



Beware Of Medicare and Health Insurance Scams During Open Enrollment

Affordable Care Act Open Enrollment Period: November 1, 2017–December 15, 2017

Medicare Open Enrollment Period: October 15 – December 7, 2017

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

- New Medicare cards without social security numbers will be issued beginning April 2018 and ending in April 2019. The new cards will use a unique number assigned to you.
- Beware of anyone who contacts you about your new card. Scammers will try to take advantage of this switch by saying that you have to pay for your new card, 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 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 or call 410-500-4710.

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.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

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