



Preventing Medicare Fraud

## ND SMP Scam of the Month – October 2025

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

The **Medicare Open Enrollment Period (OEP)** happens once a year and gives people with Medicare a chance to look at their health plan and make changes if they need to. During this time, you can switch, enroll in, or disenroll from **Part D (prescription drug plans)** and **Part C (Medicare Advantage Plans)**. Any changes you make will take effect on **January 1st** of the following year. Even if you're satisfied with your current plan, it's important to review it—plans can change each year and may no longer meet your needs.

- **Be cautious:** This is also a time when scammers might call you without being asked, trying to get you to change your plan. Always make sure you know who you're talking to before making any choices.

### Beware of Medicare Open Enrollment Scams

Scammers often try harder to trick people during Medicare Open Enrollment. Even though Medicare fraud can happen at any time, it's more common during this time of year. Protect your Medicare number and personal information so no one can steal your identity or commit fraud.

#### Tips to avoid being scammed:

- Look at different plans to find one that works best for you.
- Don't let anyone pressure you into signing up for a plan.
- Never give your Medicare number or personal information to people who call you.
- Be careful if someone calls saying they are from Medicare.
  - Medicare will **never** call to ask for your Medicare number.
- Don't trust caller ID—scammers can make it look like the call is from the government.
- If someone says they are an "official Medicare agent" and tries to sell you a plan, it's a scam.
  - Medicare does **not** have agents who sell plans.
- Don't believe anyone who says you must join their prescription plan, or you'll lose Medicare.
  - Prescription plans are your choice.
- Watch out for ads that look like they are from the government—they may be from private companies trying to sell you something.

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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