

Avoiding ‘open enrollment’ scams

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Open enrollment is here. Whether you’re eligible for Medicare, selecting a plan through the Affordable Care Act (ACA), or have private insurance, you have until December 15 to compare plans and make coverage changes. But as you’re keeping an eye out for the best options, also keep an eye out for scammers. Here are a few tips for avoiding scams this open enrollment season.

Eligible for **Medicare**?

- Anyone that tries to sell you Medicare insurance while claiming to be an “official Medicare agent” is a scammer. There are no Medicare sales representatives.
- The Medicare prescription drug plan (also known as Part D) is voluntary. Ignore anyone who calls saying you must join their prescription plan or you will lose your Medicare coverage.
- Do not give any information over the phone to someone who tells you that you must provide information to keep your coverage.
- If you need help with Medicare, call 1-800-MEDICARE or go to [Medicare.gov](https://www.Medicare.gov).

Looking for coverage under the **Affordable Care Act**?

- Only shop for coverage at [HealthCare.gov](https://www.HealthCare.gov). People who try to sign you up elsewhere may be scammers.
- Need free assistance? There are people and groups in your community who can help you find coverage and enroll in a plan — and it’s free! To make sure they are legitimate, [use the local help resource at HealthCare.gov](#)

Buying **private insurance**?

- Make sure insurance is what you’re really getting. There are many [medical discount plans](#) that pretend to be insurance, but they are not. Your [state insurance commissioner’s office](#) can tell you if a plan is insurance or not and whether the seller is licensed in your state.

Think you’ve spotted a scam? Report it to the [FTC](#). If the scam is Medicare related, report it at [Medicare.gov](https://www.Medicare.gov). And share these tips with your friends and family. It just might help them avoid a scam this open season.