

## ND SMP Scam of the Month – November 2023

## **Beware of Medicare Open Enrollment Scams**

The annual open enrollment period for changing Medicare Advantage and Part D prescription plans begins October 15 and ends December 7. Even though Medicare fraud is a year-round concern, scammers use the open enrollment time to step up their game. Medicare beneficiaries should be on fraud alert during open enrollment. Avoid being a victim of identity theft or Medicare fraud by guarding your Medicare number and other personal information.

Tips to avoid being scammed:

- Shop and compare plans to ensure you are getting the plan that best meets your needs.
- Don't fall for high-pressure sales pitches.
- Never give your Medicare number or other personal information to callers.
- Be suspicious of calls claiming to be from Medicare.
  - Medicare will never call to ask you to verify your Medicare number.
- Don't trust caller ID. Scammers use technology that spoofs the telephone number to look like a call coming from the government.
  - If your caller ID shows a 202-area code number or says 'government" it could be anyone calling from anywhere!
- If anyone claims to be an "official Medicare agent" and tries to sell you Medicare insurance, this is a scam.
  - There are NO Medicare representatives.
  - And Medicare does not send representative door-to-door.
- Don't take calls from anyone saying you MUST join their prescription plan or you will lose your Medicare coverage. Prescription plan coverage is voluntary.
- Be aware of advertisements that look like they are from the government but are really from private companies selling plans. They usually have a disclaimer, but it is often buried in small print.

If you need help with Medicare Advantage or Part D prescription plans during open enrollment, contact Medicare at 800-633-4227, ND SHIP at 1-888-575-6611 or ND SMP.

**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 or call 1-833-818-0029. 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: Michigan Dept of Attorney General. Retrieved (10/9/2023) from https://www.michigan.gov/ag/consumer-protection/consumer-alerts/consumer-alerts/scams/medicare-open-enrollment

## 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/

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