

Consumer Alert!

Medicare Marketing – Real or a Scam?

The District Attorney's Office is fielding a number of calls reporting telemarketing solicitations for 2008 Medicare/Medicaid benefits. Sometimes the telemarketers request Social Security, bank routing, or credit card numbers. These numbers in the wrong hands can easily lead to identity theft. Telemarketers often say that they have information about new Medicare plans, and consumers can get confused that the solicitors represent Medicare.

These are largely legitimate marketing efforts, but Medicare scams are always a threat. A legitimate marketing company will not ask any personal information, such as Medicare numbers or bank routing numbers. Medicare will NEVER call and ask for your Medicare number or bank routing information. Remember these tips:

- ✓ No one should come into your home uninvited. If someone knocks on your door, don't let them in unless you have an appointment.
- ✓ If you are on the Colorado NO CALL list, you should not get cold calls - only the provider with whom you have a relationship (i.e., Humana, Kaiser) may call you. To register for NO CALL: www.coloradonocall.com or 1-800-309-7041.
- ✓ No one should ask you for personal information if they call you. If you receive a marketing call, ask for the name of the caller, the name of the company and their phone number; then check with the Colorado Division of Insurance, to make sure it's a valid insurance company.
- ✓ Never give out personal information, such as your Medicare or bank number.
- ✓ Medicare Advantage plans have rules you must follow to get coverage. Take time to review the full details of a plan BEFORE you sign any documents. Once enrolled in a plan, you can be locked into a choice for up to a year, unless you can show you received misleading information from the insurance salesperson.

To report suspected incidents of Medicare fraud call the Colorado Division of Insurance's SMP (Senior Medicare Patrol) at 303-894-2290 or 303-894-2268.



Need help?

Call the Consumer Protection Line

720-874-8547