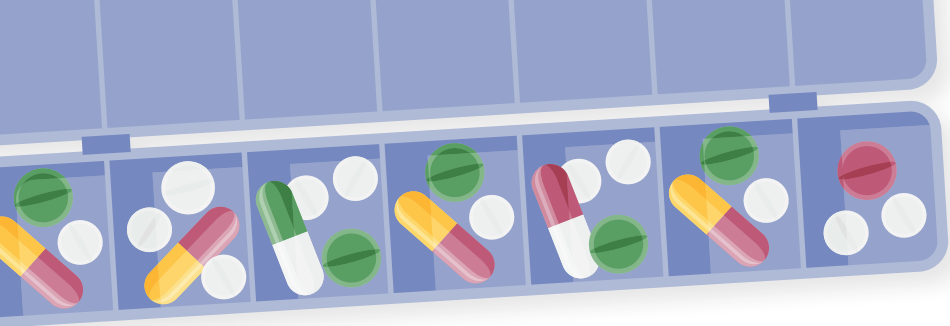
High drug costs are a big concern for many members. In 2025, VIVA MEDICARE is paying a higher share of your prescription drug costs to help put money back in your pocket. You will no longer have a coverage gap (called a “donut hole”), and you will pay no more than \$2,000 in out-of-pocket costs for Part D drugs.

If you do not take many prescription drugs, you may never reach \$2,000 in out-of-pocket drug costs. Members who are prescribed several drugs or take a high-cost drug may reach this amount early in the year. These members may benefit from a new program called the *Medicare Prescription Payment Plan (M3P)*.



What is M3P?

M3P is a new government program that lets Medicare members make monthly payments for high-cost prescription drugs throughout the year (January – December) instead of paying the full amount at the pharmacy when the prescription is filled. **While this program may be helpful for some members, it’s important to know all the facts and your options before enrolling in M3P.**



Is M3P a good fit for me?

Enrolling in M3P does not save you money or lower the cost of the drugs.

The program simply allows you to spread your out-of-pocket prescription payments over time.

This program is **NOT a good fit for you if:**

- You get Extra Help from Medicare or are enrolled in the VIVA MEDICARE *Extra Value* (HMO SNP) plan or VIVA MEDICARE *Extra Care* (HMO SNP) plan.
- You qualify for a Medicare Savings Program.
- Your yearly drug costs are low.
- Your drug costs are the same each month.
- You're considering signing up for the payment option late in the calendar year (after September).
- You don't want to change how you pay for your drugs.

M3P may be a good fit for you if you are prescribed a high-cost drug early in the year, or take several costly drugs each month.

How does M3P work?

You will get a letter if your out-of-pocket drug costs from January to September 2024 were more than \$2,000. The letter will tell you about M3P and how to enroll in the program. If you are prescribed a drug that makes your out-of-pocket cost \$600 or more, your pharmacist may also tell you about M3P when the prescription is filled.

VIVA MEDICARE is working with CVS Caremark to manage M3P enrollments and billing. Once you enroll in M3P, you will be set up on a monthly payment plan. Each month, you pay CVS Caremark by sending a check in the mail or paying online. This payment must be received by the due date. Your payments begin the month after your prescription drug is filled at the pharmacy, and a final payment is due by January of the following year.

It's important to know that your monthly payment can change to a higher amount if new prescription drugs are filled during the year and added to your M3P payment plan.

Sample Monthly Payments

Note: These sample payment plans are used to explain possible scenarios; your payment plan may look different with higher or lower monthly payments, based on the drugs you are prescribed.

In the example below, your out-of-pocket prescription drug cost is \$500 in January, February, March, and April and you pay that amount at the pharmacy when you pick up your prescription. After spending \$500 per month for four months, you reach your maximum out-of-pocket cost of \$2,000 and do not have to pay any more Part D prescription drug costs for the rest of the year.

If you choose to participate in M3P and sign up before the start of the new year, you will pay the amounts shown below in the far right column.

Month	If paid at the pharmacy when drug is filled, your payment is:	If you're enrolled in M3P, your monthly payment is:
January	\$500	\$166.67
February	\$500	\$75.76
March	\$500	\$125.76
April	\$500	\$181.31
May	\$0	\$181.31
June	\$0	\$181.31
July	\$0	\$181.31
August	\$0	\$181.31
September	\$0	\$181.31
October	\$0	\$181.31
November	\$0	\$181.31
December	\$0	\$181.31
Total:	\$2,000	\$2,000

Once you pay \$2,000 out-of-pocket in 2025, you won't pay any more for your drug costs through December 31, 2025. This is true for all VIVA MEDICARE members who have Part D drug coverage whether enrolled in M3P or not.

Sample Monthly Payments (cont.)

In this example below, you enroll in M3P later in the year and as new prescription drugs are filled, they are added to your M3P account. While no out-of-pocket costs are paid at the pharmacy when you fill your prescription, your monthly payments increase the last three months of the year, which may make M3P less helpful.

Month	Your Prescription Drug Out-of-Pocket Cost	M3P Monthly Payment
January	\$0	\$0
February	\$0	\$0
March	\$0	\$0
April	\$0	\$0
May	\$0	\$0
June	\$0	\$0
July	\$800	\$333.33
August	\$800	\$253.33
September	\$200	\$303.33
October	\$200	\$370.00
November	\$0	\$370.00
December	\$0	\$370.00
Total:	\$2,000	\$2,000

This payment option may not be the best choice for you if you sign up late in the calendar year. This is because as new out-of-pocket drug costs are added to your monthly payment, there are fewer months left in the year to spread out your payments.

Sample Monthly Payments (cont.)

In this example, as new prescription drugs are added throughout the year, the monthly payment gets higher at the end of the year.

Month	Your Prescription Drug Out-of-Pocket Cost	M3P Monthly Payment
January	\$200	\$166.67
February	\$200	\$21.21
March	\$200	\$41.21
April	\$200	\$63.43
May	\$200	\$88.43
June	\$200	\$117.01
July	\$200	\$150.34
August	\$200	\$190.34
September	\$200	\$240.34
October	\$200	\$307.01
November	\$0	\$307.01
December	\$0	\$307.01
Total:	\$2,000	\$2,000



How to sign up for M3P

If you think M3P is a good option for you, take these steps:

1. Fill out the enrollment form found in your member guide or go online to [Caremark.com/MPPP](https://www.caremark.com/MPPP) to enroll. If you need help enrolling, call CVS Caremark at 1-866-788-5146 (TTY: 711). They are open to take your call 24 hours a day, 7 days a week.
2. You will get a letter confirming your enrollment. The letter will show your payment plan and due date. **Remember, your monthly payments will get higher if more prescriptions are added during the year.**





Other Ways to Save on Drug Costs

Many members qualify for savings and don't realize it. If you have limited income and resources, visit the websites shown below to see if you qualify for one of these programs:

Extra Help: A Medicare program that helps pay your Medicare drug costs. Visit ssa.gov/medicare/part-d-extra-help to find out if you qualify and apply. You can also apply with your State Medical Assistance (Medicaid) office. Visit medicaid.alabama.gov to learn more.

Medicare Savings Programs: State-run programs that might help pay some or all of your Medicare premiums, deductibles, copayments, and coinsurance. Visit medicare.gov/basics/costs/help/medicare-savings-programs to learn more.

Manufacturer Pharmaceutical Assistance Programs (sometimes called Patient Assistance Programs (PAPs)): Programs from drug manufacturers to help lower drug costs for people with Medicare. Visit go.medicare.gov/pap to learn more.

It's important to us that you fully understand how M3P and the monthly payment structure work before signing up for this program. For more information about M3P, go online to:

VivaHealth.com/Medicare/Member-Resources and click on Pharmacy/Drugs, then Medicare Prescription Payment Plan or go to Caremark.com/MPPP.

You can also call CVS Caremark at 1-866-788-5146 (TTY: 711), 24/7, or VIVA MEDICARE Member Services at 1-800-633-1542 (TTY: 711), Monday - Friday, 8am - 8pm; October 1 - March 31, 7 days a week, 8am - 8pm.



VIVA MEDICARE



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