

# Protect Yourself from Fraud

When you apply for health coverage through the Health Insurance Marketplace® at [HealthCare.gov](https://www.healthcare.gov), protecting your privacy is very important to us. To protect your personal identity, we:

- Don't collect any of your personally identifiable information (PII) unless you choose to give it to us.
- Don't collect information for commercial marketing or any purpose unrelated to applying for and enrolling in health coverage.
- Require you to verify your identity before creating a Marketplace account and completing an application. We ask questions that only you can answer, based on accounts and personal information in your credit report. This prevents unauthorized people from creating accounts or applying for health coverage in your name without your knowledge.
- May require you to submit documentation to confirm information that you put on your application.

For more information on how we protect your privacy, read the Marketplace's full privacy statement at [HealthCare.gov/privacy](https://www.healthcare.gov/privacy).

## 10 tips to protect yourself from Marketplace fraud and scams:


### 1. Get to know the Marketplace

- Visit [HealthCare.gov](https://www.healthcare.gov) to learn Marketplace basics.
- Compare coverage options carefully before picking a health plan.
- Add Marketplace Open Enrollment dates to your calendar. Visit [HealthCare.gov/quick-guide/dates-and-deadlines](https://www.healthcare.gov/quick-guide/dates-and-deadlines) for more information.

### 2. Know Marketplace rules

- You don't have to pay someone to enroll. Marketplace assisters, like Navigators and certified application counselors, shouldn't ask you for money to help enroll you in a Marketplace plan.
- If you have Medicare, it's against the law for someone to sell you a Marketplace plan.
- No one can enroll you after Open Enrollment ends unless you qualify for a Special Enrollment Period. For more information, visit [HealthCare.gov/coverage-outside-open-enrollment](https://www.healthcare.gov/coverage-outside-open-enrollment).

### 3. Beware of fake websites

- Get health coverage information from official government websites, like [HealthCare.gov](https://www.healthcare.gov).
- Check for government logos, "An official website of the United States government" banner at the top of the website, and ".gov" at the end of the web address.
- When you visit [HealthCare.gov](https://www.healthcare.gov), make sure the web address is <https://www.healthcare.gov> with a padlock image  before the address. This means the website is secure. In some browsers, you may have to select the web address to show the full address or the image before the address to display the padlock symbol.

### You may get a call from the Marketplace

After you apply, you may get a phone call from the Marketplace asking you to confirm or provide more information. Visit [HealthCare.gov/protect-from-fraud-and-scams](https://www.healthcare.gov/protect-from-fraud-and-scams) to learn more.

## 4. Keep your devices safe

- Create a 6-digit PIN or passcode to protect your computer, phone, or mobile device. You might be able to use your fingerprint, retina, or face to unlock your device, too.
- Clear your cookies and cache. For more information on how to do this, visit [HealthCare.gov/tips-and-troubleshooting/browsers-and-settings](https://www.healthcare.gov/tips-and-troubleshooting/browsers-and-settings).
- Make sure your computer, phone, or mobile device has reputable and up-to-date security software. Security software can help protect your computer from viruses.
- Remove malicious software (sometimes called “malware”). Malware includes viruses and spyware that get installed on your computer, phone, or mobile device without your consent. This type of software can cause your device to crash and criminals can use it to monitor and control your online activity. Criminals use malware to steal personal information, send spam, and commit fraud. To learn more about how to detect and remove malware, visit [consumer.ftc.gov/articles/0011-malware](https://consumer.ftc.gov/articles/0011-malware).
- Trust your instincts. If an email looks suspicious, don’t open it, including any attachments or links.
- Close your browser and disconnect from the internet when you’re away from your computer, so hackers can’t access your information.
- For more information, read the Federal Trade Commission’s tips on mobile device security at [consumer.ftc.gov/articles/how-protect-your-phone-hackers](https://consumer.ftc.gov/articles/how-protect-your-phone-hackers).

## 5. Create strong passwords

- Create passwords that don’t use common words or your personal information, like your name or birthdate.
- Use long, unpredictable passwords with a mix of upper and lowercase letters, numbers, and special characters.
- Don’t use the same password for multiple accounts, like your Marketplace account and your email or other online accounts.
- Don’t share your passwords with anyone and keep your passwords in a secure place.

## 6. Protect your personal information

- Watch out for health insurance ads on social media or offers promising rewards, like cash back or gift cards. These might be scams trying to get your personal information.
- Only give your information to verified, trusted sources.
- If a website doesn’t look secure, don’t enter any personal information. Only enter your personal information on websites that are encrypted and secure.
- Keep personal and account numbers private. Don’t give your Social Security Number (SSN) or credit card or banking information to companies you didn’t contact or in response to advertisements. **Note:** If you get help from a Marketplace assister, they may need certain personal information, like your SSN, to help you enroll.
- Never give your personal information to someone who comes to your home without your permission, even if they say they’re from the Marketplace.
- Learn how to protect yourself from tax scams. For more information, visit [HealthCare.gov/how-can-i-protect-myself-from-tax-scams](https://www.healthcare.gov/how-can-i-protect-myself-from-tax-scams).

## 7. Connect with us or a trusted partner

- Apply online or contact the Marketplace Call Center 24 hours a day/7 days a week for **free**, non-biased personal help with your application, choices, and enrollment at 1-800-318-2596 (TTY: 1-855-889-4325).
- Get quotes and help enrolling through Marketplace-certified enrollment partner websites. Visit [HealthCare.gov/direct-enrollment](https://www.healthcare.gov/direct-enrollment) to find partners in your state.
- Visit [HealthCare.gov/find-local-help](https://www.healthcare.gov/find-local-help) to find a Marketplace-trained assister in your state to help you for free.

## 8. Ask questions and confirm the answers

- Don't sign anything you don't fully understand.
- Ask questions if any information is unclear or confusing.
- Write down and keep a record of the name of anyone who helps you, who they work for, and their phone number, street address, mailing address, email address, and website.
- If you're getting help from a Marketplace assister, ask to see certifications.

## 9. Stay alert for scams

Here are some examples that might be fraud or scams:

- Someone other than the insurance company you've chosen or someone you don't know contacts you about health insurance and asks you to pay – or asks for your financial or personal health information.
- Someone contacts you and claims to be from the government, your state, Marketplace, Medicaid, CHIP, or Medicare – and asks you to pay or send them gift cards to get or keep coverage.
- You give your personal health, bank account, or credit card information to someone who calls you and says they're from the government.
- Someone calls, emails, or texts asking for your information (like your SSN) or for money (like credit card payment, gift cards, cash, prepaid debit card, or cryptocurrency), or they threaten you or anyone in your household with legal action.
- Someone contacts you to demand immediate payment for taxes and doesn't let you question or appeal the amount you owe.

## 10. Report anything suspicious

If you suspect identity theft, or feel like you gave your personal information to someone you don't trust:

- Report any suspicious activity to the Federal Trade Commission. Visit [reportfraud.ftc.gov](https://reportfraud.ftc.gov) to learn more.
- Contact your local police department.
- Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).



**Protect your personal information!**

Don't give out your information to anyone offering cash, gifts, or other perks.



**Marketplace Call Center**  
**1-800-318-2596**  
(TTY: 1-855-889-4325)

You have the right to get your information in an accessible format, like large print, braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice](https://www.cms.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice) or call 1-800-318-2596. TTY users can call 1-855-889-4325.

## Health Insurance Marketplace

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