



RGE Tech Tips from the Field – Client Edition

Topic: The 2026 Medicare Cap Scams

Chip's Weekly Cheat Sheet: Jul-20 ●

Topic: Warning: The 2026 Medicare "Cap" Scams

1. The \$2,100 Limit is Real

- For 2026, there is a new law that caps your out-of-pocket prescription drug costs at \$2,100. This is great, but scammers are using it as bait.
- **Chip's Tip: You do NOT have to "activate" this or pay a "processing fee" to get it. It happens automatically through your insurance.**

2. Don't Give Out Your Medicare Number

- Scammers are calling seniors claiming they need to "verify" your Medicare ID to ensure you get the new \$2,100 cap. This is a lie to steal your identity.
- **Chip's Tip: Medicare will never call you out of the blue to ask for your number. If someone calls, just hang up!**

3. If You Aren't Sure, Call the Source

- If you get a letter or a call that sounds official but asks for money or info, stop. Call the official Medicare line at 1-800-MEDICARE or check with your insurance agent.
- **Chip's Tip: Knowledge is your best firewall. Real government agencies will never pressure you to act "right now or lose your benefits."**