



Preventing Medicare Fraud

ND SMP Scam of the Month – November 2025

Medicare Open Enrollment Scams to Watch For

Medicare's Open Enrollment Period (OEP) is October 15 – December 7. During this time, you can make changes to your Medicare coverage and your Part D prescription drug plans.

Scammers try to trick people during open enrollment. Be careful of anyone who:

- Asks for your Medicare number
- Wants your bank account information
- Asks for your Social Security number
- Pushes you to sign up quickly
- Says they are from Medicare when they are not
- Offers you gifts to join their plan
- Calls, texts, or shows up without you asking
- Says you'll lose your Medicare if you don't sign up with them
- Sends you materials that look like they are from official government sources

Why Medicare Advantage Plans Can Feel Like a Scam

- During OEP, seniors see a lot of ads, sometimes with famous people, telling them to sign up.
- These ads often promise things like "free" health care, "no co-pays," or "money back" in your Social Security check. These offers can sound great, but they're often not what they seem.
- Marketing materials are sometimes designed to **look like official government documents**, misleading beneficiaries into thinking they're enrolling in traditional Medicare.
- Medicare Advantage is not the same as regular Medicare. It's run by private companies, not the government.
- Sometimes people don't know they left traditional Medicare until they get unexpected bills.
- The rules and details can be confusing, which makes it hard to understand what you're signing up for.

During OEP, compare your Part D plan and other healthcare plans to ensure they still meet your needs. You can get reliable help comparing Medicare costs, coverage, and plans from Medicare.gov, or the ND State Health Insurance Assistance Program. ND SHIP provides local insurance counseling and assistance.

Reporting Medicare fraud:

If you suspect fraud or your Medicare numbers has been compromised, contact the ND Senior Medicare Patrol at ndsmp@minotstateu.edu or call 833-818-0029. If you have been enrolled in a plan without your permission, contact ND SHIP at 888-575-6611.

The information provided is intended to be a general summary only. Source of information: Medicare Messenger. (2025, September). Medicare Advantage marketing: What to know as Medicare open enrollment approaches.

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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