

The Inflation Reduction Act:

What Heart Disease Patients Need to Know



The **Inflation Reduction Act (IRA)** became law in 2022. One of its goals was to help lower the cost of prescription drugs for people on Medicare and reduce how much the federal government spends on medicines. This factsheet explains how the law works and how it may affect people living with heart disease.

What are the main parts of the law that matter to me?

Lower out-of-pocket costs for medicines.



Starting in 2025, people with **Medicare Part D plans won't pay more than \$2,000 out of pocket each year for their prescription drugs**. You can choose to spread these payments out over the year with a monthly payment plan.



If you take insulin, your **cost is limited to \$35 per month**. You don't have to reach a deductible first.

The government can work with drug manufacturers to lower prices for certain drugs.

A total of 10 drugs were selected for the first round of negotiations. Additional drugs will be selected for future rounds of negotiations.

This applies to drugs that have been on the market for a while:

-  **7 years** for pills (called "small-molecule drugs")
-  **11 years** for injected or infused drugs (called "biologics")



Drug companies can also be penalized if they raise prices faster than inflation.



Negotiated prices for the first group of drugs selected will go into effect in **January 2026**.¹

Free vaccines for people with Medicare.



You no longer have to pay anything for recommended vaccines, which means **no co-pays or extra costs** for vaccines like the flu shot or shingles.²

How does this affect people with heart disease?

Heart disease is the top cause of death in the U.S.

It affects more than 40% of people on Medicare.

Five of the first 10 drugs chosen for price negotiation are used to treat heart conditions.^{3,4}



Heart disease includes heart attacks, strokes, irregular heartbeats, blocked blood vessels, and heart failure.

Risk factors for heart disease include:

- High blood pressure
- High cholesterol
- Diabetes
- Smoking or vaping
- Being overweight
- Kidney disease
- Family history

Here's how the new law could create some potential problems for patients:⁵

Lower drug prices don't always mean better access.



Even if the price of a drug is lower for the government, **your insurance company still controls how easy it is for you to get a drug.**⁵ You also may need to get special approval from your doctor or insurance company before getting a drug.



Some patients are already seeing their out-of-pocket costs go up for individual prescriptions for drugs with negotiated prices.⁶

It might slow down research for new heart medications.



Medicines for heart disease take a lot of time and resources to develop. Additional rules may slow or even halt tomorrow's treatments from becoming reality.⁷



Many drugs are later found to treat other conditions, like heart disease. Under the IRA, the price negotiation clock doesn't restart for new uses, discouraging drug manufacturers from studying heart-related treatments and limiting future options for patients.

About Take Health to Heart

Take Health to Heart is an education and advocacy initiative of the Foundation of the National Lipid Association and the National Medical Association. Take Health to Heart is made possible through a sponsorship from Novartis Pharmaceuticals Corporation. Learn more at TakeHealthtoHeart.Org.

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