

You Have Options to Help You Afford Your Medicare Part D Medications

This guide applies to you if your Medicare plan includes Part D prescription drug coverage—whether through a standalone prescription drug plan (PDP) or a Medicare Advantage Plan that includes drug coverage (MAPD).



Healthcare Costs Covered by Medicare Part D

Medicare Part D insurance helps pay for brand-name and generic prescription drugs, which are medications you usually get from a pharmacy and take yourself.^{1,2}

Your costs under Medicare Part D depend on your plan's formulary, the tier for your medication, and the pharmacy you use.^{3,4**}

In 2026, your yearly out-of-pocket (OOP) costs for covered Part D medications are capped at \$2,100.^{5†}

Once your OOP spending for covered Part D medications reaches \$2,100, you won't pay anything more for covered Part D medications for the rest of the year.⁵

What costs do NOT count toward the cap?⁵

- Medications that aren't covered by your Medicare Part D plan
- Medications covered under Medicare Part B (for example, many infused or injected medications administered in a clinic)
- The premium for your Medicare Part D plan[§]



If you take high-cost medications, the cap limits what you pay each year and can significantly reduce your total medication costs⁵

*A formulary is a list of medications that your Part D prescription drug plan covers.³

†Many Part D plans place medications into different "tiers" or levels on their drug lists to help lower costs. When medications are on a lower tier, they generally cost less than higher-tiered medications.³

*The cap applies to Medicare prescription drug coverage (Part D), including standalone Part D plans and MAPD. It does not apply to Medigap (supplemental) plans.⁶⁻⁸

§A premium is the periodic payment made to your Medicare Part D plan or a healthcare plan for prescription drug coverage.²

Ways to Help You Manage Your Part D Medication Costs

➤ The Medicare Prescription Payment Plan makes costs for Part D medications predictable, but doesn't lower them.⁶

The Medicare Prescription Payment Plan allows you to **spread your yearly OOP costs** over the remaining months of the year, instead of paying large amounts all at once. This program is open to anyone with Medicare Part D, and you can sign up at any time.

Who benefits most?

- People who face high costs early in the year
- People who prefer predictable monthly payments
- People who don't qualify for Extra Help



For more information or to opt in to this payment option, call your Part D plan or visit [medicare.gov/prescription-payment-plan](https://www.medicare.gov/prescription-payment-plan)

➤ Extra Help can help with costs for Part D medications.^{2*}

Depending on your income and resources, Extra Help **can help with your Medicare Part D prescription drug costs, including deductibles and copays**. You can apply for Extra Help at any time.²

Extra Help income limits by family size (less than 150% of the federal poverty level [FPL])^{9-13†}

	Individual	Couple [‡]
Annual income limit [§]	\$23,475	\$31,725
Annual resource limit	\$18,090	\$36,100

In 2026, if your income and resources do not exceed these limits (based on household size), you may pay a **\$0 deductible, \$0 premiums**, and no more than **\$12.65** for brand-name medications through Extra Help^{2,11}



If you think you may be eligible for Extra Help based on your income, learn more at ssa.gov/pubs/EN-05-10508.pdf

*These programs apply to Medicare prescription drug coverage (Part D), including standalone Part D plans and MAPD. They do not apply to Medigap (supplemental) plans.⁶⁻⁸

†For family size of more than 2 and/or for residents of Hawaii or Alaska, see secure.ssa.gov/poms.nsf/lnx/0603001020 for adjusted limits.¹⁰

‡If an individual who applies for the subsidy is married and attests to paying at least one-half support for another relative or relative(s) who lives with them, the relative(s) are considered to be part of the family size when determining applicable poverty level.¹¹

§Your annual income must not exceed the limits for an individual or a married couple living together, as defined in the table.

Income includes your Social Security benefits and other monetary benefits, as well as net rental income, workers' compensation, self-employment earnings, and unemployment or disability payments. For a complete list, go to ssa.gov/pubs/EN-05-10508.pdf.⁹⁻¹³

||Resources include the value of things you own, such as real estate (other than your primary residence), bank accounts, stocks, bonds, mutual funds, individual retirement accounts (IRAs), and cash at home or anywhere else. For a complete list, go to ssa.gov/pubs/EN-05-10508.pdf.⁹

Beyond Medicare Part D Coverage

If you have been prescribed a combination treatment regimen, such as one including both oral and injected or infused medications, your medications are covered in 2 different ways²:



The oral medication goes through Medicare Part D*



The injected or infused medication goes through Medicare Part B, which covers medications given in a doctor's office or outpatient clinic

Medications covered under Part B follow different rules, and you may owe coinsurance after the Part B deductible.²

A Medigap policy (if you have Original Medicare) can help with that Part B coinsurance. Medigap doesn't apply to costs for Part D medications and can't be used with Medicare Advantage plans.⁷

Ask your doctor and your health insurance plan to confirm which benefit applies to each medication and what your costs will be.

LIFYORLI Support™ is here for you

LIFYORLI Support can help you understand your insurance coverage and offer personalized guidance and resources throughout your treatment journey with LIFYORLI™ (relacorilant).

LIFYORLI Support can also provide more information on independent charitable foundations that may be able to assist with copays, premiums, patient education, and/or social services.

Corcept Therapeutics is providing a list of foundations to assist patients in searching for information about potential assistance. Inclusion on the list above does not represent an endorsement or a recommendation from Corcept Therapeutics for any group or organization. The organizations listed are independent of Corcept Therapeutics, and Corcept Therapeutics does not influence or control the operations of independent patient assistance foundations. Corcept Therapeutics cannot guarantee assistance will be provided. Visit each individual website for information and eligibility requirements.

To learn more, call LIFYORLI Support at 1-85-LIFYORLI (1-855-439-6754), Monday-Friday, 8 AM-8 PM ET, or visit LIFYORLI.com/support



*Medicare Part D does not cover hospital stays or inpatient care, which are covered by Medicare Part A.²

References: 1. Medicare.gov. What's Medicare drug coverage (Part D)? Accessed February 13, 2026. <https://www.medicare.gov/health-drug-plans/part-d> 2. Medicare.gov. Medicare and you 2026. Accessed February 13, 2026. <https://www.medicare.gov/publications/10050-medicare-and-you.pdf> 3. Medicare.gov. How do drug plans work? Accessed February 13, 2026. <https://www.medicare.gov/health-drug-plans/part-d/what-drug-plans-cover/how-drug-plans-work> 4. Medicare.gov. What pharmacies can I use? Accessed February 13, 2026. <https://www.medicare.gov/health-drug-plans/part-d/what-drug-plans-cover/pharmacies> 5. PAN Foundation. Understanding the Medicare Part D cap. Accessed February 13, 2026. <https://www.panfoundation.org/understanding-the-medicare-part-d-cap/> 6. PAN Foundation. Understanding the Medicare Prescription Payment Plan. Accessed February 13, 2026. <https://www.panfoundation.org/understanding-the-medicare-prescription-payment-plan/> 7. Medicare.gov. Learn how Medigap works. Accessed February 13, 2026. <https://www.medicare.gov/health-drug-plans/medigap/basics/how-medigap-works> 8. PAN Foundation. Everything you need to know about Medicare reforms. Accessed February 13, 2026. <https://www.panfoundation.org/everything-you-need-to-know-about-medicare-reforms> 9. Social Security Administration. Understanding the Extra Help with your Medicare prescription drug plan. Published April 5, 2025. Accessed February 13, 2026. <https://www.ssa.gov/pubs/EN-05-10508.pdf> 10. Social Security Administration. HI 03001.020 Eligibility for Extra Help (prescription drug low-income subsidy). Accessed February 13, 2026. <https://secure.ssa.gov/poms.nsf/lnx/0603001020> 11. Social Security Administration. HI 03020.055 Income limits for subsidy eligibility. Accessed February 13, 2026. <https://secure.ssa.gov/poms.nsf/lnx/0603020055> 12. Federal Register. Annual update of the HHS poverty guidelines. Published January 15, 2026. Accessed February 13, 2026. <https://www.govinfo.gov/content/pkg/FR-2026-01-15/pdf/2026-00755.pdf> 13. Centers for Medicare and Medicaid Services. Announcement of calendar year (CY) 2026 Medicare Advantage (MA) capitation rates and Part C and Part D payment policies. Published April 7, 2025. Accessed February 13, 2026. <https://www.cms.gov/files/document/2026-announcement.pdf>