Department of
CITIZEN SERVICES
Aging • Children's Services • Consumer Affairs

Beware Of Medicare and Health Insurance Scams During Open Enrollment

Affordable Care Act Open Enrollment Period: November 1, 2015–January 31, 2016
Medicare Open Enrollment Period: October 15 – December 7, 2015

During open enrollment, crooks try to trick people who don't know how to sign up or are confused about the medical coverage that is best for them.

Protect Yourself!

- Medicare and health exchanges will not phone you about your benefits.
- Don't trust Caller ID. Crooks can make your Caller ID say what they want.
- Don't give personal information to a caller you don't know. Identity thieves use personal information to steal your money, credit and benefits.
- Beware of emails which can be made to look like they are from Medicare or 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.
- You do not have to pay money to receive or update your Medicare card.
- New Medicare cards without social security numbers will be issued to current Medicare beneficiaries in eight years. In four years all new Medicare beneficiaries will be issued Medicare cards without social security numbers.

Get Informed!

For ACA health insurance exchanges - In Maryland, visit the Maryland Health Connection at www.MarylandHealthConnection.gov or call 1-855-642-8572. In Howard County, call Healthy Howard at 410-988-3737 or visit www.healthyhowardmd.org.

For Medicare - Visit Medicare at 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.howardcountyaging.org/ship

For Consumer Information or Assistance - Howard County Office of Consumer Affairs (OCA).   Call 410-313-6420 or visit the website at: www.howardcountymd.gov/consumer

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