

## **The A, B, C's of protecting against Medicare-related scams**

Medicare is a federal health insurance program that pays most of the health care costs for people who are 65 or older. It will also pay for health care for some people under age 65 who have disabilities. Once you have enrolled in Medicare Parts A and B via Social Security, Massachusetts residents have two options: 1) Original Medicare with an optional Medigap and/or a standalone drug plan **OR** 2) Medicare Advantage plan (also known as Medicare Part C).

Medicare supplement insurance helps pay some of your out-of-pocket costs that Medicare won't pay. Because it helps cover some of the "gaps" in Medicare coverage, Medicare supplement insurance is also called Medigap insurance. This product is regulated by the Massachusetts Division of Insurance (DOI).

Medicare Advantage is an "all in one" alternative to Original Medicare. These bundled plans are offered by private insurance companies that contract with Medicare to provide beneficiaries with all of their Medicare benefits that include Part A, Part B, and usually Part D. This product is regulated by the Centers for Medicare and Medicaid Services (CMS), a federal agency.

Because independent agents can sell both of these products, the Massachusetts Division of Insurance wants consumers to be aware of their rights when purchasing these coverages.

### **Do your research:**

- Read [Medicare.gov's](https://www.medicare.gov) breakdown, or talk with an Executive Office of Elder Affairs SHINE Counselor, to learn more about what each part of Medicare covers and the difference between Medicare, Medicare Supplement insurance (Medigap), and Medicare Advantage. SHINE Counselors are highly trained, free volunteers who are re-certified annually and can assist you with Medicare questions. A list of SHINE Counselors can be found here: <https://www.mass.gov/service-details/find-a-shine-counselor>
- Medicare and Social Security personnel will never contact you by phone to offer a health plan. However, if you have entered your information somewhere while researching your options, it is possible that insurance agents selling Medicare Supplement or Medicare Advantage plans may contact you to get you to purchase a product. You have the right to ask anyone calling you for their full name and contact information, company information, Division of Insurance Producer License number and a copy of the plan.
- Check with the DOI to ensure an agent or company holds an active license to sell insurance in Massachusetts. You can verify company and agent licenses by calling the DOI Consumer Service Unit at 617-521-7794, and selecting option 2. Anyone selling insurance to a Massachusetts resident must have a license from the Massachusetts DOI!

### **Don't be pressured:**

- If an agent tries to rush you into making a decision, be suspicious. Anyone using high-pressure tactics, including the use of force, fright, or threat to pressure you into buying a policy should be reported to the Division of Insurance.

- Agents cannot knowingly making misleading statements to encourage you to drop a policy and buy a replacement from another company. You also don't need to provide your Social Security number (SSN), bank account, Medicare number, or credit card before you can see plan details or receive a quote for legitimate plans.
- There's no such thing as a "limited-time offer" or "special discount if you sign up right away." Anyone offering a special price to get you to make a quick decision should not be trusted.
- Read what you are asked to sign before signing it. Never sign a blank form, never pay in cash for a policy, and never make a check out directly to the agent. Make checks payable only to the insurance company.
- Ask questions and take notes when you talk to an agent. It might also be helpful to have a trusted friend or family member in the meeting or on the call with you. Keep in mind that not all the benefits you hear about on TV or see on the Internet may be offered by every plan or even be available in your local area.

**Follow basic online safety:**

- Watch out for misleading advertisements made to look like mail from the government by using eagles or American flags or similar graphics or a return address with a name that sounds like an official government agency or bureau.
- Beware of clicking on random Internet ads. Some websites may appear to look like a government site but aren't actually affiliated with the government. Be sure you are on a legitimate website before providing any personal information. The official Medicare website is the only website you can enroll in Medicare through, and neither the state nor federal government sells Medicare Advantage or Medigap policies.