

MEDICARE FRAUD ALERT

from the

Hawaii Senior Medicare Patrol

DATE: 9/12/13

2013-2

SUBJECT: Confusion over Health Insurance Marketplace Breeds Scams

The Health Insurance Marketplace WILL NOT affect your Medicare coverage. Do not let scammers get you to give up your personal information or money to sign up for a plan you do not need.

Under the Affordable Care Act, the Health Insurance Marketplace will help those **without** medical insurance find a health plan. In Hawaii, the Health Insurance Marketplace is called the Hawaii Health Connector. **If you have Original Medicare or a Medicare Advantage Plan, you already have insurance; you do not need a Marketplace plan from the Hawaii Health Connector.**

Enrollment in a Marketplace plan through the Hawaii Health Connector runs from October 1, 2013 to March 31, 2014. But if you have Medicare, you need to pay attention to the yearly Medicare Open Enrollment (October 15 – December 7, 2013) instead. This is when you can make changes in your Medicare plan. **Marketplace plans are not Medicare options.**

Scammers know there is confusion about the two enrollment periods. They are trying to scare seniors on Medicare by telling them that their coverage will change and that they may lose their doctor unless they pick a new health plan from the Marketplace now. Some insurance agents are using the same scare tactics. Remember: The Marketplace will not change your Medicare benefits. **It is against the law for someone who knows that you have Medicare to sell you a Marketplace plan.**

WHAT YOU SHOULD DO:

- **If someone tries to enroll you or anyone else in a Marketplace plan before October 1, 2013, report it to SMP Hawaii at (808) 586-7281 or 1-800-296-9422.**
- **If someone knows that you have Medicare and tries to sell you a Marketplace plan, report it to SMP Hawaii.**
- **Do not give out your Medicare number, Social Security Number, bank account number, or money to strangers who call or come to your door uninvited to sell you a health plan.**

The Senior Medicare Patrol is a program of the U.S. Administration on Aging and is sponsored in Hawaii by the State Executive Office on Aging.



PREVENT DETECT REPORT

Empowering Seniors To Prevent Healthcare Fraud