

Medicare Changes for 2026



Vonda McClendon, RCPHT | Texas Oncology

Background

Medicare Part D is a government program, which was enacted in 2006. This program helps Medicare beneficiaries pay for prescription drugs. It's an optional, voluntary benefit offered through private insurance companies approved by the federal government. However, penalties may be incurred if patients do not have credible coverage. Part D helps cover the cost of prescription medications, including both brand-name and generic drugs, that are not typically covered by Medicare A or Part B.

Objective(s)

- Explain the 2026 deductible and the new max Rx OOP.
- Define the Prior Authorization change coming to six states.
- Update on cancer drugs included on the 2025 MFP negotiated price list

Methods

Proposed Part D updates to the Medicare programs for 2026 are intended to improve benefits to Medicare beneficiaries. These changes will be implemented to all Part D recipients starting January 1, 2026 for continuity, with an emphasis on the increases on Rx annual deductibles and Rx MOOP as well as modifications to drug formularies.

Wasteful and Inappropriate Service Reduction Model

Voluntary Model: 2026 - 2031

The Wasteful and Inappropriate Service Reduction Model (WiSeR) will harness enhanced technologies like Artificial Intelligence (AI) and Machine Learning (ML) to streamline the review process for certain services that are vulnerable to fraud, waste and abuse, helping people with Medicare receive safe and appropriate care and protecting federal taxpayers.



Model Goals

- Focus health care spending on services that will improve patient well-being
- Increase transparency of existing Medicare coverage policy
- Apply commercial payer processes that may be faster, easier, and more accurate
- De-incentivize and reduce use of medically unnecessary care

Discussion

1. Starting January 1, 2026, the Medicare Part D deductible will be \$615, a \$25 increase.
2. The new maximum Rx OOP is \$2,100.
3. Medicare's new AI -assisted prior authorization requirement (WiSeR) will start January 2026. for traditional Medicare beneficiaries will pilot in Arizona, New Jersey, Ohio, Oklahoma, Texas and Washington. This will run until December 2031.
4. Imbruvica, Ibrance and Xtandi will be included on the 2026 MFP (Maximum Fair Price) list.

QR Code



Results / Conclusion

The new Medicare prescription benefit model may offer additional financial assistance education and navigation opportunities. Under CMS supervision, these upcoming changes are part of the broader Medicare Part D redesign

Reference(s)

1. <https://www.cms.gov/priorities/innovation/innovation-models/wiser#:~:text=The%20Wasteful%20and%20Inappropriate%20Service,opened%20on%20June%2027%2C%202025>.
2. <https://www.medicareresources.org/faqs/what-kind-of-medicare-benefit-changes-can-i-expect-this-year/#:~:text=What%20are%20the%20changes%20to,drugs%20covered%20under%20Part%20D>.

Disclosure

No relevant disclosures financial relationships from the past 24 months have been identified for the following viewers of this activity.