



Suspect a Health Care Scam?

Here's What to Do

If you see a headline one day, you can be sure a related scam will follow soon after. With the Affordable Care Act in the news, scammers are on the prowl, calling, emailing, sending letters and texts, trying to get your money – and your personal and financial information. Scammers know you have questions about the new Health Insurance Marketplace, and they're taking advantage of that to mislead you.

Some people have contacted the Federal Trade Commission, the nation's consumer protection agency, about health care scams they've seen so far. Here's what those scams look like – and what you can do about them.

Charging you for help getting new insurance

Someone contacts you, offering to help you navigate the Health Insurance Marketplace for a fee – or saying that you need a new insurance card now or you'll have to pay a penalty. Regardless of the set-up, their goal is to get your bank account or credit card number.

Don't give your information. The people who offer legitimate help with the Health Insurance Marketplace – sometimes called Navigators or Assisters – are not allowed to charge you. In fact, you can't pay them. What's more, you don't need to buy a special insurance card, or pay any penalties for not buying one, either. Bottom line: Never give your money or your information to anyone who contacts you.

Medicare cards

Someone gets in touch, saying you need a new Medicare card because of "Obamacare." They tell you that you'll lose Medicare coverage if you don't pay a fee for a new card or give them your Social Security number and bank account or credit card number.

Not true. The Affordable Care Act doesn't say you need a new Medicare card, or another health insurance card. Nor does the law say you'll lose Medicare coverage. Don't give your personal or financial information to anyone who contacts you. When in doubt, call 1-800-MEDICARE, before you give anyone your money or information.

Medical discount plans

Someone contacts you, offering discounts on health services and products. They might say the discount plan will save you money and that it meets the minimum coverage required under "Obamacare" so you won't have to pay a penalty or look at other plans.

Medical discount plans are not health insurance. Sometimes, medical discount plans illegally pretend to be insurance. The only way to know is to ask specific questions and not pay until you read the terms. Most medical discount plans are a membership in a "club" that claims to offer reduced prices from certain doctors, certain pharmacies, and on some procedures. Many of

these plans are scams that don't deliver on the medical services promised. Others are attempts to get your personal or financial information, so the scammer can use it to commit identity fraud.

Insurance agents

Someone claiming to be an insurance agent gets in touch to say you should "act now" to get your new insurance. They may promise to get you a special deal or help you avoid a penalty. Or they might say they can help you avoid losing access to your current doctors under Medicare – unless you sign up for a Medicare Advantage Plan.

Not true. If you have Medicare, the open enrollment for Medicare Part D and Medicare Advantage Plans stays the same: October 15 - December 7, 2013. You don't have to do anything different because of the Affordable Care Act. While some insurance agents can help you with your application through the Health Insurance Marketplace, don't give your personal information or pay any money to someone who contacts you.

"I can help you. Really."

Someone contacts you, offering to help you navigate the Health Insurance Marketplace. There really are trained people who can help. But experts expect scammers to wade in here, too. So...

See what they *do*. The helpers might be called navigators, assistants, counselors, connectors,

or something similar. The important thing is what they do. The official helpers (<http://www.healthcare.gov/how-do-i-get-help-enrolling-in-the-marketplace/>) will try to help you find the plan that serves you best. If you want, they might help you get signed up through [HealthCare.gov](http://www.healthcare.gov). They will not try to sell you a particular plan or ask for money to help you. If someone does that, chances are they're not an official trained helper.

"I'm from the government."

No. They're not. The government will not call you about your health insurance; and no one from the government will ask you to verify your Social Security number or bank information. Some government agencies might send you a letter (for example, Medicare and the IRS), but they will never ask you to wire them money or give your credit card number. If someone calls, emails, or texts and says they're from the government, it's a scam.

Report any scams you see

Call 1-877-FTC-HELP (1-877-382-4357) or go to [ftc.gov/complaint](http://www.ftc.gov/complaint). Your reports give the FTC the information it needs to launch investigations, and put scammers out of business.

If you're shopping in the Health Insurance Marketplace, do it at [HealthCare.gov](http://www.healthcare.gov). People who try to sign you up elsewhere just might be scamming you.



Federal Trade Commission
consumer.ftc.gov

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