Protect Yourself from Scams and Fraud

There is no such thing as an “ObamaCare Card.” There is no need for anyone to ask you for your Social Security number, credit card information, or any other personal financial information, including bank account routing numbers. There is nothing related to the ACA that would require you to send cash via wire transfer. In fact, the prices for Marketplace insurance were not made available until October 1, when open enrollment began. Coverage starts as soon as January 1, 2014.

If you are contacted by anyone attempting to sign you up for Marketplace health insurance, close the door or hang up the telephone. Then, report suspected scams and frauds to the Federal Trade Commission, state insurance departments, and your state attorney general’s office.

Keep in mind these tips from the Federal Trade Commission for protecting yourself, your personal information, and your bank account:

Know with whom you are dealing: Telemarketers must tell you it is a sales call, the name of the seller, and what they are selling before they make their pitch. Do not hesitate to hang up the phone if you do not hear this information.

Protect your personal information: Do not share your bank account, credit card, or Social Security numbers in response to a phone call, email message, text message, or an ad. Do not be tricked by requests for you to “confirm” the information from callers you do not know.

Do not send cash: If you send cash by messenger, overnight mail, or money transfer and later discover the charge was fraudulent, the money will be gone and you may lose your right to dispute the transaction.

Resist pressure to make an immediate decision: Ask to have all information in writing before you agree to buy. If it is an unsolicited offer, research it with your state attorney general’s office, the Federal Trade Commission, or an important third person whom you trust.
If you are on Medicare
The health reform law does not affect the basics of Medicare. Beneficiaries should be especially wary of any phone calls asking for personal or financial information in order to continue Medicare eligibility. Keep in mind that you will still need to make choices about a Medicare Part D prescription drug plan, and you may be receiving legitimate communication about those plans. Medicare.gov is the official site for information about Medicare. Be aware that fake or confusing websites are beginning to appear on the Internet. Protect yourself by accessing the health insurance marketplace from healthcare.gov.

Resources:
- Learn more about the Health Insurance Marketplace at getcoveredillinois.gov or by calling: 866-311-1119
- Ask questions using the Live Chat function on healthcare.gov or call toll-free: 800-318-2596.
- Report suspected fraud to the Federal Trade Commission at www.ftcplaintassistant.gov or call 1-877-FTC-HELP.
- For specific questions about Medicare claims, medical records, or expenses, visit MyMedicare.gov, or call 1-800-MEDICARE.
- Get answers to your questions about health insurance and its effect on your personal finances through eXtension at bit.ly/askhealthlit

For more information and other questions contact
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For University of Illinois Extension’s updated ACA news and developments, visit web.extension.illinois.edu/aca

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