



Medicare Is Calling... Or Is It?

Protect Yourself from Medicare Marketing & Enrollment Scams

Pause. Verify. Compare.

Medicare Open Enrollment begins October 15, and the weeks leading up to it can bring an increase in advertisements, phone calls, mailings, and other messages about Medicare health and prescription drug plans.

While many Medicare plans and licensed insurance agents provide legitimate information, scammers and dishonest marketers may also use this time to target Medicare beneficiaries. They may pretend to represent Medicare, use official-looking logos or language, promise benefits that sound too good to be true, or pressure you to provide your Medicare number or make a quick enrollment decision.

Some online advertisements may also ask you to enter your name, phone number, or other information to learn about "new Medicare benefits." Be cautious. Providing your information through an unfamiliar website or advertisement could lead to additional marketing contacts or putting your personal information at risk.

Red Flags

- An unexpected caller claims to be "from Medicare" or "Medicare enrollment"
- Someone asks for your Medicare number, Social Security number, bank information, or other personal information before explaining an offer
- An agent or salesperson shows up at your home without an invitation or appointment
- Someone pressures you to enroll immediately or says you will lose your Medicare coverage if you do not switch plans

- An advertisement promises that everyone qualifies for additional money, benefits, or savings
- A website or advertisement uses government-looking logos or images to make you believe it is Medicare
- Someone asks you to pay a fee to enroll in a Medicare health or prescription drug plan

Knowing the Medicare Marketing Rules

People representing Medicare plans must follow rules designed to protect beneficiaries.

Remember:

- Medicare plan representatives generally cannot call you unless you are already a member of the plan or you permitted them to contact you.
- Agents and plan representatives cannot come to your home uninvited to sell or promote a Medicare plan.
- You should never be pressured into joining a plan or told you must enroll in a particular plan to keep Medicare coverage.
- Plans cannot require you to speak with a sales agent just to receive information about the plan.
- Medicare plan representatives cannot ask you to pay them over the phone or online. The plan must send you a bill.
- Advertisements should not use misleading Medicare logos, words, or images that make a private company appear to be Medicare.

Tips to Protect Yourself

- Do not make Medicare decisions because someone pressures you to act quickly.
- Never give your Medicare number, Social Security number, banking information, passwords, or security codes to an unexpected caller.
- If someone says they are calling from Medicare, hang up and contact Medicare directly at 1-800-MEDICARE (1-800-633-4227).
- Do not click unfamiliar online advertisements promising "new," "extra," or "unclaimed" Medicare benefits.
- Before providing information through an online form, make sure you understand who is collecting your information and why.
- Compare your Medicare options using trusted sources before making a decision.
- Never sign an enrollment form until you understand the plan and are ready to enroll.
- If something about a Medicare offer or marketing contact does not seem right, contact Florida's Senior Medicare Patrol (SMP). SMP provides free, confidential assistance to help Medicare

beneficiaries recognize, prevent, and report suspected Medicare fraud, errors, and abuse. Call 1-800-96-ELDER (1-800-963-5337).

Need Help Comparing Your Medicare Options?

You do not have to make Medicare decisions alone. Florida's SHINE (Serving Health Insurance Needs of Elders) Program provides free, unbiased Medicare counseling to help beneficiaries understand their coverage and compare available options. SHINE counselors do not sell insurance and will not tell you which company or plan to choose.

For free Medicare counseling, contact SHINE at:

- 1-800-96-ELDER (1-800-963-5337)
- Website: FloridaSHINE.org

How to Report Concerns or Get Help

If you believe you have encountered suspicious Medicare marketing or possible fraud:

- Senior Medicare Patrol (SMP): 1-800-96-ELDER (1-800-963-5337) or FloridaSHINE.org
- Medicare: 1-800-MEDICARE (1-800-633-4227)
- Federal Trade Commission Fraud Reporting: ReportFraud.gov
- Identity Theft Resource Center: 888-400-5530 or idtheftcenter.org

Reporting suspicious activity may help protect other Medicare beneficiaries from fraud and financial exploitation.

Stay Informed

Operation Senior Shield (OSS) provides fraud alerts, scam prevention tips, and consumer protection information to help older adults across Florida recognize warning signs and avoid financial exploitation. Please continue sharing trusted fraud prevention information with friends, family members, caregivers, and loved ones.

Medicare Open Enrollment is an opportunity to review your coverage, not a reason to feel pressured into making a decision. Take your time, ask questions, and use trusted resources before making changes to your Medicare coverage. Staying informed through Operation Senior Shield can help you recognize suspicious marketing, protect your personal information, and make Medicare decisions with confidence.

About: Operation Senior Shield is a free alert system committed to keeping Floridians alert, informed, and secure. Launched as a collaborative initiative by Lt. Governor Jay Collins and DOEA Secretary Michelle Branham, its mission is to empower older adults and caregivers with the knowledge they need to stay one step ahead of scammers.