

Beware Possible Medicare Scams

During the open enrollment period for Medicare Part D and Medicare Advantage plans, Sandy Praeger, Commissioner of Insurance, is urging Kansas Medicare beneficiaries to be alert to any potential scams surrounding sign-up activity.

“Unfortunately, not everyone who contacts Medicare-age Kansans about switching to a Medicare drug plan has the best intentions,” Commissioner Praeger said. “Educating yourselves is very important in fighting potential fraud and illegal sales.”

The open-enrollment period for Medicare Prescription Drug Plan and Medicare Advantage plans began Oct. 15 and ends Dec. 7, 2013.

Commissioner Praeger is also reminding Medicare beneficiaries not to confuse the Medicare enrollment with the new health insurance marketplace enrollment that opened Oct. 1.

“If you are covered by Medicare, you don’t need to visit the online marketplace,” Commissioner Praeger said.

To protect your family members or yourself from fraudsters intent on taking advantage of the situation, Commissioner Praeger offers the follow tips.

- Beware of door-to-door salespeople. Agents cannot solicit business for either Medicare Part D or Medicare Advantage Plans at your home without an appointment. Do not let uninvited agents into your home. Also, Medicare has no official sales representatives. Beware of any salesperson who says that he/she is a Medicare representative.
- Check with us at the Kansas Insurance Department (KID) to make sure the salesperson is a licensed agent. Call [800-432-2484](tel:800-432-2484) to speak with a Consumer Assistance representative.
- No marketing in educational or care settings are allowed. Federal regulations prohibit the marketing of Medicare products in places where health care is delivered or at an educational event.
- No free lunches, either. Federal regulations prohibit offers of free meals for listening to a sales presentation for a Medicare product or for signing up for a particular plan.
- Do not give out personal information, such as Medicare numbers, Social Security numbers, bank account numbers or credit card numbers to anyone not verified as a licensed agent. Salespeople are not allowed to request such personal information in their marketing activities and cannot ask for payment over the Internet. They must send the beneficiary a bill. Once he or she has decided to purchase a plan and has verified that the agent is licensed, the customer may give the agent personal information to assist in enrollment and billing.
- Verify that the plan chosen is an approved Medicare plan. All of the approved plans are available at www.medicare.gov under the “Finding Plans” section, or by calling 800-MEDICARE ([800-633-4227](tel:800-633-4227)).
- Read and understand the plan. Be sure that the chosen plan matches the beneficiary’s needs and that the beneficiary can continue to see his or her current health care providers if desired.

“With health care such an important topic in today’s society, consumers have to arm themselves with all the information they can,” Commissioner Praeger said. “Being a savvy Medicare beneficiary or family member of a beneficiary helps all of us fight fraudulent activities.”

Kansas Medicare beneficiaries can contact the KID Consumer Assistance Division for more information about Medicare Part D. Call [800-432-2484](tel:800-432-2484). Those who have questions about the health insurance marketplace for consumers under 65 can go to www.insureKS.org.

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