

Medicare Prescription Payment Plan

wellcare[®]

PART D | 2026



The Medicare Prescription Payment Plan (M3P) is a payment option that helps manage out-of-pocket Part D costs.

The program allows prescription costs to be spread across monthly payments that are billed directly to the member. When a member fills a prescription for a drug covered by a Part D plan, they won't pay anything at the pharmacy. Instead, the member will receive a bill each month from the plan. Anyone on an MA plan with drug coverage or a PDP is eligible to use this payment option.



Sign-up Information:

► **Members can sign up for the program over the phone, online, or with a paper form.**

- ✓ New 2026 members will receive information with their 2026 enrollment materials.
- ✓ Existing members will receive information in their *Annual Notice of Change*.
- ✓ Members utilizing the Medicare Prescription Payment plan in 2025 and who will remain in the same plan for 2026 will receive a letter advising that they will automatically be opted in for 2026.
- ✓ Members are able to opt into the program beginning Oct. 15, 2025.

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For more than 20 years, Wellcare has offered a range of Medicare products, which offer affordable coverage beyond Original Medicare. If you have any questions, please contact Provider Relations.



By Allwell
By Fidelis Care
By Health Net
By 'Ohana Health Plan



M3P FAQs:

▶ **Are there any specific criteria the member must meet to qualify for the M3P program?**

- If the member is enrolled in a PDP or MAPD plan with Part D cost-sharing and has active or future effective coverage, they can elect to participate in the program.
- There is no minimum threshold for the cost of their medications to sign up. However, the member cannot pick and choose which medications are applied.
- If a member is terminated from M3P for non-payment during the plan year, they are not permitted to re-enroll in the program unless they pay any past-due balances.
- Members will also be ineligible for participation in the M3P program in future years if they owe an overdue M3P balance on that plan.

▶ **When can a member elect into the M3P program?**

- Members may opt into the M3P program prior to the beginning of the plan year or in any month during the plan year.
- Members may also opt into M3P during the Part D plan annual enrollment period (initial Part D enrollment periods and special Part D enrollment periods).
- **Note:** Members must enroll in the M3P program through their plan; they will not be able to enroll in the program through their local pharmacy.

▶ **Can an agent help to get the client enrolled at the time of plan enrollment?**

- Enrollment into the program must be done by the member by either filling out the form that will be mailed to them around the same time as their other enrollment materials, or by enrolling through Express Scripts directly online or by phone.

▶ **What vendor is being used to support this program?**

- Centene will support the program along with our Pharmacy Benefit Manager, Express Scripts. Express Scripts will work with Paytient, a payment and billing vendor, though all related correspondence will be branded through Express Scripts.

▶ **What is the turnaround time once a member applies for the program?**

- For members who enroll by phone or online, the election is processed essentially in “real time” and this information will be transmitted to their pharmacy immediately upon M3P election approval. If there are any issues with claims processing under M3P, members are encouraged to contact Express Scripts at **1-833-750-9969**.

▶ **Will all covered Part D prescriptions be subject to the M3P program once a member opts in?**

- Yes. All covered Part D prescriptions will be processed under the program once a member opts in. Pharmacies will be instructed to submit all claims under the M3P Bin/PCN.

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▶ **If a member switches from one Wellcare plan to another, will they need to opt into the M3P program again?**

- Yes. If a plan change occurs, the member's participation in M3P under their previous plan will end. They will continue to be invoiced for any balances owed until they are paid in full. If the member wants to enroll in M3P under their new plan, they will need to re-elect and will receive separate invoices under their new plan.

▶ **Can a member be terminated from the program?**

- Members will be terminated from the M3P program if they fail to pay their monthly billed amount after the required grace period of two months.
- Members may also voluntarily terminate their participation in the program.
- Members are responsible for paying any past-due balances if they voluntarily or involuntarily terminate from the program, though there is no collections process.

▶ **Can a member be terminated from their plan for non-payment of their M3P balance?**

- Members will not be disenrolled from their health plan due to non-payment of M3P premiums but will be required to settle any balances before they are able to re-enroll in M3P if they move to another Wellcare plan in the future.

▶ **How is the member's monthly M3P bill calculated?**

- The monthly bill is based on what the member owes for any new prescriptions they fill, plus the previous month's balance, divided by the number of months left in the year. This means their monthly bill will change throughout the year.
- If members have further questions about how the billing will work, they can contact Express Scripts at **1-833-750-9969**.

▶ **If a member changes plans to a new carrier, will any unpaid M3P balance follow them?**

- M3P enrollment and billing does not follow a member if they change carriers. They will need to enroll in the program with their new health plan. Any past-due M3P amount with their old plan will not affect their ability to opt in with their new carrier.