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San Diego Seniors Beware: Medicare Scams During Open Enrollment

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Posted by Kevin
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Senior
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We report with disgust that once again, con artists are again targeting San Diego's seniors during the Medicare open enrollment period. From October 15th through December 7th 2015, seniors are free to change their current Medicare plans. However, this season brings its share of con artists and identity thieves who pose as Medicare representatives, hoping to gain access to sensitive personal information from the elderly. Be wary, and keep these common scams during Medicare open enrollment in mind:

THE CON: An individual identifying himself or herself as Medicare sales representative shows up to your home or calls unannounced.

THE TRUTH: Medicare doesn't even employ salespeople, nor does it ever send anyone to your door to solicit your business. A representative will only arrive if you have expressly requested the visit.

TO DO: Contact the California Department of Insurance at 1-800-927-4357 or www.insurance.ca.gov to report any scam during Medicare open enrollment period. Tell your friends and neighbors who are seniors or have elderly relatives that someone is in the neighborhood under false pretenses looking to target seniors.

THE CON: Someone calls saying they are a licensed Medicare insurance agent, perhaps claiming that new cards are being

issued and that you must [provide sensitive information](#) for updating purposes.

THE TRUTH: Medicare NEVER makes unsolicited phone calls.

TO DO: Insurance agents all have license numbers. Ask the caller for this number, say you're going to look them up through the California Department of Insurance and that you'll then call them back.

THE CON: You receive an email from a Medicare agent, requesting that you provide personal information for insurance re-enrollment updating purposes.

THE TRUTH: Federal regulations prohibit unsolicited Medicare emails, so if you received this sort of an email out of the blue, and you had not previously contacted Medicare, it is definitely a scam.

TO DO: Report the scam to the California Department of Insurance at 1-800-927-4357, as well as the Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222.

THE CON: While talking with someone whom you firmly believe is a Medicare representative, either in person or over the phone, the agent asks for your personal information, such as your credit card number, social security number, or bank account number.

THE TRUTH: Scammers pose as Medicare representatives, hoping to get access to your personal information for fraud purposes.

TO DO: Never give out your personal information, no matter how convincing the person asking may seem to appear. Even your Medicare Health Insurer Claim Number shouldn't be given out to anyone, except to your physician or another Medicare provider. And even then, you should verify the legitimacy of any provider by calling Medicare toll-free at 1-800-633-4227.

THE CON: A Medicare representative strongly suggests you sign up for a new type of plan that he or she says won't affect your original Medicare plan.

THE TRUTH: In reality, your current doctor may not even accept this new plan. Also, keep in mind that a Medicare Advantage Plan, though approved by Medicare, is an option run by private companies, and actually replaces your current Medicare coverage.

TO DO: Contact your doctor directly to verify that the new potential new plan is indeed accepted, and ensure that the Medicare representative is legitimate. Also, never sign up for anything that you do not completely understand. If you are happy with your current Medicare coverage, don't feel pressured to make any changes at all.

Love 2 Live Carefully Screened Caregivers Help Protect Seniors

Having a senior companion reduces the risks seniors face from either door-to-door or telephone scams. Our senior caregivers can screen calls and meet these salespeople at the door, alerting a potential scammer that the senior is not home alone. Contact us at 619-291-4663, and we will gladly provide a [no-obligation in-home assessment](#), free of charge. If you are a concerned relative residing in another city, or even in another state, no need to worry about your elderly relation ... simply call **Love 2 Live Home Services**, and we'll be there for you and your loved ones.



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