



Consumer Federation of America

Avoid ID Theft and Fraud in the New Health Insurance Marketplace

Starting on October 1, 2013 people who don't have health insurance can buy coverage through the new "marketplaces" created under the Affordable Care Act (ACA). Con artists follow the news, and even before October 1 they were contacting people asking for money, personal information, or both, supposedly to help them sign up for insurance. Here's what you need to know to avoid these scams.

- **Most people don't have to do anything.** If you already have health insurance through your employer, Medicare, Medicaid, your school, the Veteran's Administration, or some other program, you don't have to sign up, get a new insurance card or make any changes. The insurance marketplaces are only for people who don't already have health insurance (and people who buy their own health insurance independently can switch to plans offered in the marketplaces if they desire).
- **The government is not calling.** Or sending emails. Or knocking on people's doors to sign them up for health insurance under the ACA. Don't give your bank account number, Social Security number, or other personal information to anyone you did not contact or in response to any advertisements.
- **There is no rush.** People who are eligible to buy plans through the marketplaces have until March 31, 2014 to do so. After that, enrollment is open to anyone who wasn't eligible before that date but whose situation has changed – for instance, if you had health insurance through your job and became unemployed after March 31, 2014 or you were on your parents' insurance and later need your own.
- **It's easy to get information, compare plans, and sign up.** At www.HealthCare.gov you can get answers to your questions about how the law works, see the plans that are available to you (some marketplaces are administered by the federal government, some by states – you'll be routed to the correct one when you provide the information about where you live), and sign up for coverage. Or you can call 1-800-318-2596 (TTY users can call 1-855-889-4325). There are also trained people in every state to assist you, free of charge, if you need more help. You can get their contact information from the website or hotline.
- **There is no application fee or charge to get help with the process.** The only thing that people will have to pay under the ACA is their monthly insurance bill (and some will qualify for free coverage or lower rates). If anyone wants to charge you for providing information or helping you sign up, it's a scam.
- **Report anything suspicious.** Call the HealthCare.gov hotline, 1-800-318-2596 (TTY users can call 1-855-889-4325) to report scams. If you think that you may be a victim of identity theft because you provided your personal information to someone you shouldn't have, you should also call your local police and the Federal Trade Commission's ID theft hotline, 1-877-438-4338 (TTY users can call 1-866-653-4261).
- **Get the facts from trusted sources.** In addition to HealthCare.gov, there are many other sources for good information about the law and how to avoid problems. AARP has created a special website about the ACA, www.HeathLawAnswers.org. Consumers Union has prepared an online brochure to help you understand the tax credits, see http://consumersunion.org/taxcredit/US_2014_EN.pdf (English) or http://consumersunion.org/taxcredit/spanish/US_2014_SP.pdf (Spanish). You'll find more tips about fraud at www.healthcare.gov/how-can-i-protect-myself-from-fraud-in-the-health-insurance-marketplace/ and www.consumer.ftc.gov/articles/0394-suspect-a-health-care-scam.