



Preventing Medicare Fraud

**ND SMP Scam of the Month – October 2024**

## **Medicare Open Enrollment Period is October 15-December 7**

The Medicare Open Enrollment Period (OEP) is the time when Medicare beneficiaries can review their Medicare plan and make changes to their current coverage, enroll, or unenroll from Part D or Part C plans. Plans affected during OEP are prescription drug plans also known as Part D, and Medicare Advantage Plans also known as Part C. Changes in coverage begin January 1<sup>st</sup>. Even if you are happy with your current coverage, plans change each year, so it is a good idea to review your plan for the upcoming year.

- This is also the time of the year to be on the lookout for uninvited callers that try to switch you to plans that may not be the best fit to meet your needs.

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

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 anyone claims to be an "official Medicare agent" and tries to sell you Medicare insurance, this is a scam.
  - There are NO Medicare representatives.
- 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.

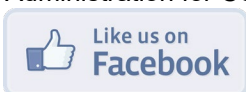
If you need help with Medicare Advantage or Part D prescription plans during open enrollment, contact Medicare at 800-633-4227 or ND SHIP at 1-888-575-6611. To report Medicare fraud, contact ND SMP at 1-833-818-0029.

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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