

# SHIBA News Flashes

*Newsletter published by Statewide Health Insurance Benefits Advisors (SHIBA) Regional Training Consultants, for time-sensitive health insurance news. Please pass this information on to others!*

**Open enrollment for individual health plans ends March 31:** Open enrollment for all individual health insurance plans in Washington state – whether consumers buy them inside or outside Washington’s Exchange (Washington Healthplanfinder) – ends March 31. If consumers need coverage by April 1, they must apply by March 23. If they apply after March 23, coverage starts May 1. Also, if consumers have a qualifying event, they may get a special enrollment period to enroll in or change plans outside the standard open enrollment period. See the new individual health plan special enrollment periods page on the Insurance Commissioner’s website at:

<http://www.insurance.wa.gov/your-insurance/health-insurance/individuals-families/special-enrollment-periods/>.

**Be on the lookout for insurance scams:** Some of our SHIBA sponsors are reporting that clients are receiving calls from someone claiming they’re from a Medicare Supplement (Medigap) insurance company. The caller sets up an appointment with the consumer for a company representative to come to their home and talk about additional coverage and costs. In addition to the appointment, they ask for personal information, such as social security numbers (SSN). When the representative shows up, they don’t have proper identification, and they ask the consumer for money to buy additional coverage. Please remind your consumers never to give out personal information over the phone to someone they don’t know, such as SSNs, bank account numbers, credit card numbers, etc. Also, it’s a good idea to find out if the insurance agent is licensed to sell in our state before agreeing to meet with them, using our online agent, agency, company lookup tool:

<http://www.insurance.wa.gov/consumertoolkit/search.aspx>. Consumers can also call our Insurance Consumer Hotline at 1-800-562-6900 to verify someone is licensed.

*SHIBA is Washington state’s Senior Medicare Patrol project. We can help consumers prevent, detect and report Medicare and Medicaid fraud and abuse. Encourage clients to contact 1-800-562-6900 if they have questions or suspect fraud or abuse.*

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