



# Important Update:

## The 2025 Prescription Drug Cap & How to Protect Yourself from Fraud

As of Jan 1, 2025, Medicare will limit the out-of-pocket costs for prescription drugs to \$2,000 per year. This cap applies to covered Medicare Part D prescription drugs, making medications more affordable for millions of beneficiaries. However, scammers may try to take advantage of this by offering fake services or creating fraudulent schemes.

### Potential Fraud Schemes to Watch Out For:

- **Unsolicited calls offering help:** Beware of unsolicited phone calls claiming to offer assistance with your Medicare Part D benefits, especially if they ask for personal information like your Medicare number or bank details.
- **“Upfront payments” for new benefits:** Scammers may tell you that in order to qualify for the new cap, you need to pay an upfront fee or “processing” fee. Remember, no legitimate Medicare program will ask you for payment before you can access benefits.
- **No Need for Extra Cards or Documentation:** If you enroll in a Medicare Prescription Payment Plan, you do not need to show anything extra (like an additional card) when picking up your prescriptions at the pharmacy. Instead, you’ll get a bill each month from your health or drug plan.

### How to Protect Yourself from Scams:

- Do not share your personal information with unsolicited calls or emails.
- Check your Medicare statements for any errors or suspicious charges.
- Guard your Medicare card like a credit card.



The NYS Senior Medicare Patrol (SMP) is here to protect you from Medicare fraud. Call today to learn more about safeguarding your Medicare benefits and keeping your personal information secure. 800-333-4374



This project was supported, in part by grant number 90MPPG01701, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201

**NYS SMP MEDICARE FRAUD HELPLINE 800-333-4374**