



FEDERAL TRADE COMMISSION  
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# Medicare 'Open Enrollment' scams

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The 2015 Medicare open enrollment period runs from October 15 to December 7. It's the time when Medicare recipients can comparison shop and make changes to their plans. It's also a time when scammers take advantage of older consumers with ruses like these:

- Someone calls and says you must join their prescription plan or you'll lose your Medicare coverage. Don't believe it. The Medicare prescription drug plan (also known as Medicare Part D) is voluntary and does not affect your Medicare coverage.
- Someone calls or emails claiming they need your Medicare number to update your account, get you a new card, or send you Medicare benefit information. It's a scam. If you need help with Medicare, call 1-800-MEDICARE or go to [medicare.gov](http://medicare.gov).
- Someone claiming to be a Medicare plan representative says they need "to confirm" your billing information by phone or online. Stop. It's a scam. Plan representatives are not allowed to ask you for payment over the phone or online.
- Dishonest companies may offer you free medical exams or supplies. Be wary. It may be a trick to get and [misuse your personal information](#).

Whenever someone asks for your bank account number or your Medicare number, stop. Only give personal or financial information when you have verified who you're talking to. Call 1-800-MEDICARE to make sure you're talking to a legitimate representative.

If you believe you or someone you know is a victim of Medicare fraud, report it to the U.S. Department of Health and Human Services. Call 1-800-447-8477 or visit [stopmedicarefraud.gov](http://stopmedicarefraud.gov).

If you gave out personal information, call your banks, credit card providers, health insurance company, and credit reporting companies immediately. The FTC's website has [more information on health care scams](#) and [medical identity theft](#).

Need help deciding on a plan? For free personalized counseling services, contact your State Health Insurance Assistance Program at [shiptacenter.org](http://shiptacenter.org) or call 1-877-839-2675.

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