



MICHIGAN ATTORNEY GENERAL **CONSUMER ALERT**

Beware of Medicare Open Enrollment Scams

The open enrollment period for changing Medicare Advantage and Part D prescription plans ends December 7. While Medicare-related fraud is a year-round concern, Medicare recipients should be especially alert for fraudsters during open enrollment, when scammers use the increased public attention about Medicare choices as an opportunity to strike. Take precautions to avoid becoming a victim of identity theft or Medicare fraud by guarding your Medicare number – and other personal information. Shop and compare plans to ensure you are getting the plan that best meets your needs, and don't fall for high-pressure sales pitches.



Tips to avoid scams:

- Never give your Medicare number or other personal information to an unexpected caller or someone who makes an unsolicited request for it.
- Be suspicious of anyone who calls and claims to be able to help you sign up for coverage but needs to confirm your Medicare number, or asks for your Medicare number just to provide you enrollment information.
- If a caller says they're from Medicare and asks for your Medicare number or other personal information, hang up. The Center for Medicare and Medicaid Services will never call to ask for or check Medicare numbers.
- Don't trust caller ID. Scammers use technology to hide their real numbers and instead show numbers that seem legitimate. If caller ID shows a 202-area code or says "government," it could be anyone calling from anywhere.
- Don't respond to a telemarketing call relating to Medicare. Hang up on robocalls or other telemarketing calls pitching insurance plans.
- Anyone who tries to sell you Medicare insurance while claiming to be an "official Medicare agent" is a scammer. There are no Medicare representatives. If someone comes to your door claiming to be from Medicare, remember Medicare does not send representatives to your home.
- Ignore anyone who calls saying you must join their prescription plan or you will lose your Medicare coverage. The Medicare prescription drug plan (also known as Part D) is completely voluntary.
- Be alert for mailers that appear to be government communications but are actually advertisements for private companies. These mailers will sometimes have a disclaimer, but it is buried in small print. Read carefully!

If you need help with Medicare, call 800-MEDICARE or [visit the Medicare website](https://www.medicare.gov) ([medicare.gov](https://www.medicare.gov)).

Michigan consumers can also call 800-803-7174 for the [Michigan Medicare/Medicaid Assistance Program](https://www.mmmapinc.org) ([mmmapinc.org](https://www.mmmapinc.org)) if you suspect a potential scam or need help making a health benefit decision.

The Attorney General provides Consumer Alerts to inform the public of unfair, misleading, or deceptive business practices, and to provide information and guidance on other issues of concern. Consumer Alerts are not legal advice, legal authority, or a binding legal opinion from the Department of Attorney General.



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