



Medicare News and Updates

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From the Health Insurance Counseling and Advocacy Program

Don't Be Fooled...Avoid Scams!

We've heard about them: telemarketers calling with sham deals, unscrupulous sales people talking elderly individuals into buying something they don't need, and people giving out or losing ID numbers only to have strangers make expensive purchases against their accounts. Unfortunately seniors are frequent victims of these crimes because they tend to be trusting, spend more time reading unsolicited mail, and listen to callers on the phone. Too often this leads to loss of money, good credit, or your home. Here are some things you can do to avoid these outcomes.

Photocopy the contents of your wallet. Do both sides of cards, licenses, and IDs. Keep the copies in a safe place at home for quick action if your wallet is lost.

BEWARE of:

- *Callers saying you've won a prize and need only to pay a tax or shipping charge in advance to get it.
- *Calls, emails, or mailings saying you've won a lottery in a foreign country.
- *Deals for discounts on products or services that are almost too good to be true.
- *Individuals claiming to be from consumer organizations or government agencies who want to help you avoid fraudulent scams.

*Insurance sales people who make you feel that you must pay now for a policy you're not sure you want or need. Call **HICAP** if you need help with insurance before paying any money.

*With the next open enrollment period starting November 15, **Medicare Part D drug plans** may resume calling to get you to switch to a new plan. That's OK. They're allowed to call. But Rx plans are **not** allowed to ask you for personal information unless you call them because you want to sign up with that company.

NEVER, EVER give out your credit card, phone card, Social Security, or checking account number on the phone. It's illegal for telemarketers to request these numbers to verify a prize or gift.

NEW JURY DUTY SCAM!! The FBI has issued alerts in 11 states where callers claiming to be "court clerks" told people that arrest warrants had been issued because they failed to report for jury duty. When the person denies receiving a jury summons, they are asked for their date of birth, Social Security number, and credit card number to "cancel" the incorrect arrest warrant.

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For assistance contact HICAP at the Alliance on Aging

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