

PROTECT YOURSELF AGAINST INSURANCE FRAUD

Rapid change to our nation's health insurance system has put some Americans at an increased risk of being scammed. Criminals are targeting seniors and consumers who are new to purchasing health insurance in hopes of stealing their personal health and financial information.

PROTECT YOURSELF FROM FRAUD AND AVOID GETTING SCAMMED BY FOLLOWING THESE FIVE TIPS:



Medicare coverage doesn't change.

No one currently on Medicare needs to sign up for Obamacare or do anything else related to the law. If someone contacts you and claims to be from the government or Medicare, and asks you to pay for a new "Obamacare" ID card, it is a scam.



New health insurance policies are not required for everyone.

While the law says that nearly everyone must have health insurance or pay a penalty, the majority of Americans already receive coverage through an employer. Those with employer-based health coverage generally do not need to do anything.



Never give your personal information to unsolicited visitors or callers.

Do not provide your personal information to anyone who calls or visits you to talk about insurance under the Affordable Care Act, unless it is in response to an inquiry you have made.



Be a smart shopper.

If you want to buy coverage directly from an insurance company, make sure the company is legitimate. If you are unsure about the company that you are dealing with, visit the New York State Department of Financial Services website at dfs.ny.gov to confirm that the company is legitimate and licensed in your state before giving them any information.



Protect your insurance card.

Scammers can also steal your medical identity, which can put you in harm's way. Protect yourself by guarding your health insurance ID card, which you will receive in the mail upon selecting the health insurance plan of your choice. Treat this card like you would a credit card or your driver's license. Don't lend your insurance ID card to others and beware of "shoulder surfers" when you are using your card at a pharmacy, doctor's office or other public place.

REPORT FRAUD & SUSPECTED FRAUD RELATED TO THE AFFORDABLE CARE ACT

- If you suspect that someone has attempted to obtain your personal health or financial information, report it to Excellus BlueCross BlueShield at ExcellusBCBS.com/Fraud or call the NY Attorney General Consumer Frauds and Protection Bureau's Consumer Helpline at (800) 771-7755.
- If you think your financial information has been stolen by a health insurance scammer, contact your local police department and file a complaint with the Federal Trade Commission through FTCcomplaintassistant.gov.
- If your health insurance ID card has been lost or stolen, contact Excellus BCBS at ExcellusBCBS.com/Fraud and report the incident to your local police department.