

## **Beware of Medicare and Health Insurance Scams During Open Enrollment**

**Affordable Care Act Open Enrollment Period: November 1 - December 15, 2018**  
**Medicare Open Enrollment Period: October 15 – December 7, 2018**

### **Protect Yourself!**

- Medicare and health exchanges will not phone you about your benefits.
- Never give personal information to a caller you don't know. Don't trust Caller ID. Crooks can make your Caller ID say what they want.
- Beware of email that claims or appears to be from Medicare or the ACA health exchange. Verify the sender of any email that asks for personal information before responding.
- There is no such thing as an Affordable Care Act or Obamacare card.

### **New Medicare Cards**

- By now most Medicare recipients have received their new cards. The new cards have a unique number assigned to you, they do not use your social security number.
- Beware of anyone who contacts you about your new card. Scammers will try to take advantage of you by saying that you have to pay for your new card, threatening to cancel your card if you don't give them personal information, or asking you to verify your number.
- Medicare will never ask you to verify your number because they already have it.
- You will NOT be charged a fee to get your new card.
- If you get a suspicious call about your new card, report it to the Maryland Senior Medicare Patrol at 800-243-3425.

### **Be Informed!**

**For ACA health insurance exchanges** – In Howard County, visit the HealthCare Access Maryland at [www.healthcareaccessmaryland.org](http://www.healthcareaccessmaryland.org) or call 410-500-4710.

**For Medicare** - Visit Medicare at [www.Medicare.gov](http://www.Medicare.gov). In Howard County, contact SHIP (State Health Insurance Assistance Program) for free, confidential and unbiased information. Call 410-313-7392 or visit the website at [www.howardcountygaging.org/ship](http://www.howardcountygaging.org/ship).

**For Consumer Information or Assistance** – Call the Howard County Office of Consumer Protection (OCP). at 410-313-6420 or visit the website at: [www.howardcountymd.gov/consumer](http://www.howardcountymd.gov/consumer)

To obtain this factsheet in an alternative format, please contact the Office of Consumer Protection at 410-313-6420 (voice/relay) or email us at [consumer@howardcountymd.gov](mailto:consumer@howardcountymd.gov)