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HEALTH CARE REFORM & YOU **Protect Against Health Care Fraud**

STATEWIDE – Scam artists have hit the streets, airwaves and phone lines trying to take advantage of any confusion around the new health care reform law. AARP cautions: Criminals often use the news headlines as an inspiration for sales pitches that defraud the public and pad their own pockets.

“The new health care reform law has certainly been in the news; it will affect all of us – whether you’re on Medicare, get insurance through your employer, buy it on your own, or are uninsured,” says Deborah Banda, state director of AARP Massachusetts, which represents more than 800,000 members age 50 and older in the Bay State. “Right now, it’s important to get information about the law from a reliable source – find out about the new benefits, and when the various changes go into effect. This knowledge will not only help you to make the best decisions for yourself and your family, it will help protect you against possible fraud.”

Already, law enforcement officials have identified and stopped at least three scams. One television commercial, for example, urged people to call a toll-free number to sign up for new government insurance during a “limited enrollment period.” Other scammers went door-to-door trying to sell fake insurance. Meanwhile, fraudulent telemarketers sought personal information so they could send a new Medicare card, supposedly required by the new law.

“Another scam to watch out for revolves around the \$250 rebate checks for those who are in Medicare,” explains Banda. “If you fall into the Medicare prescription drug coverage gap – the dreaded ‘doughnut hole’ – you will automatically receive a rebate check. You do not have to take any action, and certainly do not have to pay anyone to file paperwork for you.”

To protect yourself against health care fraud, AARP advises:

- **Watch for official communications.** Government officials do not sell insurance policies door-to-door or over the phone. As the new health care law takes effect, rely on trusted sources to find out what you may need to know.
- **Know who you are dealing with.** You will not need a middleman to help you apply for new health care benefits or to receive the \$250 Medicare prescription drug “doughnut hole” rebate check. If you are eligible, the rebate check will come to you automatically. You do not need to take any action – no requests, no applications, no fees.
- **Be skeptical.** If you receive a visit, call or email from anyone claiming to want to help you sign up for programs created by the new law, they may not be legitimate. Do not pay anyone to help you receive your new benefits. And, do not reveal any of your personal information, such as your full name, date of birth, or Social Security number. If someone requests such details, they are more likely “out to get you” than out to help you.

- **Report fraud.** Law enforcement officials need you to report your concerns. The new health care law includes extra resources for fighting health care fraud. In Massachusetts, contact the Attorney General's Consumer Hotline at 617-727-8400, the Division of Insurance at 617-521-7794, or local law enforcement about any suspicious activity.
- **Stay informed.** To learn more – or ask questions – visit AARP's web page devoted to providing information about the health care reform law: www.aarp.org/getthefacts.

To receive a free informational brochure, "How the New Health Care Law Benefits You (D19272)," call AARP Massachusetts toll free at 1-866-448-3621.

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