

HOW TO SPOT A HEALTH CARE SCAM?

DIFS Warns Consumers over Scams Related to the New Health Care Law

The Department of Insurance and Financial Services (DIFS) is warning consumers to be on the lookout for identity theft and insurance scams related to the Affordable Care Act (ACA). Since the ACA was signed into law in 2010, thieves and scam artists have been trying to take advantage of what people may not know or fully understand about the law.



IMPOSTER SCAMS

Beware of so-called “imposter scams” where scam artists posing as government employees are claiming they are mailing out a national Obamacare card and they need your personal information. This is false.

Scam: Consumers nationwide have been getting phone calls with claims that they need an Obamacare card. However, before the card can be issued, the consumer must provide the caller with personal identifying information, i.e. Social Security Number and bank account numbers.

Tip: There are no Obamacare cards, nor are there new Medicare cards, as a result of the ACA. If you get a call from someone who claims to be from the government who asks for your full social security number and/or bank account numbers, hang up! It’s a scam!

An individual who has submitted an application for health insurance to the Health Insurance Marketplace *may* receive a phone call if their application is incomplete or if their family structure is complex. As part of the call, the employee may confirm they have the correct consumer on the phone by verifying the last four digits of their social security number. Questions on this type of call should go to the Marketplace Call Center (800) 318-2596.

Additionally, be on alert if anyone contacts you with claims of being from the government and attempts to sell you insurance over the phone, door-to-door, or by email.

Scam: The salesman may say that he is selling “Temporary New Law” insurance for those without insurance and that have pre-existing conditions. The salesman may say this plan is being sold on the exchange. This is also a scam.

Tip: No government representative sells insurance over the phone, door-to-door, or by email. Rely on official sources for information. Check the facts. Don’t give out personal information. Don’t disclose private medical or financial information. Beware of offers that seem too good to be true. Verify with whom you are dealing. Ask for everything in writing. Verify health plans and insurance licenses with DIFS toll-free at (877) 999-6442 or on our website at www.michigan.gov/difs.

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FEDERAL INSURANCE EXCHANGE LOOKALIKES

There is a lot of confusion surrounding the Health Insurance Marketplace (www.healthcare.gov) and the scammers are banking on your confusion. Beware of lookalike websites posing as the federal government's official Health Insurance Marketplace. In Michigan, the federal government will run the exchange, so don't be fooled by lookalike websites promising huge medical savings or selling bogus insurance.

When searching the Internet for health plan information on the exchange, consumers may find websites for private companies that have nothing to do with the federal insurance exchange. For instance, a Yahoo search on "health insurance marketplace" will route consumers to the company website: HealthCare.com; a search on "health exchange insurance" routes consumers to the company website: healthexchangeinsurance.com; and search on "Michigan insurance marketplace" routes consumers to the website: healthinsurance.org. None of these websites are affiliated with the official Health Insurance Marketplace.



Michigan residents interested in shopping on the Health Insurance Marketplace should use the official website at www.healthcare.gov or call the 24-hour call center at (800) 318-2596.

SENIOR SCAMS

Another scam to be on the lookout for is the con promising seniors that new Medicare cards are being mailed out.

Scam: Scammers claim that in order to continue receiving benefits; seniors must provide bank account and routing numbers for direct deposit of entitlement reimbursements.

Tip: Medicare has no such direct-deposit program and no new Medicare cards are being mailed out because of the new health care law.

Scam: Scammers claim they need Medicare numbers in order to provide seniors with updated medical emergency alert devices. Brand name commonly mentioned is Lifeline.

Tip: Medicare does not cover medical alert devices.

Under the ACA, eligible seniors will receive a \$250 rebate check if they are in the "donut hole" with their prescription drug coverage. Unfortunately, the scammers are attempting to cash in here as well.

Scam: Con artists are calling seniors offering their assistance on getting the \$250 donut hole rebate check, i.e. "I'll help you get your check".

Tip: Eligible seniors received their rebate check automatically. No assistance is needed.

When in doubt, have DIFS check it out! Call DIFS toll-free at (877) 999-6442