

Informational Update Vol. 17#9

1. 2025 IRMAA Reimbursement

If you are eligible for 2025 IRMAA reimbursement, you should expect it around mid-October, provided you submitted your application in a timely manner (before July 2026) and, if you collect Social Security, the application included the November 2024 SSA letter and the 2025 SSA-1099 letter. If you applied for previous years, reimbursement will come later.

If you do not collect Social Security, you obviously never received the letters mentioned above. Instead, you must include proof of payment (such as a credit card statement or copies of canceled checks) for the Medicare Part B premium.

If your pension check is deposited electronically, then your IRMAA reimbursement will be deposited electronically into the same checking account. Please start checking this account starting October 15. If you receive your pension check by mail, then expect to receive your reimbursement the same way.

If you have not yet applied for 2025 IRMAA, you still can. Just submit a completed 2025 IRMAA application (application can be downloaded from the CSA Welfare Fund website) along with the required documents to:

- 1. CSA Retiree Chapter, Att. Susan Barone, 40 Rector St., 12th Floor, New York, N.Y. 10006**
- 2. or the Office of Labor Relations, NYC Office of Labor Relations, Health Benefits Program, 22 Cortlandt Street, 12th Floor, New York, NY 10007.**

2. Medicare Part D Changes in 2026

A. If you have Medicare prescription drug coverage (Part D), your maximum prescription drug co-pays are \$2,100 for drugs, up \$100 from 2025. Once you reach this threshold, you no longer have any prescription drug expenses for the rest of the calendar year, no matter what the actual drug cost.

There is one caveat: the drugs purchased must be through your Part D drug plan. If you purchase a prescription drug from a foreign country, your co-pay will not count toward the cap.

B. The first 10 Medicare-negotiated drug prices took effect January 1, 2026. These are high-cost Plan D drugs that now cost significantly less. For example, Eliquis, which cost about \$521 in 2025 for a 30-day supply, now costs \$231 for the same 30 days in 2026, representing a 56% reduction. These are CMS 30-day-equivalent Maximum Fair Prices and not what a Senior Care member would pay, which should be significantly less.

C. Some things remain the same as in 2025:

- **The price of insulin remains \$35 a month, although it could be even lower in some instances.**
- **Adult Vaccines covered under Plan D are still free.**
- **The Medicare Prescription Plan continues in 2026. Under this plan, Eligible Medicare beneficiaries can spread their Part D drug cost over the calendar year, although the total drug cost remains the same.**

3. Question of the Month

Q. I am a CSA retiree who received a customized copay claimant form that I need to submit to get reimbursed for my copays. Why is this form so complicated, and why does it involve so much work?

A. To begin, CSA had nothing to do with creating the form or developing the process for getting reimbursed. The reimbursement period is from January 1, 2022 through January 31, 2023. The appeal does not cover the current \$15 co-pays.

You are correct; completing the process is very time-consuming. However, you can choose not to do it. If that is your decision, I suggest you do the minimum: circle Yes in the Co-pay Paid column for each co-pay listed on the Claim Form, fill out the rest of the form, and submit it before the October 30 deadline. You will then be reimbursed up to 40% of each claim, with a maximum reimbursement of \$100.

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