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For more information, contact: Valori Stone

Family & Community Wellness Agent, Wildcat Extension District

valori@ksu.edu, 620-378-2167

The Importance of Reviewing Medicare Part D Each Year

Medicare Part D is a vital program that helps millions of older adults and people with disabilities afford prescription medications. Since healthcare needs often change with age, and drug prices frequently shift, Part D offers beneficiaries a way to protect both their health and their finances.

Every year, Medicare plans adjust their formularies (the list of covered medications), copay amounts, and premiums. A plan that worked well for someone one year may suddenly become much more expensive—or even stop covering a critical prescription—the next year. This is why it's important for beneficiaries to carefully review their Part D coverage during the annual open enrollment period, which runs from **October 15 to December 7**.

By comparing options, individuals may discover a plan that better meets their current medication needs at a lower cost. In fact, studies show that many people could save hundreds of dollars each year simply by switching to a plan that aligns more closely with their prescriptions. Additionally, new plans often include improved pharmacy networks, mail-order benefits, or lower out-of-pocket limits that make managing medications more convenient.

Failing to review coverage could mean paying more than necessary or facing unexpected costs if a prescription is no longer covered. Taking the time to evaluate options ensures that Medicare beneficiaries can continue accessing the medications they need without financial strain.

In short, Medicare Part D is more than just a prescription benefit—it's a safeguard for health and peace of mind. Checking coverage every year is one of the simplest, yet most effective, steps individuals can take to protect themselves and their budgets.

For more information, please contact Valori Stone, Family and Community Wellness Agent, valori@ksu.edu and 620-670-4878.

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