

A Story About

Betty & the Medicare Health Plan

MAKING THE RIGHT CHOICE

Avoid Medicare Scams!

Each year from October 15 to December 7, Medicare offers its beneficiaries the opportunity to make changes in coverage. It's always a good idea to compare your current coverage to see which plan fits best during Open Enrollment. For free, unbiased Medicare counseling, call the Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222.)

Oh! I don't know it's all so confusing. I like my current plan... and my doctor! Do I really have to switch plans each year?

If you are satisfied with your plan, you do not need to change anything.

Medicare plans must follow rules when they market plans. They cannot:

- Pressure you to join their plan by saying things like "you have to join this plan or you won't have coverage next year."
- Come to your home uninvited.
- Harass you by telephone.
- Offer you cash or groceries to join their health plan.
- Sell you a non-health related product like an annuity or life insurance policy.
- Sign a health plan enrollment form for you.

If you decide to switch health plans:

- You should make sure that the doctors you want to continue to see will accept your new plan.
- You should make sure that the medications you have been prescribed are included in the new plan's formulary.

Senior Medicare Patrol

empowers people like you to beware of identity thieves and misleading information. To report Medicare fraud or marketing violations, call our SMP helpline at 1-855-613-7080

Never give your MEDICARE NUMBER to a stranger or to anyone you don't trust!

Avoid Medicare Fraud & Scams!



www.cahealthadvocates.org

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