



Aging and Adult Services
Public Guardian

**SCAM
ALERT**

HEALTH CARE OPEN ENROLLMENT SCAM

Scam predators are aware that open enrollment season has started and that it is time for additions and/or changes to health coverage plans through Medicare or the Affordable Care Act (ACA). Medicare allows until Dec. 7, 2020, to make your changes while the ACA offers until Dec. 15, 2020. Be aware of scam predators as you are comparing your options. There are no Medicare sales representatives; anyone claiming to be one is impersonating a government employee and is a scam predator.

The Federal Trade Commission (FTC), Medicare and the ACA recommend the following tips to protect your personally identifying information and your wallet during this enrollment season:

- ▶ Be wary of anyone who contacts you unsolicited, if the caller demands quick action or immediate payment or threatens you in any way.
- ▶ Ignore anyone who says you must join a prescription drug plan to keep your Medicare benefits; the Medicare prescription drug plan (Part D) is voluntary and has nothing to do with the other benefits of your Medicare coverage.
- ▶ Decline promotional gifts in exchange for personal information.
- ▶ Guard your personal information such as your Medicare and Social Security numbers, health plan and banking information. Keep your cards in a safe place.
- ▶ Beware of free health screenings; this may be used to exclude people who are less healthy. This is called “cherry picking” and is against Medicare rules.

If you need help with Medicare, call 1-800-MEDICARE or go to www.medicare.gov.

If you are looking for coverage under the ACA, go to www.HealthCare.gov.

Note: You may report scam predators to the BBB, FTC, Adult Protective Services (APS), and the Federal Bureau of Investigation (FBI) Internet Crime Complaint Center (IC3).

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