

2026 Medicare Part D Cost Sharing Chart

Part D Benefit Cost Periods	Costs and Who Pays	Beneficiary Pays (TrOOP)	Plan Pays	Total Amount Spent on Plan-Covered Drugs
Initial Deductible	Beneficiary pays 100%	Up to \$615	\$0	\$615 (Amount spent on deductible, before ICP begins)
Initial Coverage Period (ICP)	Costs of covered drugs are shared: 25% by beneficiary, 75% by plan	Up to \$1,485 (max a person would pay for covered drugs with no deductible)	\$4,455	\$2,100 (Amount spent during ICP, including applicable deductible, before Catastrophic Coverage begins)
Catastrophic Benefit Period	When an enrollee's total out-of-pocket spending reaches \$2,100, they hit the catastrophic benefits period. After this point, the beneficiary does not have to pay anything for their prescription drugs for the rest of the year.	\$0	100%	Beneficiary will remain in the Catastrophic Benefit Period through Dec. 31, 2026. Part D benefit will reset on Jan. 1, 2027, starting again with a deductible.

Source: Centers for Medicare & Medicaid Services (CMS)

<https://www.cms.gov/newsroom/fact-sheets/medicare-advantage-and-medicare-prescription-drug-programs-remain-stable-cms-implements-improvements>