Protect Yourself from Obamacare Scams this Fall

The roll out of the new health care program known as "Obamacare" begins in October, with enrollment from October 1, 2013 – March 31, 2014. This enrollment period is not to be confused with Medicare’s fall Open Enrollment which is October 15 – December 7, 2013. The beginning of any new federal program is an opportunity for confusion and for con artists to prey on consumers. Below are a few important tips to avoid scams for people with Medicare.

Tips for people with Medicare

• If you have Medicare, you do not need to purchase any coverage through our state’s insurance marketplace, called Covered California. Your Medicare benefits satisfy the requirement to have health care coverage; you do not need to do anything. (It is actually illegal for someone who knows you have Medicare, to sell you a plan through Covered California.)

• You do not need a new Medicare card, Social Security card, or any other new identity card.

• You do not need to verify any of your current information.

• No one from the government will contact you by phone or in person about the new health benefits.

• Beware of bogus emails, phony website links, phone calls, and people who come to the door asking for your personal information who say it’s because of the new law.

When in doubt call the Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, or the Senior Medicare Patrol at 1-855-613-7080. Visit: cahealthadvocates.org.