

A Story About

Older Adults & Medicare Health Plans

AVOID MEDICARE SCAMS

Avoid Medicare Scams!

Each year from October 15 to December 7, Medicare offers its beneficiaries the opportunity to make changes in coverage. Plan benefits and costs can change annually. So during Open Enrollment, it's important to review your coverage options for the new year to see which plan best meets your needs. For free, unbiased Medicare counseling, call the Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222.

"Oh! It's all so confusing!"
"I agree. Too many choices!"
"I like my plan...and my doctors. Do I have to change plans each year?"

"If you are satisfied with your plan, you don't 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 misinformation. To report Medicare fraud or marketing violations, call our SMP helpline at 1-855-613-7080.

Avoid Medicare Fraud & Scams!

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



Senior Medicare Patrol
Preventing Medicare Fraud

www.californiasmp.org

To report fraud call
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