



IMPORTANT UPDATE:

The 2026 Prescription Drug Cap & How to Protect Yourself from Scams

Medicare drug coverage (Part D) can be confusing, and many people still worry about the “donut hole,” even though it no longer exists. Scammers know this and may use Medicare drug changes as an excuse to contact you. Knowing the facts can help you save money and avoid scams.

2026 PRESCRIPTION DRUG CAP

- The Medicare Part D coverage gap (“donut hole”) has been eliminated.
- In 2026, there is a **\$2,100 yearly limit** on what you pay out of pocket for covered prescriptions. Once you reach the cap, you pay nothing more for covered drugs for the rest of the year.
- A **voluntary payment plan lets you spread drug costs evenly over the year** instead of paying large amounts at the pharmacy.

PROTECT YOURSELF FROM SCAMS

- 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.
- 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.**
- 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.

If you have questions about the 2026 Medicare changes or to report suspected fraud, call the NYS SMP Helpline at 800-333-4374.



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NYS SMP MEDICARE FRAUD HELPLINE 800-333-4374