



Preventing Medicare Fraud

ND SMP Scam of the Month – September 2024

Medigap Overview

Medigap plans, also known as supplemental plans, are health insurance policies that offer benefits that work alongside Original Medicare. These plans help pay for costs that Medicare doesn't fully cover, like copayments and deductibles. Medigap plans are sold by private insurance companies, not by the government.

Things to Know Before Buying a Medigap policy:

1. **Check Your Eligibility:** Make sure you're allowed to buy a Medigap policy. You can only get Medigap if you have Original Medicare.
 - a. If you are enrolled in a Medicare Advantage Plan (Part C), it is against the law for someone to sell you a Medigap policy.
2. **Know Your Rights:** There are rules that insurance companies must follow, especially for people over 65. It's important to know when you have the right to buy a Medigap policy.
3. **Compare Different Policies:** Not all Medigap policies are the same. It's a good idea to compare the different types before choosing one. This helps you find that policy that best fits your needs.
4. **Check Coverage for Pre-Existing:** Some Medigap plans may not cover health problems you had before you bought the plan. Be sure to find out if your plan covers these conditions so you're not surprised by unexpected costs.

Marketing Violations and Scams:

Medigap, Medicare Advantage, and Part D plans are administered, marketed, and sold by private companies. Plan representatives, agents, and brokers must follow federal guidelines when marketing to you. Examples of marketing violations and scams may include:

- A company represents itself as being from Medicare, Social Security or Medicaid.
- You receive an unsolicited call or text from a plan you have asked not to contact you.
- A plan agent comes to your door, uninvited, without scheduling an appointment.
- You were given misinformation about a plan's coverage.

Not following these rules is marketing fraud and should be reported!

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.

The information provided is intended to be a general summary only. Source of information: Medicare Rights Center. (2024, August 8). *Medicare Watch: New rules may curb ongoing discrimination in Medigap plans.* Medicare Rights Center.

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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