

## **Consumer Alert:**

### *Avoiding Medicare “Open Enrollment” Scams*

**November 2019**

During this year’s open enrollment season, many Vermont seniors will be seeing and hearing more radio and internet ads than ever with offers of various kinds of “Medicare” coverage. As you’re keeping your eye out for the best options, it’s important to understand the different parts of Medicare:

- Part A (Hospital Insurance) helps to cover services such as inpatient care in hospitals, skilled nursing facility care, hospice care, home health care, and blood.
- Part B (Medical Insurance) helps to cover services such as services from doctors and other health care providers, outpatient care, medical equipment, and preventative services.
- Part D helps to cover prescription drugs. It is an *optional* benefit available to everyone with Medicare. Part D is provided by private companies that contract with Medicare.

Together, Parts A and B are commonly referred to as “Original Medicare.”

Medicare Advantage is another way to get Medicare coverage. Medicare Advantage plans are offered through Medicare-approved private insurance companies that must follow rules set by Medicare. Medicare Advantage plans can cover services not covered by Original Medicare, such as limited vision, hearing, or dental services. Unlike Original Medicare, Medicare Advantage coverage is provided by the insurance company offering the plan, not Medicare.

Medicare Supplement, sometimes called “Medigap,” is additional coverage that covers certain benefits that Original Medicare doesn’t, like medical care if you travel outside the U.S. Medicare Supplement plans are sold by private insurance companies and approved by the Vermont Department of Financial Regulation, which regulates Vermont’s insurance industry.

The department is urging seniors and their families to be on the lookout for deceptive advertising and offers for Medicare products. 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.”

To help Seniors protect themselves against scams and deceptive advertising, the department is offering the following tips:



- 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.

If you see or hear a Medicare Supplement advertisement or solicitation that you think is deceptive, misleading, or a scam, reporting to the department by email at [dfr.insuranceinfo@vermont.gov](mailto:dfr.insuranceinfo@vermont.gov) or by phone at 800-964-1784. You can report a Medicare Advantage-related concern at 800-MEDICARE and [ftc.gov/complaint](https://www.ftc.gov/complaint).

