

Delaware Medicare Assistance Bureau Newsletter



DMAB
Delaware Medicare
Assistance Bureau

**Delaware Department of Insurance
Trinidad Navarro, Commissioner
Spring 2026**



Medicare now lets you create or log in to your account using ID.me, CLEAR, or Login.gov. These are free services that verify your identity and help protect your information. Because these sites are connected to your Medicare number, you'll be asked for sensitive personal information, including:

- A driver's license, state photo ID, or U.S. passport
- Your Social Security Number (SSN)
- A photo or video of yourself

Unfortunately, this makes the process a prime target for scammers.

WATCH FOR THESE SCAMS:

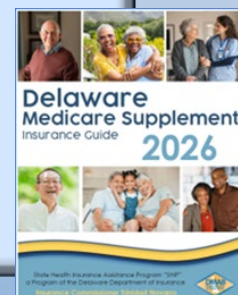
- **Fake Emails & Texts:** Scammers send official-looking messages urging you to click a link to "verify your account" or claiming there's an urgent issue with your benefits. Don't click. It's a trap.
- **Fake Websites:** Fraudulent sites are built to look just like government pages. They'll ask for your login details, steal your personal and medical information, or even charge fees for services that are completely free.
- **Unsolicited Calls:** Scammers may call claiming you need to activate your new Medicare login. Medicare will NEVER call you first to ask for personal information.

PROTECT YOURSELF:

- Always start at Medicare.gov. Type it in yourself, never follow a link.
- Only trust websites ending in .gov.
- Never share your SSN or Medicare number with anyone who contacts you first.

**2026 Delaware Medicare Supplement
Insurance Guide
are now available.**

**Call for your free copy at
302-674-7364 or
download a copy at:
insurance.delaware/dmab**



2026 Financial Assistance Programs

Medicare Savings Programs

Medicare Savings Programs (MSPs) are state programs that help cover your Medicare costs. To qualify, you must meet the state's income limits.

MSP	Benefits	Monthly Income Limits
Qualified Medicare Beneficiary (QMB)	-Pays Part A & B premiums -Eliminates cost-sharing for Medicare Covered services	Individual: \$1,350 Couple: \$1,824
Specified Low-Income Beneficiary (SLMB)	-Pays for Part B Premium	Individual: \$1,616 Couple: \$2,184
Qualifying Individual (QI)	-Pays for Part B Premium	Individual: \$1,816 Couple: \$2,455

Extra Help/Low Income Subsidy "LIS"

Extra Help is a federal program that helps pay for most of the out-of-pocket costs of your Medicare prescription drug coverage. If you have Medicaid, and MSP or receive Supplemental Security Income, you will be automatically enrolled in Extra Help.

Income Limits	Assets Limits	Benefits
Individual: \$2,015/month Couple: \$2,725/month	Individual: \$18,090 Couple: \$36,100	\$5.10 generic copays \$12.65 brand-name copay \$0 deductible or premium (for a basic Part D premium at or below state benchmark)

Delaware Prescription Assistance Program "DPAP"

Delaware Prescription Assistance Program (DPAP) provides a \$3,000 prescription benefit per year for low-income senior and disabled persons.

Income Limits	Benefits
Individual: \$2,660	-Pays Medicare Part D premium -Pays 75% for Part D deductible -Pays portion of the cost for approved prescription

Welcome to Medicare Seminars

New Castle County

Hockessin Library

1023 Valley Road, Hockessin, DE
Thursday, June 4, 2026, 11am to 1pm

Bear Library

101 Governors Place, Bear, DE
Monday, June 8, 2026, 12pm to 2pm

Kent County

Delaware Department of Insurance

1351 W. North Street, Dover, DE
Thursday, June 11, 2026, 10am to 12pm

Sussex County

Georgetown CHEER Community Center

20520 Sand Hill Rd. Georgetown, DE
Thursday, June 18, 2026, 10am to 12pm

Virtual Events

April 22, 2026

June 17, 2026

6pm to 8pm

To register, call 302-674-7364 or online
<http://de.gov/dmabcalendar>

Important Alert!!!

Medicare Summary Notice Mailing Change

Medicare updated the mailing frequency for paper statements! As of 2026, mailed Medicare Summary Notices (MSNs) are now only sent twice a year (every 180 days). Create a Medicare.gov account to access your MSNs monthly if you have processed claims.

You may also view your Original Medicare claims, print or order a replacement Medicare card, compare health and drug plans, check your Part B deductible status, and pay premiums online. Visit medicare.gov/account/create-account to get started with an online account.

Moving Out of State?

Checklist:

- Original Medicare**, notify SSA of the move.
- Medicare Advantage Plan** or **Part D plan**, notify the plan of the change of address and look for new plans in the new area.
- A Special Enrollment Period (SEP) can be used to change prescription plans or advantage plans. Call Delaware Medicare Assistance Bureau (DMAB) 302-674-7364 or 1-800-Medicare to use the SEP and change plans.
- The Medicare's Plan Finder tool can be used to compare plans at Medicare.gov.
- Medigap's** do not have to be changed, however learn about the new state's rules around Medigap's. Call DMAB for more information about regulations and rules regarding Medigap's in the new state.
- Medigap** company must be called to see if the cost of the current premium will change.
- Medicare Savings Program (MSP)**, learn about the eligibility rules in the new state regarding assistance paying for Medicare costs. New applications must be completed in the new state. For assistance with a new MSP application, contact that state's SHIP.
- Extra Help with prescriptions..** This does not need to be changed, however enrollment in a new drug plan is necessary.

Call DMAB 302-674-7364, 1-800-Medicare, or go to Medicare.gov



Are you interested in helping others within your community with questions regarding Medicare?

The Delaware Medicare Assistance Bureau, DMAB, is looking for volunteers.

Free Medicare training for volunteers!
No experience necessary.
302-674-7364
DMAB@delaware.gov