

## Medicare Minute Script – October 2017 Protecting Yourself from Enrollment Fraud

Medicare has rules about how Medicare Advantage and Part D prescription drug plans can contact you and market their services, at all times, including during Medicare's Open Enrollment Period, which runs from October 15 through December 7 each year.

### **Point 1: Know the rules about how plans can contact and market to you.**

Plans can begin marketing as early as October 1 each year. Knowing some of these rules can help you protect yourself from dishonest plan agents or people posing as agents.

Plans **are** allowed to send you mail. However, unless you are currently enrolled in the company's plan, they are **not** allowed to call, email, visit your home, or approach you in public to market their plan without your permission. Agents and brokers **can** have educational exhibits at public events, but they cannot try to enroll you in their plan at these events. They can only give out their contact information only upon request, and then **you** must be the one to call **them**.

### **Point 2: Know how to avoid potential enrollment fraud.**

There is a higher risk for fraudulent activities during Medicare's Open Enrollment Period. Enrollment fraud occurs when a plan agent or representative purposefully tricks you into enrolling in **their** plan, regardless of whether it is the right plan for you. They may do this by telling you misleading or false information to get you to enroll. Some may even enroll you without your knowledge.

- **Watch out for people who pressure you with time limits to enroll in their plan.** You can use the entire Open Enrollment Period to make your decisions. You will not receive extra benefits for signing up early for a plan. Contact your State Health Insurance Assistance Program (SHIP) for trustworthy and unbiased counseling if you have questions about any of your plan options.
- **Watch out for people who ask for your Medicare number, Social Security number, and/or bank information just to provide you with information.** Someone can use this personal information to enroll you in a plan without your permission. Know that plans cannot request this personal information at an educational event and cannot call you to ask for a payment over the phone—they must send a bill.
- **Watch out for people who threaten you with the loss of your Medicare benefits unless you sign up for their plan.**
- **Watch out for people who offer you gifts to enroll in their plan.** Gifts must be given to everyone regardless of their enrollment, and cannot be worth more than \$15.
- **Watch out for people who say they represent Medicare.** Plans are never allowed to suggest they represent or are preferred by Medicare or any other government agency.

SHIP National Technical Assistance Center: 877-839-2675, [www.shiptacenter.org](http://www.shiptacenter.org) | [info@shiptacenter.org](mailto:info@shiptacenter.org)

SMP National Resource Center 877-808-2468 | [www.smpresource.org](http://www.smpresource.org) | [info@smpresource.org](mailto:info@smpresource.org)

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To protect yourself from enrollment fraud, confirm everything that a plan agent tells you before making a final decision about a plan. Ask for everything in writing and call your doctors to make sure that they are in the provider network for the plan you want to join. Never give your Medicare information to anyone but your trusted health providers.

**Point 3: Report suspected enrollment fraud and marketing violations.**

If you feel a plan or agent has violated Medicare’s marketing rules, you should save all documented proof, when available, such as an agent's business card, marketing materials, or phone call records. Report the activity to 1-800-MEDICARE or to your local Senior Medicare Patrol (SMP). If you think you were enrolled in a plan without your permission, contact 1-800-MEDICARE or your local SMP to report it. You can also contact your SHIP for help changing your plan. Medicare allows victims of enrollment fraud to makes changes outside of Medicare’s Open Enrollment.

**Take action:**

1. Watch out for plans or plan agents who make unsolicited phone calls or home visits, approach you in public, or pressure you to join a plan.
2. Contact your SMP if you suspect a plan is not following Medicare’s marketing rules or if you think you were wrongfully enrolled in a plan.
3. Contact your SHIP if you would like unbiased counseling about your plan options during Open Enrollment or for information about how and when you can change your plan.

Local SHIP Contact Information	Local SMP Contact Information
<p><b>SHIP toll-free:</b>  <b>SHIP email:</b>  <b>SHIP website:</b>  <b>To find a SHIP in another state:</b>            Call 877-839-2675 or visit  <a href="http://www.shiptacenter.org">www.shiptacenter.org</a>.</p>	<p><b>SMP toll-free:</b>  <b>SMP email:</b>  <b>SMP website:</b>  <b>To find an SMP in another state:</b>            Call 877-808-2468 or visit  <a href="http://www.smpresource.org">www.smpresource.org</a>.</p>
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