

'Care Share

Protecting Yourself from Enrollment Fraud

Medicare's annual election period is about here, and it'll be important to understand it so you can protect yourself. Also known as Medicare open enrollment, this is the annual period during which people can reevaluate their prescription drug plan or Medicare Advantage coverages and make changes.

During open enrollment, a beneficiary can:

- Switch Medicare Advantage plans.
- Switch from Medicare Advantage to Original Medicare or from Original Medicare to Medicare Advantage.
- Join a Medicare Part D prescription drug plan, switch from one Part D plan to another or drop Medicare Part D coverage entirely.

Open enrollment does not apply to Medigap coverage, however.

The enrollment period runs from October 15 to December 7 each year, and changes you make during that time are effective January 1.

<https://www.medicareresources.org/glossary/annual-election-period/>

Watch out for people who:

- Ask for your Medicare number, Social Security number, and/or bank information just to provide you with information. Someone can use this personal information to enroll you in a plan without your permission. Plans cannot request this personal information at an educational event

and cannot call you to ask for a payment over the phone — they must send a bill.

- Pressure you with time limits to enroll in their plan. You can use the entire Open Enrollment Period to make your decision. You will not receive extra benefits for signing up early for a plan.
- Say they represent Medicare. Plans are never allowed to suggest they represent or are preferred by Medicare or any other government agency.
- Offer you gifts to enroll in their plan. Gifts must be given to everyone regardless of their enrollment and cannot be worth more than \$15.
- Threaten you with the loss of your Medicare benefits unless you sign up for their plan.

Tips for avoiding potential enrollment fraud:

1. Confirm what a plan agent tells you before making a final decision about a plan.
2. Ask for everything in writing.
3. Call your doctors to make sure they are in-network for the plan you want to join.
4. Never provide your Medicare information to anyone but your trusted health care providers.

Contact your SHIP to make sure you understand a plan's costs and benefits before enrolling.

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Medicare has rules about how plans can contact you and market their services for Open Enrollment.

Plans can	Plans cannot
<ul style="list-style-type: none"> <input type="checkbox"/> Send you mail <input type="checkbox"/> Email you (as long as there is an opt-out option in the email) <input type="checkbox"/> Call or text you about any plan business if you gave the plan permission <input type="checkbox"/> Provide meals valued at \$15 or less at events advertised as educational <input type="checkbox"/> Provide refreshments or light snacks at sales events <input type="checkbox"/> Raffle a prize worth up to \$15 per event attendee (cannot be tied to enrollment) <input type="checkbox"/> Provide gifts worth up to \$15 to each attendee of an event (cannot be tied to enrollment) <input type="checkbox"/> Visit you to discuss plan options if they schedule an appointment and you have formally agreed on the topics to discuss before the appointment (called scope of appointment) 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Send materials that look like they are from an official government source <input checked="" type="checkbox"/> Make unsolicited contact through calls, visits, or texts with prospective enrollees <input checked="" type="checkbox"/> Send unsolicited text messages <input checked="" type="checkbox"/> Display business cards, sign-up sheets, or application forms at educational events <input checked="" type="checkbox"/> Approach you as a potential enrollee in public areas, such as parking lots or malls <input checked="" type="checkbox"/> Conduct sales events in a health care setting (unless it is a cafeteria or other common area) <input checked="" type="checkbox"/> Change or add to the agreed-upon topics for your appointment, unless: <ul style="list-style-type: none"> • You agree to a change of scope and the agent documents it before going forward

Report potential enrollment fraud and marketing violations.

Contact your Senior Medicare Patrol (SMP) if you feel a plan or agent has violated Medicare's marketing rules or if you think you were enrolled in a plan without your permission.

Questions about your Medicare coverage?

Contact your State Health Insurance Assistance Program (SHIP) for trustworthy and unbiased counseling about your Medicare options.

The Senior Medicare Patrol (SMP) helps to educate Medicare beneficiaries about ways to prevent, detect, and combat Medicare fraud. For more information about Medicare fraud, visit the Stop Medicare Fraud website at www.stopmedicarefraud.org.