

Senior Medicare Patrol anti-fraud tips

Be safe during Medicare Open Enrollment

Seven common fraud schemes during Medicare Open Enrollment

1. "New Medicare cards are being issued"

- Not true! In 2018, Medicare issued new cards with new numbers that no longer include social security numbers and there is no plan to issue new cards again.
- If you're new to Medicare, you'll receive a Welcome to Medicare packet with your card in it AFTER you enroll in Medicare.

2. "Your Medicare is about to be cancelled, and the caller needs to verify your ID and information"

- Scam callers use fear tactics to get you to provide your Medicare number, date of birth, even your social security number and banking information.
- If you're concerned about your Medicare coverage or benefits, call 1-800-633-4227 and talk to a Medicare representative. Or call SHIBA to ask for help setting up an online Medicare account to view your plan information.

3. "You're preapproved for a better, cheaper plan"

- This is a lure to try and get you to give up your personal and Medicare information.
- Even if they enroll you in a plan, it may not be the right plan for you or may not actually cover your doctors, prescription, or care.

4. "You're eligible for a refund for overpayment of benefits"

- If it sounds too good to be true, it is!
- This is a scheme to get your banking information for a "refund" you will never receive.

5. "You qualify for free medical supplies" (often offering back or knee braces, genetic testing, etc.)

- If you receive a call like this, hang up. Again, they want you to give them your Medicare ID to "supply" the items.
- You can contact your plan, such as an advantage plan, to find out if you qualify for free medical supplies.
- If you're on Original Medicare, you need a doctor's prescription and must go through a Medicare contracted supplier.

Open Enrollment is a time when Medicare beneficiaries shop for Medicare plan options. There's lots of activity, and sharing personal, health and ID information is often part of the process. But that doesn't mean you should share that information with anyone and everyone.

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6. "Our plan is preferred by Medicare"

- Not true! This is a deceptive tactic to get you to enroll in a plan.
- Medicare and Medicaid DO NOT and CANNOT endorse any particular plan.

7. Be wary of "spoof" websites

- Spoof websites disguise their site as a real Medicare enrollment or plan site. What you don't see is that when you click on the link to open the site, it may take you to a scammer's site, even outside the U.S. From there you'd be prompted to give your name, address, date of birth, Medicare ID and more. All of it going right into the hands of criminals.

Marketing and agent behavior

During Open Enrollment, you may see TV and internet ads and receive phone calls - all trying to get you to switch to THEIR plan regardless of whether your doctors or pharmacies are covered by that plan.

Beware!

Open Enrollment marketing and high-pressure sales tactics that entice you to enroll in a plan the agent selects for you.

Medicare scam calls: Medicare will not call you to verify or update your Medicare number or to enroll you in a plan.

Someone offering cash or gifts to change your plan OR trying to charge you a fee for enrolling in a plan.

These activities are illegal and not allowed by Medicare.

If you suspect fraud or have questions, call our Insurance Consumer Hotline, and ask to speak with SHIBA (Statewide Health Insurance Benefits Advisors). SHIBA is Washington state's Senior Medicare Patrol project. We can help you prevent, detect and report Medicare and Medicaid fraud and abuse.

1-800-562-6900
insurance.wa.gov/medicare



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