

Information Update Volume 16 #10

1. 2024 IRMAA Reimbursement

The Office of Labor (OLR) started issuing the 2024 IRMAA Reimbursement on October 11, 2025 to (those eligible Medicare retirees who filed their application & appropriate documents before July 1, 2025. It should have deposited the reimbursement in the same account that you receive your pension.

OLR will make another reimbursement to those who did not receive the initial reimbursement in about 6 weeks following Oct 11.

Some members filed an application that included their Medicare-eligible spouse or partner but only received one reimbursement. The 2nd person will also receive the reimbursement in about the same 6 weeks.

It is not too late to file for 2024 IRMAA, or for that matter 2022, or 2023. All you need to do is check off the appropriate date on the application. Keep in mind that if you file for more than one year you will need to file a separate application for each year, along with the proper documents.

In addition to the application and 2024 SSA-1099 letter, you need to include the SSA Verification Letter that came in November 2023. If you don't have it, you may have great difficulty obtaining a copy due to the Social Security office being closed; however, if you have a Social Security account, you can download the form by just following the prompts.

2. Medicare Changes in 2026

Medicare has important changes in 2026, which will impact millions of beneficiaries. From lower out-of-pocket drug costs to expanded screening options and digital tools, these changes aim to improve affordability, access, and convenience. Whether you're new to Medicare or already enrolled, understanding what's new can help you make the most of your coverage and avoid surprises.

Here are the key changes for 2026:

- **Automatic Enrollment in the Prescription Payment Plan** – Your Part D plan will automatically enroll you in this plan, which allows you to spread your out-of-pocket drug costs over 12 monthly payments instead of paying the full amount upfront to the pharmacy. You will still have the option to opt out.

Out-of-Pocket Cap for Prescription Drugs – The amount is capped at \$2,100, up \$100 from last year. Once you reach this amount, you will no longer pay Part D drugs for the rest of the year.

- **Lower Drug Prices –**

1. **Insulin** remains capped at **\$35 per month**. The amount will remain permanent.
2. Drug pricing will be based on the most favorable pricing.
3. Adult vaccines recommended by the **Advisory Committee on Immunization (ACIP)** remain free.

- **Prior Authorization** – Original Medicare will require prior authorization in six (6) pilot states for 17 medical services. Fortunately, Florida is not involved.

- **Preventative and Primary Care Enhancements**

1. **Advanced Primary Care Management** - Doctors can now bill Medicare for care coordination services, including 24/7 access to care teams.
2. **Colorectal Cancer Screenings** - Expanded to cover more options, including CT colonography, which will help with earlier detection.

3. Question of the Month

Q. I am a Medicare-eligible retiree and just received a letter the other day from Emblem Health & Prime Therapeutics concerning a change in my drug formulary effective January 1, 2026. What do I have to do?

A. The CSA Welfare Fund and Emblem Health informed retirees in early October that effective January 1, 2026, Express scripts will no longer manage their drug prescriptions. Instead, Prime Therapeutics, in conjunction with Emblem Health, will take over that responsibility.

You were also told to review mailings which may ask you to:

- check that your pharmacy will be in the new network,
- review updates to the drug formulary, or
- confirm information if you use home delivery services.

The letter that you received concerned a change in one or more of your prescription drugs, starting Jan. 1, 2026. The affected drug(s) are listed on page 2 and may no longer be in the formulary or may be limited. You need to share this letter with your doctor so he or she can discuss the best drug options with you. If your doctor feels an exception should be made, the procedure for submitting one is outlined in the letter.

Have a wonderful & safe day!