

## **Medicare Rx: Beware of Frauds and Scams**

*by the Consumer Law Project for Elders*

Beginning January 1, 2006, all people on Medicare are eligible to enroll in the new Medicare Prescription Drug Benefit program (also known as Medicare Rx). Private companies have been approved by Medicare to provide these benefits to Medicare recipients. This prescription drug coverage will help many people lower their prescription drug costs.

Unfortunately, this benefit is creating an opportunity for fraud and scams. Con artists are contacting seniors around the country claiming they work for Medicare "approved" companies or are government officials. These scammers offer to help sign the senior up for the Medicare prescription drug benefit and obtain personal information that they then use for illegal purposes.

Below are some tips to help you avoid fraud and scams and protect your personal information as you shop for a Medicare prescription drug coverage plan.

- Don't let a salesperson pressure you into making a decision. Companies can call to tell you about their Medicare drug plans, but they can't sign you up by calling you. Companies also cannot visit you at your home unless you invite them. Take your time and choose a plan that meets your needs.
- Do not give out your Social Security number or other personal or financial information until you have checked that the plan is approved by Medicare. To verify that a plan has been approved, call Medicare's toll-free number at 1-800-633-4227 (TTY 1-877-486-2048) or visit their website at [www.medicare.gov](http://www.medicare.gov).
- After you decide to enroll in a plan, do not give out credit card or bank account information unless you are arranging to make automatic payments for your drug plan from that account.
- If someone tells you that you must join a plan or you will lose your other Medicare benefits, it's a scam. The Medicare prescription drug benefit is voluntary.
- Telemarketers must observe federal and state do-not-call laws.
- If you have limited income and resources, you may be able to get extra help to pay for prescription drugs. Applications are taken by the Social Security Administration. Seniors who apply for extra help may be contacted by the Social Security Administration who may ask for general financial information in order to fill out the extra help application. However, the Social Security Administration will NEVER ask for specific bank account numbers. To find out more about this extra help, or to apply, call the Social Security Administration at 1-800-772-1213(TTY 1-800-325-0778) or visit [www.socialsecurity.gov](http://www.socialsecurity.gov).

- Be aware that any unsolicited personal contact may represent an attempt to scam you out of money or sell you a product that may not meet your needs. If you suspect a scam or fraud, you can report it to the Health and Human Services Office of the Inspector General by calling 1-800-HOT-TIPS.
- For free assistance with choosing and enrolling in an approved Medicare prescription drug plan, call your local Area Agency on Aging CHOICES program 1-800-994-9422 or visit the Medicare website at [www.medicare.gov](http://www.medicare.gov)

*The Consumer Law Project for Elders provides free legal assistance to seniors 60 or over who have consumer questions or problems.*

**The Consumer Law Project for Elders**

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