

# ACA facts

THE AFFORDABLE CARE ACT  
IN MICHIGAN

## PROTECT YOURSELF FROM SCAMS & FRAUD

Be aware that fake or confusing websites are beginning to appear online. Protect yourself by accessing the Health Insurance marketplace from *healthcare.gov*.

### Resources

- Learn more about the Health Insurance Marketplace at *healthcare.gov*. Ask questions using the Live Chat function or call toll-free 800-318-2596.
- Report suspected fraud to the Federal Trade Commission at *www.ftccomplaintassistant.gov* or call 877-FTC-HELP (877-382-4357).
- For specific questions about Medicare claims, medical records or expenses, visit *MyMedicare.gov*, or call 800-MEDICARE (800-633-42273).
- Get answers to your questions about health insurance and its effect on your personal finances at *bit.ly/askhealthlit*  
Updated October 2014

MICHIGAN STATE UNIVERSITY | Extension

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**T**here is no legitimate reason for anyone to have contacted you to sell you health insurance coverage as part of the Affordable Care Act. There is no such thing as an “Obamacare card.” There is no need for anyone to ask you for your Social Security number, credit card information, or any other personal financial information, including bank account routing numbers. There is nothing related to the ACA that would require you to send cash via wire transfer.

### Protect yourself from scams and fraud

If you are contacted by anyone attempting to sign you up for Marketplace health insurance, close the door or hang up the telephone. Then, report suspected scams and frauds to the Federal Trade Commission, state insurance departments, and your state attorney general’s office.

Keep in mind these tips from the Federal Trade Commission for protecting yourself, your personal information, and your bank account:

**Know whom you are dealing with.** Telemarketers must tell you it is a sales call, the name of the seller and what they are selling before they make their pitch. Do not hesitate to hang up the phone if you do not hear this information.

**Protect your personal information.** Do not share your bank account, credit card or Social Security numbers in response to a phone call, email message, text message or advertisement. Do not be tricked by requests for you to “confirm” information from callers you do not know.

**Do not send cash.** If you send cash by messenger, overnight mail or money transfer and later discover the charge was fraudulent, the money will be gone and you may lose your right to dispute the transaction.

**Resist pressure to make an immediate decision.** Ask to have all information in writing before you agree to buy. If it is an unsolicited offer, research it with the state attorney general’s office, the Federal Trade Commission or an important third person whom you trust.

### If you are on Medicare

The health reform law does not affect the basics of Medicare. You cannot purchase insurance through the Marketplace. You do not need to switch your general supplemental plans. Keep in mind that you will still need to make choices about a Medicare Part D prescription drug plan. You may be receiving legitimate communication about those plans. Beneficiaries should be especially wary of any phone calls asking for personal or financial information to continue Medicare eligibility. Medicare.gov is the official site for information about Medicare.

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