

The Senior Medicare Patrol is.....

LOOKING OUT FOR YOU

DATE: 2/1/16

2016-2

SUBJECT: **Medical Discount Scams**

"I got a call from a lady. She said she was from XXX company and had a new medical package to send me. As soon as she said she needed my credit card number, I hung up. Was this for real?"

As reported by Hawaii senior to SMP Hawaii

Every year, millions of seniors become eligible for Medicare, and every year seniors may choose a new Medicare plan if they wish. Seniors who want or need to pay less for their health care insurance are prime targets for Medical Discount scams. The scammers

- Pose as representatives of the Government (Social Security or Medicare)
- Promise cheaper, better insurance to trick seniors into paying a fee to get insurance coverage or discounted drugs when they really will get no additional benefits if they already have insurance
- Tell seniors they must pay for discount cards if they want to continue getting their benefits
- Get seniors to disclose personal information like bank account numbers to debit money from victims' accounts

In 2013 and 2014, the Federal Trade Commission cracked down on medical discount scams that targeted seniors. The FTC permanently banned IAB, a marketing trade association, from selling healthcare-related products and charged AFD Medical Advisors for drug discount schemes. (see www.ftc.gov)



WHAT YOU SHOULD DO:

- If called, find out whether the offer is real or phony. Check the Federal Trade Commission website (www.ftc.gov) or call the Better Business Bureau at 1-888-333-1593 toll free.
- Never give out any personal information unless you are absolutely sure the organization is reliable. Never sign anything before checking out what you are signing up for.
- Call the Senior Medicare Patrol Hawaii at 586-7281 or 1-800-296-9422 or go to www.smphawaii.org for information and assistance.

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