

SCAM ALERT

Scam: Medicare Open Enrollment Target: All Seniors

Medicare Open Enrollment for 2017 is October 15th through December 7th. The Better Business Bureau (BBB) is warning seniors to be wary of a Medicare enrollment scam in which scam artists are aggressive and pressure seniors to provide personally identifiable information including Social Security Number (SSN), Medicare identification number and State Driver's License (DL) or Photographic Identification (ID) number.

Companies may offer free medical exams or supplies or request your information to update your account. Anytime someone asks for your personally identifiable information, STOP! Personal and financial information should only be shared when necessary and with businesses you know and trust.

Guard your Medicare number!

The Better Business Bureau (BBB) offers these suggestions to avoid this type of scam:

- 🔊 **Guard your Medicare Identification Number:** This number is unique to you and should not be shared under any circumstances unless you know exactly why it is needed.
- 🔊 **Verify Licensing:** If you choose to change your Medicare benefits or switch your plan, verify the agent you are speaking to has the proper credentials and identification and is from a reputable company.
- 🔊 **Research your options:** Read through all the materials you received on Medicare Open Enrollment. Search the companies on the internet or telephone them and ask questions about their history and location.
- 🔊 **Avoid sales pitches:** If a representative is aggressive or rushes you to make a decision immediately to obtain a special offer, do not provide them with your personal information.
- 🔊 **Take notes:** Write down the key points and options offered as well as the representative's contact information and then look the company up on the internet and find out the facts.
- 🔊 **Be alert:** Medicare beneficiaries cannot enroll on the Health Insurance Marketplace. No one is allowed to attempt to sell a Marketplace plan to someone who already has Medicare.

**If you think you may be a victim of a scam, contact
San Bernardino County Adult Protective Services (APS) at
877-565-2020 or your local police department.**