

START



Find Your Way Around
Health Care

Health Care Scams

Scam artists have already hit the streets, Internet and phone lines trying to take advantage of the confusion about what the health care law means. As AARP frequently cautions its members and all Americans, criminals use the news headlines as inspiration for clever sales pitches that defraud the public and pad their own pockets.

Law enforcement officials have already spotted scams like these:

- Scammers claiming they were with the government going door-to-door trying to sell fake insurance.
- Telemarketers seeking personal information so they could send a new Medicare card or “national health insurance card” required by the law.
- Imposters telling consumers they need to turn over personal and financial information or they would lose benefits or go to jail.

Each of these pitches is a scam, designed to trick you into losing money or to steal your identity. But scam artists are slick, so it is hard to predict all the ways they will try to twist the health care law for their own profit.

What You Should Do

Watch for official communications. Government officials do not sell insurance policies door-to-door or over the phone. As new insurance benefits take effect, rely on trusted sources to tell you what you may need to do. Go to www.healthcare.gov or your state Health Insurance Marketplace for official information about signing up for health insurance and www.medicare.gov for information about Medicare.

Know who you are dealing with. If you receive a visit, call or email from anyone claiming to want to help you sign up for the programs created by the health care law, they may not be who they say they are. Verify who is calling by asking for written information and by checking **www.healthcare.gov** for names of those qualified to help you sign up for health insurance in the Health Insurance Marketplace. Separately check out who is sending you emails and don't open attachments from someone you don't know.

Do not pay anyone to help you receive your new benefits. And do not give out any of your personal information to anyone you don't know, such as your full name, date of birth, or Social Security number.

Where to Report Scams

Report scams and frauds. Law enforcement officials need you to report your concerns. The health care law includes extra resources to fight health care fraud. Contact the Federal Trade Commission (FTC), your state insurance commission, your state attorney general, or local law enforcement about any suspicious promotions or requests.

- File a complaint with the FTC at **www.ftc.gov/complaint**.
- You will find contact information for your state insurance commission at **www.naic.org/state_web_map.htm**.
- You can locate your state attorney general at **www.naag.org/current-attorneys-general.php**.
- Report Medicare fraud to Medicare at **1-800-MEDICARE** (1-800-633-4227).

You'll find more information about health care fraud and scams at **www.aarp.org/fightfraud**.

It's time to learn more about the health care law. Go to
www.HealthLawAnswers.org