

Medicare Prescription Drug Program: Scams and other information

by the Consumer Law Project for Elders

All people on Medicare are eligible to enroll in the Medicare Prescription Drug program (also known as Medicare Part D). Private companies are approved by Medicare to provide prescription drug benefits to Medicare recipients. The prescription drug coverage helps many people lower their prescription drug costs.

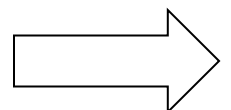
Scams: Unfortunately, the enrollment period for the Medicare Prescription Drug program creates an opportunity for con artists to scam people on Medicare. During the enrollment period, scammers call Medicare recipients and claim that they are government officials or that they work for Medicare "approved" companies and want to provide help with signing up for a plan. The scammer asks for personal information that, if given, is then used for illegal purposes.

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

- Be aware that any call or email you receive about a Medicare prescription drug plan may be an attempt to scam you out of money or sell you a product that does not meet your needs.
- Do not let a salesperson pressure you into making a decision. Companies can call to tell you about their Medicare drug plans, but they cannot 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.
- 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 program is voluntary.
- 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.
- After you check to verify the plan is approved by Medicare and you decide to enroll in that 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.

Reporting a scam: If you suspect a scam, you can report it to the Senior Medicare Patrol program 1-800-994-9422, Medicare 1-800-633-4227 or the U.S. Department of Health and Human Services Office of the Inspector General 1-800-447-8477.

The Extra Help program: If you have limited income and resources, you may be able eligible for the Extra Help program” that helps to pay for prescription drugs. Applications are taken by the Social Security Administration. Seniors who apply for extra help may



be called by the Social Security Administration if the information on the application is not clear. However, the Social Security Administration will not ask for specific bank account or credit card numbers. Do not give out your personal information to anyone who calls and claims to be from the Social Security Administration unless you have filed an application for the Extra Help program. If you get a call from someone claiming to be from Social Security and you are at all suspicious, ask the caller for his or her name, work location, and telephone number. To confirm if the call is legitimate, hang up and call Social Security directly at 1-800-772-1213 (TTY 1-800-325-0778).

Free Assistance:

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

To find out more about the Extra Help program, or to apply, call the Social Security Administration: 1-800-772-1213 (TTY 1-800-325-0778) or visit www.socialsecurity.gov

The Consumer Law Project for Elders

A project of Connecticut Legal Services, Inc.

1-800-296-1467

The Consumer Law Project for Elders provides free legal assistance to Connecticut seniors 60 or over who have consumer questions or problems, including scams: 1-800-296-1467.

Rev'd 3.2.22