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Avoiding Medicare “Open Enrollment” Scams

Press Release

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Montpelier, VT – During this year’s open enrollment season, many older Vermonters will be seeing and hearing more radio and internet ads than ever with offers of various kinds of “Medicare” coverage. The department issued a [Consumer Alert](#) that explains the varying types of Medicare, Medicare Advantage, and Medicare Supplemental insurance.

“Our goal is to help older Vermonters protect themselves against scams and deceptive advertising when determining the health insurance coverage that is best for them,” said Commissioner Michael Pieciak.

Department of Disabilities, Aging and Independent Living Commissioner Monica Hutt agreed with Commissioner Pieciak, “We know that with the right information, older Vermonters can protect themselves against these Medicare scams and make the best decisions about their health care. We’re pleased to be able to partner with the Department of Financial Regulation to make this information available and to help make Vermont safe from scammers.”

Review the following tips to protect yourself and loved ones from scams and deceptive advertising practices:

- Read the fine print and don’t be fooled by how an ad looks or appears. Many websites and print ads look like they are from Medicare but are not. When looking for information about Medicare, go to the official website at <https://www.medicare.gov>. Websites with similar addresses like Medicare.com, Medicare.org, or Medicare.net are not official.
- Don’t believe agents who claim to work for Medicare, or ads that claim to offer plans that are “sponsored” or “endorsed” by Medicare. There are no Medicare sales representatives.
- Hang up on unsolicited phone calls trying to sell you a Medicare plan. Neither insurance companies nor insurance agents are permitted to make unsolicited Medicare-related calls.
- Although recent policy changes allow Medicare Advantage plans to offer benefits that aren’t health-related to enrollees with certain chronic conditions, insurance agents can’t guarantee that you will be eligible for those benefits before you enroll.
- Don’t give out your personal information over the phone to someone who tells you that you must provide information to keep your Medicare coverage.

“We urge seniors and their families to be on the lookout for deceptive advertising and offers for Medicare products,” said Commissioner Pieciak. “The Thanksgiving holiday is a perfect opportunity for families to come together and talk about Medicare options and ask questions before completing a purchase.”

Ads for Medicare Supplement and Medicare Advantage products may promise a range of services for “free” or “at no additional cost.” Some ads may even tell you that you can get money added to your “Medicare check.”

If you see or hear an advertisement or solicitation for Medicare Supplemental insurance that is deceptive, misleading, or a scam, contact the department at dfri.insuranceinfo@vermont.gov or at 800-964-1784. Medicare and Medicare Advantage insurance complaints can be directed to 800-MEDICARE and ftc.gov/complaint.

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