



Preventing Medicare Fraud

## ND SMP Scam of the Month – March 2025

### Medicare's New \$2,000 Limit on Prescription Costs – Watch Out for Scams!

Starting January 1, 2025, Medicare will limit how much seniors must pay for prescription drugs to \$2,000 a year. This new rule applies to Medicare Part D and will help millions of people afford their medicine. But scammers might try to trick you by pretending to offer help or asking for money.

#### Be Careful of These Scams:

- Unwanted phone calls offering help
  - If someone calls you out of nowhere and says they can help with your Medicare drug benefits, be careful!
  - Never share personal details like your Medicare number or bank information.
- Fake fees or payments
  - Scammers might say you have to pay a fee to get the new \$2,000 cap.
  - Medicare will never ask you to pay ahead of time for benefits.
- No extra cards or paperwork needed
  - If you are part of a Medicare Prescription Payment Plan, you don't need a special card or extra paperwork at the pharmacy.
  - Your current Medicare or drug plan will handle everything as usual.

#### How to Stay Safe:

- Never share personal information with strangers on the phone or in email.
  - Don't click on unknown links in emails or texts.
- Check your Medicare statements for mistakes or charges you don't recognize.
- Treat your Medicare card like a credit card—keep it safe!
- Report suspicious activity.

#### Stay alert and protect yourself from scams!

**Reporting Medicare fraud:** If you think you have spotted fraud, report it right away. ND SMP will help seniors prevent, detect and report Medicare fraud. If you see anything suspicious, contact the ND SMP at [ndsmp@minotstateu.edu](mailto:ndsmp@minotstateu.edu) or call 1-833-818-0029. For non-Medicare fraud issues, contact the ND Attorney General's Office at 1-800-472-2600.

The information provided is intended to be a general summary only. Source of information: NY SMP (14 Jan 2025) StateWide Fraud of the Month. *Medicare Prescription Drug Cap Scams - FOX40*

**North Dakota Senior Medicare Patrol Phone: 833-818-0029 or (701) 858-3580**

For more information or to locate your SMP, visit <https://ndcpd.org/smp/>

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