

## **MAKING MEDICARE MAKE SENSE**

### *Answers to Some of the Most Commonly Asked Questions*

**Q:** It seems like I am hearing more about fraud and identity theft more often, these days, especially against people with Medicare. And the new way to shop for health insurance, the Marketplace, for other consumers is coming in October. I'm worried that I could get scammed. What do I need to know?

**A:** It's always wise to be on the lookout for scams, frauds, and con artists and the Centers for Medicare & Medicaid Services encourages you to always guard your personal information.

This is especially true in the upcoming enrollment period, because there may be dishonest people who try to take advantage of those who may not understand what is happening and what they should – or should not – be doing.

What is most important to remember is that the Marketplace will not affect your Medicare coverage or benefits at all. The Marketplace is primarily for people who do not have health insurance, have had trouble obtaining coverage because of their health history, or who have individual policies now which are expensive. The Marketplace will make quality health insurance more available and more affordable for these people.

If you have Medicare you have high-quality, affordable coverage now, and you don't need to shop in the Health Insurance Marketplace.

However, as always, you will have the opportunity to change your Medicare coverage during the Medicare open enrollment period, which runs from October 15 to December 7, 2013. This is the same time period as last year. It's when you can review your health and prescription drug plans and change them, if you want to. For example, you might find a plan that has lower out of pocket costs for the prescriptions you take. If you're happy with what you have, you don't need to do anything. You will stay with your current choices in 2014.

The Medicare open enrollment period is a time when there is a higher risk of fraudulent activity. That could be a call, or a knock at your door, from someone offering you free services, or telling you that you need a new Medicare card, or that you can enroll in a new plan by just letting them take the money out of your bank account.

Don't do it!

Medicare will never call you at home, except if you've already reported a problem. Medicare will never ask for your Social Security number, because we already have that. And Medicare will never ask for your bank information, unless you have called us, requesting to pay your premiums automatically.

Likewise, never share your personal information with someone who knocks on your door, or contacts you uninvited to sell you a health plan. That's not allowed under Medicare rules. It's also against the law for someone who knows you have Medicare to sell you a Marketplace health insurance policy, because you don't need one. Be ready to say "no" if this happens to you.

Finally, if you suspect fraud, please report it. You can call your local police, your state's Attorney General, or the Federal Trade Commission if you suspect identity theft. If it has anything to do with Medicare, call 1-800-MEDICARE [1-800-633-4227] anytime, day or night, to report it to us.

Please continue to look to our web resources at [www.medicare.gov](http://www.medicare.gov), [www.healthcare.gov](http://www.healthcare.gov), and [www.stopmedicarefraud.gov](http://www.stopmedicarefraud.gov), and watch for future announcements for more information on the Marketplace, and how to protect your privacy and financial information. If you have questions, you can call 1-800-MEDICARE any time for answers you can trust.

We want to stop Medicare fraud as much as you do, and together, we can do it.