

# WATCH OUT FOR MEDICARE SCAMS



Medicare scammers can sound very professional over the phone. They often use technology to create convincing websites, emails & print materials that look legitimate. Staying vigilant & knowing what red flags to look for can help you or your loved one stay safe.

## THE WARNING SIGNS OF A MEDICARE SCAM



**Promises of free items or services:** Be suspicious of any offers involving no-cost medical supplies, medical care or prescription medications. Many scammers will try to persuade you to share your Medicare number then use it to file high-cost Medicare claims in the beneficiary's name.



**Pressure to switch your Medicare plan:** A scammer, often claiming to be from Medicare, may say you're "pre-approved" for a new health care plan or drug plan with lower premiums or better benefits. They may tell you there's a fee to enroll in this new plan.



**Notices to renew or upgrade your Medicare card:** A fraudster may call and say you need to activate, renew, or upgrade your Medicare card. They may ask for your Medicare number to "verify" your account, or they may request that you pay a processing fee.



**Threats to cancel your coverage:** You may receive a call stating there's a problem with your Medicare account, such as fraudulent activity. The caller says your benefits will be canceled if you don't immediately verify your personal information or join a new plan.



**Claims you're eligible for a refund:** Another common Medicare scam tactic is telling older adults they qualify for a refund due to changes in their plan. The scammer may ask for your Medicare number & even your bank account details.

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**National Elder Fraud Hotline**  
**1-833-372-8311**

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Do not provide a Medicare card/number or Social Security card/number to anyone except your doctor, pharmacy or people who work with Medicare to assist beneficiaries. Never provide it to unsolicited callers, no matter who they claim to be or what the caller ID says.

## PROTECT YOURSELF FROM MEDICARE SCAMS



**Protect your cards & numbers:** Protect your Medicare card, Medicare number, Social Security card & Social Security number just like you would protect your credit card, debit card or bank account information.



**Know that Medicare will not call you unexpectedly:** Medicare will not call you unless you've specifically asked for help. And if they do call you in response to a request you've made, they will not need your information since they'll already have it on file.



**Do not respond to unsolicited emails or texts:** Even if a communication looks real, do not respond to unexpected emails or text messages or click on any links in them.



**Know that your benefits won't be taken away:** If you qualify for Medicare, your benefits will not be taken away for reasons like not signing up for a certain plan.



**Ignore claims of Medicare endorsements:** Claims that any plan is "preferred by Medicare" are false. Medicare does not endorse plans.



**Do not accept unauthorized genetic testing kits:** If you receive a genetic testing kit in the mail that was not ordered by your doctor, refuse the delivery or return it to the sender.

**If you suspect you have been involved in a Medicare scam, call Medicare at 1-800-MEDICARE (800-633-4227)**

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