

What every clinical practice should know about the Inflation Reduction Act (IRA)

New in 2025: Medicare Part D Changes

- Out-of-pocket Part D drug costs will be capped at \$2,000.
- The Medicare Prescription Payment Plan is a new (voluntary) opt-in member payment option that “smooths” the way for members (with Part D prescription drug coverage) to spread out the cost of their prescription drugs over the plan year.

What to do now: Consider your patient’s out-of-pocket costs and experience

- Encourage your Independence Blue Cross (IBX) Medicare Advantage patients, our members, to consider using preferred pharmacies and/or mail order to take advantage of \$0 copays on Tier 1 & 2 prescription drugs. Visit our [find a pharmacy](#) webpage.
- Write 90-day prescriptions to improve medication adherence.
- Enroll in our [PEAR portal](#) and obtain access to the PEAR AR application.
- Review your Part D member-specific Impact Report in PEAR AR, in Output Manager under Published Reports.
- Update prescriptions by changing Non-Formulary medications to formulary and consider lower tier/lower cost options, if available.
- Submit Prior Authorizations or request drug exceptions. Requirements should include a physician statement with details to avoid a denial.
- Tell patients (our members) to contact us with questions using the number on the back of their insurance card.

Key links and resources

- Check the [Provider News Center](#) for updates, especially the [Pharmacy & IRA resource page](#).
- Search the [2024 and 2025 IBX formularies](#)
- Key links:
 - [Prescription Drugs Part D](#)
 - [CMS IRA and Medicare page](#)

For help with Medicare Part D questions, call Provider Services:

IBX 1-800-ASK-BLUE
(1-800-275-2583),
select option 2

The Provider Contact Center team can address most questions and offer insights on formulary alternatives.

PEAR portal support:
1-833-444-PEAR (1-833-444-7327)

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