

Medicare scams are unfortunately very common, especially targeting seniors. Scammers use a variety of tactics to steal personal information, Medicare numbers, or money. Here are some common Medicare scams and how to protect yourself or loved ones:

#### **Common Medicare Scams**

# Medicare Advantage/Drug Plan Scams

- o Claim: Offering help to enroll in a "better" plan during open enrollment.
- Truth: These scammers are trying to switch your coverage without your consent.

#### **Fake Medicare Calls**

- Claim: Thes calls will make it sound like they are from "Medicare". They
  may tell you "You need a new Medicare card" or "We're updating your
  information."
- o Goal: Get your Medicare number or Social Security number.
- Truth: Medicare will never call you unprompted.

## **Medical Equipment Scams**

- Claim: Offering free braces, back supports, or orthotics if you "verify your Medicare number." They will frequently mention specific aches and pains that most people suffer from. "We have the equipment your doctor ordered for your bad back (knees, neck, etc.)"
- Truth: These are often unnecessary or never delivered; Medicare may be fraudulently billed. If you think your doctor ordered something for you, call the doctor to verify!

### **Imposter Scams**

- Scammer poses as: A Medicare rep, hospital, insurance company, or government agency.
- Tactic: Threaten to cancel your benefits unless you provide information or pay a fee.
- They are after your information or your money.

# **Red Flags**

- Unsolicited calls, emails, or texts about Medicare.
- Pressure to act quickly or provide personal information.
- Promises of "free" services or money in exchange for your Medicare number.
- Calls from people who say they're from Medicare but ask for bank info.

### **How to Protect Yourself**

- Never give out your Medicare number unless you're sure of the person you're talking to.
- **Hang up** on unsolicited calls even if the caller ID looks legitimate.
- Guard your Medicare card like a credit card.
- Check your Medicare Summary Notices for suspicious charges.
- Report scams to: Medicare: 1-800-MEDICARE (1-800-633-4227)



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