

Wisconsin Better Business Bureau: Caller offering you a “great deal” on Medicare or ACA? Just hang up

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If you are adding or changing your [Medicare](#) or [Healthcare.gov](#) coverage during open enrollment, watch out for unsolicited calls claiming to “help” you find the best deal. **Unfortunately, scammers see this open enrollment period as a chance to trick people out of money and personal information.** Open enrollment runs through December 7 (Medicare) or December 15 (Healthcare.gov).

How this scam works

Open enrollment has just begun, but [BBB Scam Tracker](#) has already gotten numerous reports of scam calls pretending to be from Medicare. In one report, the target received “an automated message from Medicare and how they could help me. When I followed the prompts, it led me to a nice-sounding male who claimed they were working for Medicare.” In another report, the person received calls claiming, “I requested information from them about Medicare on the Medicare website, which I NEVER did.”

If you stay on the line, these callers allege they can enroll you in a better plan than what you currently have, according to [Scam Tracker reports](#). This new plan is cheaper, and you can keep all the same services. To get started, all you need to do is provide some personal information, such as your Medicare ID number.

No matter how good the deal sounds and how convincing the caller seems, don't do it! The call is a scam, and sharing personal information will open you up to identity theft.

How to spot this scam:

Selecting a health insurance plan can be challenging and complex. Be on the lookout for common red flags.

Be wary of anyone who contacts you out of the blue. [Healthcare.gov](https://www.healthcare.gov) and [Medicare](https://www.medicare.gov) provide legitimate help with figuring out which plan is right for you. These people — sometimes called Navigators or Assisters — are not allowed to charge for their support. If someone asks you for payment, it's a scam. You will also need to contact them. They will not call you first.

Be wary of free gifts and “health screenings.” Keep a healthy level of skepticism any time a broker offers you [free gifts](#) or other special deals. Never sign up with a broker who offers you an expensive sign-up gift in exchange for providing your Medicare ID number or additional personally identifiable information. Other times, [brokers offer free “health screenings” to weed out people who are less healthy](#). This technique is called “cherry picking” and is against Medicare rules.

Read more tips. See [the full BBB Scam Alert](#) for more advice.