

Insurance Commissioner Afable, DATCP: Warn Wisconsinites to watch for health insurance scams

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Madison, Wis. – Wisconsin Insurance Commissioner Mark Afable and Department of Agriculture Trade and Consumer Protection Secretary-designee Randy Romanski are urging Wisconsin consumers to be wary of robocalls and suspicious sales calls during open enrollment on the federal health exchange, which ends December 15.

Wisconsinites who need health insurance are encouraged to work with a licensed insurance agent or an enrollment assister so they can obtain coverage while safeguarding personal information. Consumers can also call the United Way's 2-1-1 helpline or visit [WisCovered.com](https://www.wiscovers.com) to find free, expert help in their area.

“Protecting your personal information can help reduce your risk of identity theft,” Afable said. “There are bad actors out there who pose as salespersons so they can access your income information, social security number, and more. Consumers should be vigilant and work with trusted sources during open enrollment, such as their insurance agent, the United Way's 2-1-1 helpline or [WisCovered.com](https://www.wiscovers.com).”

“As you shop for health insurance online or over the phone, keep in mind that scammers continue to find new ways to steal your personal information,” Romanski added. “Make sure to do your research, only utilize resources you know and trust, and don't respond to calls or email solicitations from numbers you don't recognize or people you don't know.”

Consumers should be cautious if they receive robocalls or unsolicited sales calls from individuals offering to sell health insurance over the phone. Before buying health insurance over the phone, consumers should ask callers the following

questions:

- Are you a Wisconsin-licensed health insurance agent or broker? If so, what is your national producer number (NPN)?
- Are you a Wisconsin-licensed navigator or certified application counselor?
- Are you offering ACA-compliant qualified health plans?
- Am I eligible for a discount or reduced premium based upon my income on the Exchange?
- Am I eligible for Medicaid or BadgerCare?
- Are you showing me all of the insurance options available?
- Are you charging me a fee? Signing up for health insurance should be free.

The Office of Commissioner of Insurance (OCI) reminds consumers that if they are ever unsure about an insurance company or agent, stop before signing any paperwork or issuing payment. Companies, agents and navigators can be looked up on the OCI website at: oci.wi.gov/Pages/ConsumersHome.aspx. Using this lookup, consumers can confirm the company or agent offering insurance is legitimate and licensed to sell insurance in our state. If you have trouble locating your agent or navigator you can call OCI at (800) 236-8517.

Finally, remember to think twice before trusting your caller ID. Scammers can “spoof” phone numbers so they appear to be from a government agency. If you have been a victim of an imposter scam, consumers can file a complaint with DATCP online at datcp.wi.gov, by calling the Consumer Protection Hotline at (800) 422-7128, or by emailing DATCPHotline@wisconsin.gov.

Open enrollment – the annual period in which people can enroll in a health insurance plan through the federal marketplace (HealthCare.gov) – began November 1 and continues through December 15, 2020. Those who already have insurance through the marketplace can also renew, change, or update their plans during this period. Coverage begins on January 1, 2021.