



Preventing Medicare Fraud

## ND SMP Scam of the Month – October 2022

### Medicare Annual Open Enrollment is Just Around the Corner

Medicare Open Enrollment is October 15 through December 7. During this open enrollment period, you can join a new Medicare Advantage Plan or a stand-alone Part D plan, or switch between Original Medicare and Medicare Advantage. Your coverage will begin on January 1 (as long as the plan gets your request by December 7).

As you look for your best health coverage options, don't forget to keep an eye open for scams. Open Enrollment can quickly become an "Open Season" for fraudsters. Watch out for:

- calls from people who claim they work for Medicare, represent Medicare or are an "official Medicare agent." There is no such thing as a Medicare representative and Medicare will NEVER cold-call you (call you without your permission).
- people who tell you that you MUST join a Medicare prescription plan (known as Part D). Part D Prescription Coverage plans are voluntary, you do not have to sign up for a plan.
- calls, text messages or emails asking for personal information, such as your Medicare number, Social Security number, or banking information. These are scams!
- calls from "agents" that threaten or pressure you to enroll in their plan. You will NOT lose your benefits and have the entire Open Enrollment Period (October 15-December 7) to decide.
- callers who offer you a "free" gift to enroll in their plan...it's illegal!

#### ENROLLMENT Marketing Violations. Medicare plans CAN'T:

- Call if you don't have a relationship with their company unless you gave permission.
- Send you emails if you haven't agreed to this form of contact.
- Come to your home to sell Medicare products without an invitation.

If you suspect your Medicare number or Social Security number has been compromised, think you have been enrolled in a plan without your permission, or if you have any questions about Medicare fraud, contact your ND Senior Medicare Patrol.

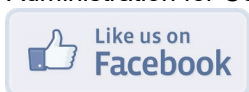
**Reporting Medicare fraud:** If you think you have spotted fraud, report it right away. ND SMP will help seniors prevent, detect and report Medicare fraud. If you see anything suspicious, contact the ND SMP at [ndsmp@minotstateu.edu](mailto:ndsmp@minotstateu.edu) or call 1-833-818-0029 or 701-858-3580. For non-Medicare fraud issues, contact the ND Attorney General's Office at 1-800-472-2600.

The information provided is intended to be a general summary only. Source of information: SMP National Resource Center (2019 Oct). New York SMP: Medicare annual enrollment period is just around the corner-watch out for scams!

**North Dakota Senior Medicare Patrol Phone: 833-818-0029 or (701) 858-3580**

For more information or to locate your SMP, visit <https://ndcpd.org/smp/>

This project was supported, in part, by grant number 90MPPG0021, from the Administration for Community Living, Department of Health and Human Services. Points of view or opinions do not necessarily represent official Administration for Community Living policy.



**Like us on Facebook:** North Dakota Senior Medicare Patrol