**Email Subject:** Inflation Reduction Act: Important Changes Affecting Your Group Health Plan

**Hi [Insert Group/Contact Name],**

Under the Inflation Reduction Act (IRA), there will be significant changes to Medicare Part D effective January 1, 2025. These updates aim to expand benefits, lower drug costs, keep prescription drug premiums stable and improve the overall strength of the Medicare program. You can learn about these changes on [CMS.gov](https://www.cms.gov/inflation-reduction-act-and-medicare).

**What does this mean for you?**

While the IRA changes to the Medicare prescription drug program enhance the overall value of the Part D standard benefit, it will make it harder for some employer-sponsored health plans to demonstrate that their prescription drug coverage is creditable. It may also make it more costly for you to continue providing creditable coverage to your Medicare-eligible employees.

**How can I help you?**

As your dedicated broker, I am here to help you review your current coverage and discuss options for the upcoming plan year.

It is important we work together to determine how the Inflation Reduction Act will impact your group health plan. It is my goal to help both you and your employees avoid additional costs and possible fines.

**If you’d like to discuss your current group health coverage or have any other questions, let’s schedule a time to talk.**

**[Insert Signature/Contact]**