



# Medicare Prescription Payment Plan (MPPP) and Me: Awareness, Utilization, and Barriers Among People with Cancer

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## Background

- MPPP allows people with Medicare prescription drug coverage (Part D) to spread drug costs over the year.
- Given high costs of many cancer prescription drugs, patients may benefit from smaller monthly payments rather than large upfront costs.
- Despite potential to reduce financial burden and access barriers, MPPP uptake depends on patient awareness and understanding.
- We examined MPPP awareness, utilization, and participation barriers among Medicare beneficiaries with cancer.

## Methods

- CancerCare conducted a national cross-sectional survey (Feb-April 2026).
- Respondent were recruited via email using CancerCare client lists (people who sought financial, practical, or other support.)
- Questions included MPPP awareness/enrollment experiences, and socio-demographics.
- Descriptive and logistic regression analyses characterized responses and correlates of awareness. Analyses included 215 cancer patients with Medicare Part D.

## Participant Characteristics (n=215)

|                                           |                                                                                   |
|-------------------------------------------|-----------------------------------------------------------------------------------|
| Insurance:                                | 51% Traditional Medicare, 49% Medicare Advantage                                  |
| Household Income:                         | 58% ≤\$50,000                                                                     |
| Supplemental/Dual:                        | 43% Medigap, 21% Medicaid                                                         |
| Part D Low Income Subsidy (“Extra Help”): | 27%                                                                               |
| “Very Hard” to Afford Cancer Medications: | 16%                                                                               |
| Age:                                      | 79% 65+                                                                           |
| Race:                                     | 70% White, 16% Black, 7% Hispanic                                                 |
| Gender:                                   | 67% Women                                                                         |
| Married:                                  | 40%                                                                               |
| Education:                                | 15% ≤High School Diploma                                                          |
| Employment:                               | 61% Retired, 23% Not Employed Due to Disability, 10% Employed                     |
| Top Diagnoses:                            | 24% Breast, 14% Multiple Myeloma, 7% Lung, 7% Prostate, 6% Non-Hodgkins Lymphoma  |
| Treatment Setting:                        | 46% Academic/Comprehensive, 25% Private Oncology Practice, 22% Community Hospital |

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## Conclusions and Implications

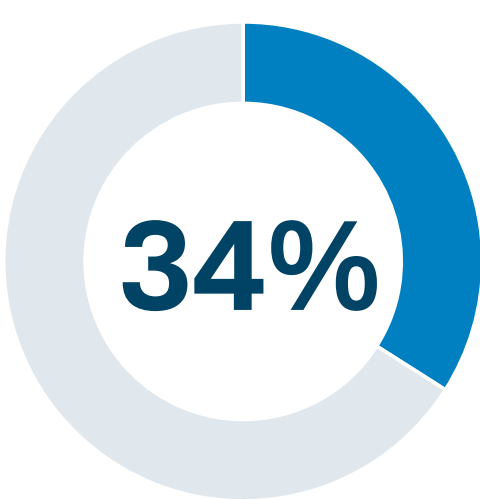
- MPPP awareness and uptake are critically low among surveyed cancer patients with Medicare Part D.
- While MPPP may not benefit everyone, awareness gaps can compromise informed decisions on cost management and medication access.
- Awareness came most often via Medicare and their health plan, yet many patients wanted MPPP information from their healthcare team.
- Findings highlight an urgent role for insurance plans, healthcare and pharmacy teams, and patient advocacy groups in building MPPP awareness and equipping patients to make informed decisions.

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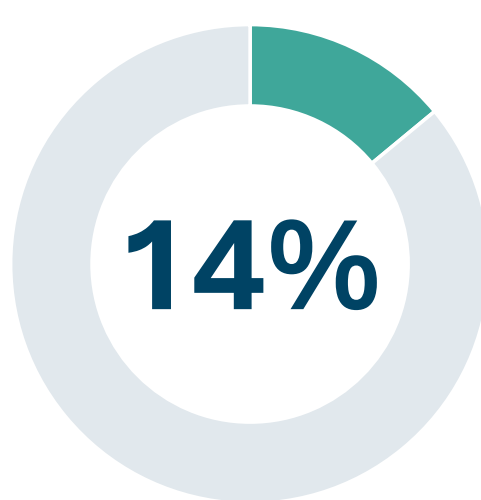
## Key Findings

### MPPP Awareness and Enrollment

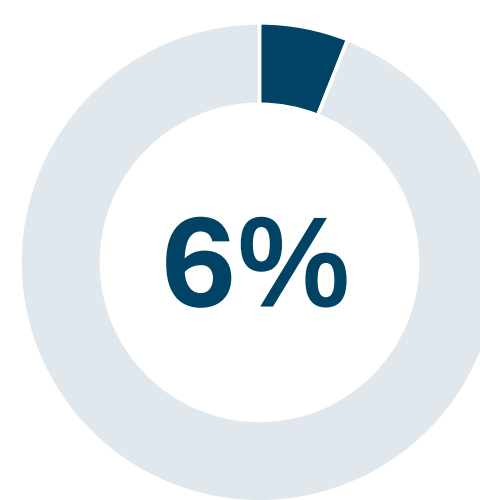
#### Heard of MPPP



#### Knew How to Enroll



#### Enrolled in MPPP



n = 215 with Part D coverage

#### Awareness Was Top Enrollment Barrier Among Those Not Enrolled

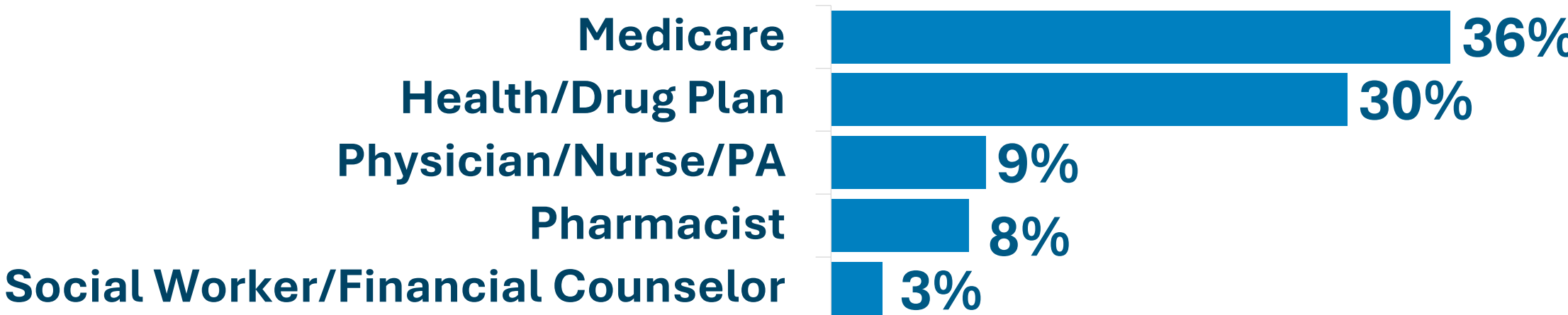


n = 202 not enrolled in MPPP

In logistic regression, **finding it “very hard” to afford prescriptions for cancer** (OR=3.51, CI 1.58-7.76), **higher education** (OR=3.72, CI: 1.31-10.59), and **being married** (OR=2.42, CI: 1.30-4.51) were **associated with MPPP awareness**.

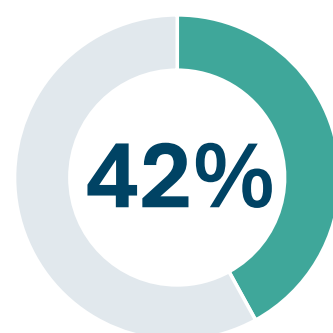
### MPPP Informational Needs

#### How Learned About MPPP

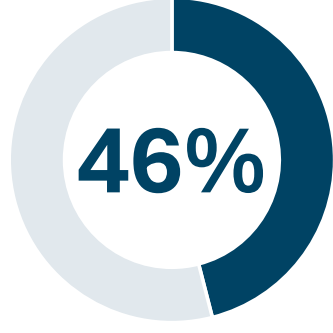


n = 74 aware of MPPP

#### Lack Enough Info to Decide if MPPP Could Help



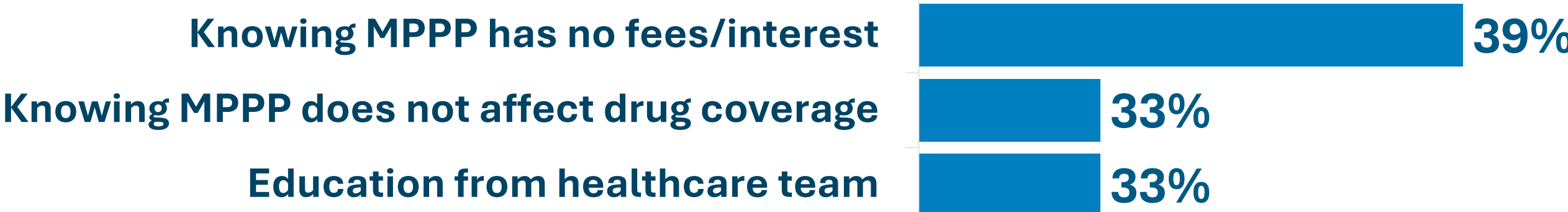
#### MPPP Info from Healthcare Team Would Help



n = 215 with Part D coverage

### MPPP Perceptions Among Those Not Enrolled

#### Top Motivators for Future MPPP Enrollment



#### Perceptions After Reading Brief MPPP Explanation



n = 202 not enrolled in MPPP

Free MPPP Educational Resources:



[www.cancercare.org/mppp](http://www.cancercare.org/mppp)

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