



Inflation Reduction Act (IRA) Changes for 2026

Information for Medicare Recipients

The IRA is a federal law that is designed to help lower the cost of healthcare. One of the features of the IRA is a limit on the amount of money patients with Medicare have to pay out-of-pocket (OOP) for their medicines.

\$2100
OOP MAX

**\$2100 is the maximum you will pay
OOP for all prescription medicines
you get from a pharmacy in 2026***

After that, you will not have to incur
any additional costs for your covered
Part D medicines.



**This includes MYQORZO™
and any other prescription
medicines you may take***

Read on to learn more >

*OOP cap applies only to Medicare Part D prescriptions covered under your insurance plan. Consult your provider to confirm each medicine you take is covered.

**If you have any questions about how the IRA works
with MYQORZO, contact your health plan.**

Please see full [Prescribing Information](#), including **Boxed WARNING**, and [Medication Guide](#).

How do the new changes work?

As of 2026, under Medicare Part D, a Medicare recipient will never pay more than \$2100 per year OOP as the total cost of all their covered prescription medicines.

Coverage breaks down into 3 phases*:



Deductible Phase

You pay 100% of the OOP cost for your medicines before meeting the deductible (\$615 under standard plan design)



Initial Coverage Phase

Once you've paid the deductible limit, you move to the initial coverage phase. You pay 25% of the OOP cost for your medicines until you meet the \$2100 OOP maximum



Catastrophic Phase

Once you've met the \$2100 OOP maximum, you're in the catastrophic phase. That means you'll get your medicines covered at no cost to you for the rest of the year

*These phases reset on January 1st every calendar year.

Source: <https://www.medicare.gov/health-drug-plans/part-d>

Keep in mind that you will still be paying a monthly premium for your Medicare Part D insurance coverage. This premium varies according to your health plan.

How does the IRA affect the cost of your MYQORZO™ (aficamten) prescription?

Like any other medicines you may be taking, you are **eligible for savings on MYQORZO under the IRA**. This means that no matter what price you may have seen for your covered prescription medicine, you will **never pay more than a total of \$2100 per year** for your Medicare Part D covered medicines.

IRA=Inflation Reduction Act; OOP=out-of-pocket.

How do I activate these cost savings?

If you have your Medicare Part D plan in place, no action is required. Your costs on covered medicines are capped automatically. If you are 3 months or fewer from turning 65 or meet one of the other criteria, enroll in Medicare at [Medicare.gov](https://www.medicare.gov)

What's the Medicare Prescription Payment Plan (MPPP)?

The MPPP is an option that can offer flexibility in paying for your covered medicines, including MYQORZO. Simply put, this is an installment plan that all Medicare Part D or Medicare Advantage Plans must honor. If you choose to use it, you pay \$0 at the pharmacy and your OOP prescription medication costs are spread throughout the year into smaller fixed payments.

It's up to you whether you want to participate in the MPPP. There is no cost to patients. However, you must opt in to participate.



Spread your OOP cost across calendar year



Opt in anytime throughout the year



Pay \$0 at the pharmacy for covered Part D medicine



Receive a bill each month from your Part D health plan
(not to exceed the specified cap)



Remain opted in automatically until you voluntarily opt out

Is the MPPP right for you?

If you pay a lot for medicines early in the year, you are most likely to benefit.

Your Medicare plan must notify you and your pharmacy when you are likely to benefit based on your costs for covered medicines. You may also reach out to your health plan to learn how you may benefit.

How can you opt in for the MPPP?

All patients enrolled in or eligible for Medicare Part D can apply to participate in the MPPP. This includes the Prescription Drug Plan (PDP) and Medicare Advantage Prescription Drug Plan (MAPD).

Patients may opt in to the MPPP program:

- During Medicare Open Enrollment
- Prior to the beginning of the plan year or in any month during the plan year

Patients can opt in as directed by their Part D plan sponsors:

- Through an election request form during enrollment
- By mail with a paper election form
- By phone as directed by the Part D plan
- Online, as directed by the Part D plan

OOP=out-of-pocket.

Patients can call 1-800-MEDICARE (1-800-633-4227) if they need help contacting their Part D plan.

MPPP monthly payment examples*

Example 1

You have been prescribed 3 Medicare Part D covered drugs in January for a total cost of \$20,000 per month.

Rather than having to pay \$615 up front for your deductible, and the remaining \$1485 the following month to meet the OOP maximum, you can instead pay \$175 per month for 12 months under the MPPP.

**\$175
a month**
12 months

Example 2

You have been prescribed a Medicare Part D covered medication that costs you \$300 per month OOP. You start participating in the MPPP in May, after having already paid \$1200 this year. This leaves you with \$900 to pay before reaching the \$2100 cap.

Under the MPPP, you would pay \$112.50 per month (\$900/8) for the remaining 8 months of the year.

**\$112.50
a month**
8 months

*Examples are based on statutory formulas and interpretation of Centers for Medicare & Medicaid Services Final Rule Part 1. They may not equate to final calculations by plan.

What Is Medicare Extra Help?

Medicare Extra Help, also called the Medicare Part D Low-Income Subsidy (LIS), pays part of the costs of prescription medicines. This lowers OOP costs for eligible Medicare Part D patients who have limited income and resources. Learn more about Medicare Extra Help and explore other resources that may help with your OOP costs at [Medicare.gov/basics/costs/help](https://www.Medicare.gov/basics/costs/help)

2026 Extra Help/LIS costs

\$0

Prescription deductible



**\$5.10 to
\$12.65**

Brand medicines



\$0

Catastrophic coverage

Full LIS Medicare patients pay no more than \$12.65 per MYQORZO™ prescription

MPPP=Medicare Prescription Payment Plan; OOP=out-of-pocket.

To learn more about savings and support options for MYQORZO, visit www.MYQORZO.com/support

Please see full [Prescribing Information](#), including Boxed WARNING, and [Medication Guide](#).



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