

# BBB Scam Alert: Beware of Health Care Cons During Open Enrollment!

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If you are adding or changing your [Medicare](#) or [Healthcare.gov](#) coverage during open enrollment, watch out for unsolicited calls claiming to "help" you find the best deal. Unfortunately, scammers see this open enrollment period as a chance to trick people out of money and personal information. [Open enrollment for Medicare](#) runs from October 15 through December 7 (Medicare). [Medicare Advantage open enrollment](#) is from January 1 to March 31, or within three months of getting Medicare. [Healthcare.gov open enrollment](#) begins November 1; December 15 is the last day to enroll or change plans for coverage starting January 1, and January 15 is the last day to enroll for coverage starting February 1.

## How the scam works

BBB Scam Tracker frequently receives reports of scam calls and texts pretending to be from Medicare. In one report, the target reported that a caller pretended to be an agent "asking if I got a new updated Medicare card in the mail. He then verified my name and mailing address. Then he wanted me to get my old card and read off info to him, such as the date on the lower right side of the card. When he asked me to read my card number, I told him I cannot." Another consumer reported being targeted through a text message and shared the following: "I received a text saying that my health benefits were about to expire and I needed to call the number to renew. Then, the representative told me I had to pay and my bank had to verify with them...That's when I knew it was a scam."

If you stay on the line, these callers allege they can enroll you in a better plan than what you currently have, according to [Scam Tracker reports](#). This new plan is cheaper, and you can keep all the same services. To get started, all you need to do is provide some personal information, such as your Medicare ID number and your Social Security number.

No matter how good the deal sounds and how convincing the caller seems, don't do it! The call is a scam, and sharing personal information will expose you to identity theft.

## Tips to avoid open enrollment scams

Selecting a health insurance plan can be challenging and complex. Be on the lookout for common red flags.

- **Be wary of anyone who contacts you out of the blue.** [Healthcare.gov](#) and Medicare provide [legitimate help for determining which plan](#) is right for you. These people — sometimes called Navigators or Assisters — cannot charge for their support. If someone asks you for payment, it's a scam. You will also need to contact them on your own. They will not call you first.
- **Be wary of free gifts and "health screenings."** Keep a healthy level of skepticism any time a broker offers you [free gifts](#) or other special deals. Never sign up with a broker who offers you an expensive sign-up gift in exchange for providing your Medicare ID number or additional personally identifiable information. Other times, [brokers offer free "health screenings" to weed out people who are less healthy](#). This technique is called "cherry picking" and is against Medicare rules.
- **Guard your government-issued numbers.** Never offer your Medicare ID number, Social Security number, health plan info, or banking information to anyone you don't know.
- **Go directly to official websites.** If you want to make changes to your healthcare plan, go directly to [Medicare.gov](#), [Healthcare.gov](#), or your employer's health insurance provider. Don't click on links in suspicious messages.
- **Contact your employer directly.** If you receive an unexpected email about benefits policies, ask your employer about it before you click on anything to make sure it's legitimate.

If you are unsure whether a call or offer is from Medicare or you gave your personal information to someone claiming to be with Medicare, call [1-800-MEDICARE](tel:1-800-MEDICARE) to report it. If you suspect fraud when signing up for ACA coverage, go to [HealthCare.gov](#) or call the Health Insurance Marketplace call center at [800-318-2596](tel:800-318-2596).

Get more tips from BBB on [avoiding healthcare scams](#) and learn the signs of [impostor scams](#). If you've been the victim of a scam, please report it to [BBB.org/ScamTracker](http://BBB.org/ScamTracker). Sharing your experience can help others avoid falling victim to similar scams.

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*Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, Southwest Georgia, Central Georgia, East Georgia, and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763-4222, Web site: [BBB.org](http://BBB.org) or E-mail: [info@centralgeorgia.bbb.org](mailto:info@centralgeorgia.bbb.org).*