

KEEPING TENNESSEE SENIORS SAFE

WHAT YOU NEED TO KNOW ABOUT HEALTH CARE SCAMS



State of Tennessee
Office of the Attorney General & Reporter



Department of
**Commerce &
Insurance**

Consumer Affairs

Contact (800) 342-8385
www.tn.gov/commerce/section/consumer-affairs



What if someone calls and says he or she can sell you cheaper health insurance or prescription drugs? All you have to do is provide some personal information and your credit card number. Seems too good to be true? Then it could be a scam. Because older adults often use health care services, they can sometimes get scammed by having their money or their identity stolen from them. The healthcare market can be confusing, and scammers try to find ways to trick people. Sometimes they want to take your personal information and use it for themselves. Or they want to sign you up for goods and services that are never provided.

Don't become a victim of a health care scam. The Tennessee Attorney General's Office wants seniors, their families, and caretakers to know about common health care scams, how to stop them, and how to get help and report them.



WHAT ARE HEALTH CARE SCAMS?

- **Fake Health Insurance Plans:** Scammers call and try to sell you health insurance plans that aren't real. Sometimes all they really want is to get your personal information so they can use it for themselves.

***Tip:** Never give personal information (name, address, social security number, credit card number, etc.) to a stranger on the phone, online, by mail or in person. Find out the name of the insurance company and check online to see if it's real or if there are any complaints about them. Call the state office that oversees insurance companies. Or call the Better Business Bureau. At the end of this brochure, there is a list of places you can contact.*

- **Marketing Medical Discount Plans as Health Insurance:** Scammers try to sell you a medical discount plan. They charge you a low fee and claim you'll get discounts on some services or goods. But these plans are NOT always health insurance. They don't meet minimum coverage requirements under the Affordable Care Act.

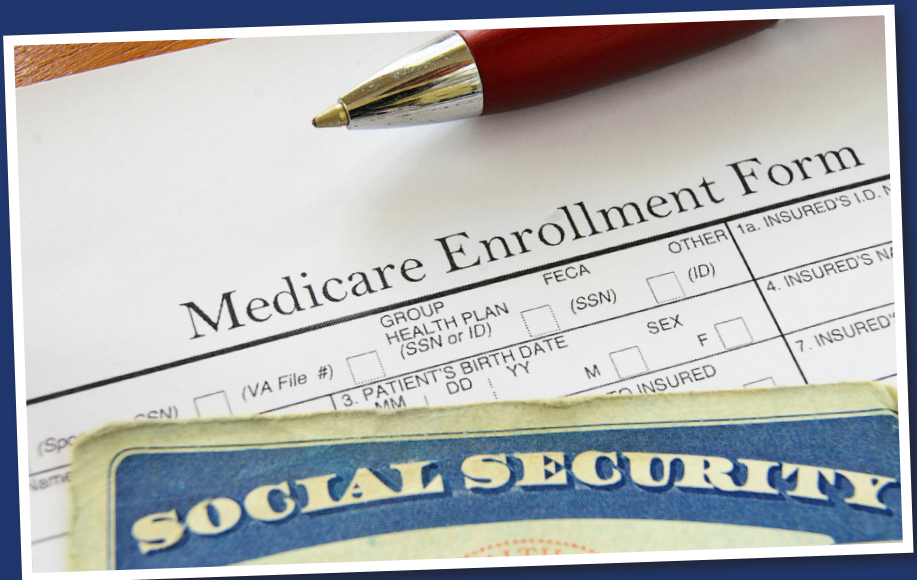
***Tip:** Do you want to know if the plan they are offering is real? Contact the Department of Health and Human Services' 24-hour call center at (800) 318-2596, or go to www.healthcare.gov. Always read and understand a health insurance plan before you buy it. See the Federal Trade Commission's helpful article: **Discount Plan or Health Insurance?** at www.consumer.ftc.gov/articles/0165-discount-plan-or-health-insurance.*

- **Charging Fees to Help Navigate the Health Insurance Marketplace:** Do you know what a navigator or assister is? They help you apply for coverage with the Health Insurance Marketplace. And they CANNOT accept payment. It's against the law.

Tip: To find real, local navigators, go to <https://localhelp.healthcare.gov/#intro>.

- **Claiming the Affordable Care Act Requires Signing Up for a New Medicare Card:** The Affordable Care Act does not require you to renew your Medicare with the Health Insurance Marketplace. If you have Medicare, you DON'T need to buy more or new insurance in the Health Insurance Marketplace.

Tip: The government will never call you and ask for your personal or financial information over the phone. Call (800) MEDICARE if you have questions.



- **Government Imposters:** Scammers call or email you, claiming they're government officials. They ask for personal information or for details about your health insurance status. They may tell you that you will owe money or go to jail if you don't sign up with them. But they are not the government calling you—they are imposters.

***Tip:** The government will never call and ask about your health insurance status. And you will not go to jail if you don't have health insurance. Under the Affordable Care Act, the government can fine you if you choose not to buy health insurance. But this fine is paid when you file your federal tax return. If you don't pay, the IRS will withhold what you owe them from any future tax refunds. If someone contacts you from the government seeking personal or financial information, ask to see their ID or write down their information. Make sure they are with a real government agency. We've included a list of places below where you can go for help or more information.*

- **Fake or Bad Pharmacies:** Scammers set up bad online pharmacies. They sell drugs with hidden ingredients that can be dangerous. They also set up pharmacy websites to look like a real online pharmacy so you'll give them your personal information.

***Tip:** The Food and Drug Administration says it's always best to use websites of pharmacies that are in the U.S. They should be licensed by a state's board of pharmacy. Go online to: www.safe.pharmacy/buying-safely to find the National Associations of Boards of Pharmacy's list of safe online pharmacies.*

- **Dangerous Health Supplements:** Scammers sell products such as vitamins or herbal supplements. They say they are cure-alls for everything from memory loss to cancer. But these products may have ingredients that aren't listed or aren't proven to be helpful. They could react with other medications you are taking and be harmful. They could also hide other health conditions you have, which could make it difficult for your health care provider to identify and treat an illness.

Tip: Only take drugs or supplements prescribed or recommended by your doctor. Always check ingredients on the labels. Talk to your doctor before taking any medications, vitamins or supplements.

- **Health Insurance Fraud:** Scammers—and some real health care providers—bill you or your insurance for goods or services you never received. This is called fraudulent billing. It makes health care costs higher for everyone.

Tip: Read your Explanation of Benefits statements carefully. Look for items and amounts that don't seem right. Only pay for goods or services that you received. If you've received a bill for money you don't owe or suspect fraudulent billing, call Medicare or your insurance provider right away.

HOW TO AVOID HEALTH CARE SCAMS

- **Go Slowly:** Take time to look into a health insurance company or provider, or any person who says they are from an organization that provides health care benefits. Any real company, provider, or government official won't make you

answer right away and will give you more information about themselves if you ask.

- **Protect Your Privacy:** Don't give out your personal information (name, address, social security number, credit card number, etc.) and medical information to anyone other than your health care provider or insurer. Be careful about the personal information you share on social media. Scammers will try to find it on Facebook and other sites and use it to trick you into giving them even more information and money.
- **Keep Learning about Health Care and Share What You Know:** Scammers keep trying to find new ways to get your personal and financial information. Keep informed about how you and your family can stay safe from these scams.





RESOURCES

- Contact the Department of **Health and Human Services'** 24-hour call center at (800) 318-2596, or go to www.healthcare.gov to learn about the Health Insurance Marketplace and find providers in Tennessee.
- Call (800) MEDICARE (800-633-4227) or (877) 486-2048 (TTY users) or visit medicare.gov to find a Medicare approved health care provider, to report a suspicious Medicare claim, or for general Medicare information. Contact the **Office of the Inspector General** at (800) 447-8477 or (800) 377-4950 (TTY users) to report Medicare fraud.
- Visit the **Federal Trade Commission's** website at www.consumers.ftc.gov/topics/healthy-living to learn more about health care scams.
- To file a complaint about a health care scam with the **Federal Trade Commission**, call (877) 382-4357, or go to www.ftc.gov/complaint.
- To report TennCare fraud, call **Tennessee's Office of Inspector General's** fraud and abuse hotline, (800) 433-3982, or (615) 687-7200, or go to www.tn.gov/finance/article/fa-oig-report-fraud.



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