



ND SMP Scam of the Month – October 2016

Beware of Medicare Open Enrollment Scams

Medicare scams are a year-round concern, but the coming weeks merit special attention. **Open enrollment runs from October 15 through December 7.** During that time period Medicare beneficiaries can make changes to their health plans and prescription coverage. For identity thieves, it's open season for fraud. Scammers posing as employees of the Centers for Medicare & Medicaid (CMS) or other government agencies claim they need to verify or update sensitive information including your Medicare numbers, which is most likely your Social Security number. **Don't fall for it!** Medicare will NEVER call you and ask you for your personal information over the phone. Medicare will not email or personally visit your home unannounced to collect data that is already has!

- **There are no plans to issue new Medicare cards before 2018** despite scammer's claims.
- **Be cautious of Medicare supplement scams.** Health plans and prescription coverage plans cannot call you and offer to help you with plan enrollment. Before signing anything, compare policies at Medicare.gov or call ND SHIC at 888-575-6611.
- **Don't give out any account numbers** unless you initiated the call.
- **Don't trust caller ID**, it is easy to manipulate a name or number that the scammer can use.
- **Flee from "free."** Phone calls promising free medical supplies or enrollment assistance can lead to scammers obtaining personal information.

What can you do?

- Keep your personal numbers (Medicare, Social Security, and bank account numbers) PERSONAL.
- Call the ND SMP office if you have questions about Medicare fraud or you think you may have given out your number to an imposter.

The information provided is intended to be a general summary only. Source of information: *AARP/Medicare Open Enrollment Scams 2014*

North Dakota Senior Medicare Patrol Phone: 800-233-1737 or (701) 858-3580
For more information or to locate your SMP, visit www.ndcpd.org/smp

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