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## **Consumer Advisory – Tips for Seniors During Medicare Open Enrollment**

Seniors are often the target of fraudulent scams, and during Medicare open enrollment, which is October 15 – December 7, 2017, the number of scams and fraudulent activities often increases. Medicare open enrollment is the time when people with Medicare can make any changes they want in their Medicare coverage and/or benefits for the next year. People with Medicare are encouraged to review their current health and prescription drug coverage, and their options to determine if they want to make any changes. To learn about the Medicare plans available in your area, use the [Plan Finder](#). It's a good idea to seek advice from your friends or family, or from a trusted accountant, attorney, or financial adviser before making an insurance purchase or change to your existing plan. You can also contact your local Area Agency on Aging. The directory can be found at: [www.aging.maryland.gov/Documents/AAADirectoryFeb2017.pdf](http://www.aging.maryland.gov/Documents/AAADirectoryFeb2017.pdf). If you're satisfied that your current coverage will continue to meet your needs for next year, you don't need to do anything.

Maryland's Senior Medicare Patrol program explains that Medicare fraud can take many different forms, including:

- promises of cash, free services and gift cards if you agree to enroll in a particular plan or HMO, or use a specific home health agency, nursing home or medical provider;
- providing false or misleading information that benefits the health provider or service but increases consumer costs;
- billing for services, medicine, equipment or supplies that are not prescribed, provided or needed; or
- stopping insurance coverage or ending services without prior notice or reasonable cause.

It is not always easy to spot a scam or fraud. But you should be especially wary of a salesperson or telephone caller who:

- **Contacts you unsolicited.** The salesperson has probably obtained your information through a mailing list. While not all agents who contact you are dishonest, it's a good idea to be cautious.

- **Uses high-pressure tactics.** Common tactics include offering a “last-chance deal,” appealing to your sympathy or emotions, or attempting to pressure you to sign forms without carefully reviewing them with you so that you fully understand them. Also, any decision to buy insurance should be made rationally, based on a sound assessment of your financial needs.
- **Claims to be from Medicare, Social Security, or another government agency.** The government does not sell insurance. An agent or broker who claims to be associated with the government is breaking the law.
- **Wants to sell you a package policy that includes several different benefits, some of which duplicate a policy you already have or include coverage you do not need.**
- **Wants you to pay cash or make your check/money order payable to him.**
- **Wants you to sign forms that contain false or incomplete information or are blank.**

If you suspect a Medicare scam or fraud (such as overbilling for services or billing for services you did not receive) or if you would like more information about Medicare fraud, you should contact the Maryland Senior Medicare Patrol at the Maryland Department of Aging at 800-243-3425 or 410-767-1100 or <http://www.aging.maryland.gov/Pages/SMP.aspx>.