



Protect Yourself Against Marketplace Scams

This resource is available to you—agents, brokers, and agencies—to provide your clients with information on several important topics, such as avoiding Marketplace scams, protecting personally identifiable information, identifying who may be contacting them, and when and how to contact you.

This form is designed to be **personalized** by an agent, broker, or agency before distributing it to clients. Add the relevant contact information into the table below, so your clients will be aware of these important topics.



Protect Yourself Against Marketplace Scams

Now that you have Marketplace coverage, there are a few key things to do to keep your personal information safe.

Beware of Scams and Identity Theft

You should only provide your data to trusted sources. Scammers use fraudulent tactics to obtain your information—things like your date of birth, Social Security Number, and other Personally Identifiable Information (PII). Scammers are constantly looking for new ways to catch people off guard. The loss of PII and protected health information can result in substantial harm, including identity theft or fraudulent use of your information. Common tactics used by scammers in advertising health insurance include:

- Statements suggesting consumers will receive “zero-dollar insurance” or guaranteed \$0 premiums
- Claims that consumers will automatically qualify for premium tax credits or cost-sharing reductions
- False or misleading enrollment deadlines
- Offers of rebates, cash rewards, gift cards, or other incentives to influence enrollment
- Descriptions of premium tax credits as cash incentives or similar benefits
- Using government seals, logos, or imagery in an ad in a way that makes it look like it comes from a federal or state agency when it does not
- Using a celebrity’s or politician’s image, name or quotes in an ad to falsely suggest they support or endorse the plan or business

IMPORTANT: Beware if you receive any unsolicited communication asking for personal information, such as:

- A phone call from an unknown person, business, or organization
- An unsolicited email
- An online or social media advertisement
- Mail, email, or text notice about your health insurance

Please do not provide any sensitive OR personal information; instead, contact

To protect yourself:

- Be cautious when someone reaches out unexpectedly and asks for your personal details
- Only share information after you’ve confirmed who you’re dealing with and that they’re authorized to help you
- If something feels off, verify the request through a trusted source before responding
- Provide only the minimum information needed once you know the request is legitimate

These steps help keep your personal information safe and ensure you’re only interacting with people who are truly allowed to assist with your coverage.



How we will contact you

may contact you during the year to review your coverage or get additional information to resolve data mismatches with the Marketplace.

Here are a few people you should know at our company who may contact you.

My contact information:

Name:

Title:

NPN*:

Organization:

Phone:

Email:

Office Hours:

Agent or broker listed on your Marketplace application:

Name:

Organization:

Phone:

Email:

NPN:

Other team members who may contact you about your coverage:

Name:

Phone:

Email:

NPN:

*NPN is the agent's or broker's National Producer Number.



Have questions about your coverage?

It is important that answer your coverage questions as quickly as possible.

Some life changes may impact your eligibility for Marketplace eligibility and savings and may result in tax penalties at the end of the year. Please contact , if:

- You have questions about paying your premiums
- You have questions about coverage (e.g., when and how to enroll or change plans, coverage start and end dates, premiums, benefits, provider network, co-pays, deductibles, cost sharing reductions, etc.)
- You have questions about tax credits and other savings, doctors/providers, or prescription drugs
- You have a life change such as having a baby, getting married, moving, losing health coverage, changing jobs, or if your income changes. Click here to learn more about [changes to report to the Marketplace](#). These events may qualify you for a [Special Enrollment Period](#) to switch plans
- You have questions about the use of your data and its protection

You may also reach out to the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325), which is available 24 hours a day, 7 days a week (except holidays).