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Medicare Open Enrollment Scams: Warning Signs and What to Do

Every fall, from October 15 to December 7, Medicare's Open Enrollment window opens, and so do the scammers. Fake "Medicare representatives" call or send mail asking for your Medicare number, Social Security number, or bank details, often to issue a "new card" or "keep your coverage." Others pose as insurance agents, pressuring you to switch plans right now, or threaten that your benefits will be cancelled if you don't pay or share your number. This guide shows the warning signs, what Medicare actually does, what to do if you already shared information, and how to report it. (Names and phone numbers shown are made-up examples.)

How the scam works

It can start with a phone call, a letter in the mail, or even a text — and it always wants your Medicare number, or your money.

The pushy sales call

An "insurance agent" calls out of nowhere, pressuring you to switch Medicare plans right now.

"Your new card"

A caller or mailer says you need a new Medicare card, and asks for your number to send it.

Payment and pressure

They ask for a gift card or wire transfer, and may threaten your coverage if you don't comply.

Medicare open enrollment scams: the warning signs

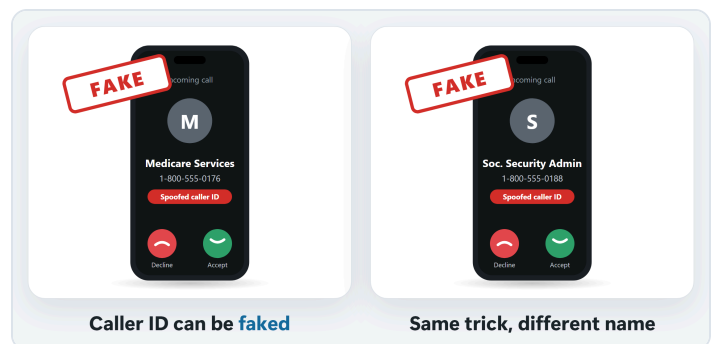
WARNING SIGN

1 Medicare won't call you out of the blue

A caller can make any name or number show up on your phone, even the words Medicare Services. That proves nothing.

WHAT TO DO

Medicare will never unexpectedly call, email, text, or message you asking for your Medicare, Social Security, or bank account number.



Warning sign 2: pushy plan-switch calls

- ☐ "You must decide right now"
A real agent doesn't need an instant answer, call after call
- ☐ Calls you never asked for
From an agent you've never spoken to, especially if they call again and again
- ☐ "Sign today or you'll miss out"
Don't let anyone rush a decision this important

Warning sign 3: payment and pressure

- ☐ Gift cards, wire transfers, or cash apps
No real Medicare bill or fee is ever paid this way
- ☐ "Your new card costs a fee"
Medicare mails your card to you automatically, and it's free
- ☐ Urgent threats and pressure
Don't let a scary threat rush you — hang up and verify first

3 rules to remember

- ☐ Your Medicare card is already free
It's mailed to you automatically. No call, email, or fee is ever needed to get it
- ☐ Medicare won't call you for your number
Not by phone, email, text, or social media, ever
- ☐ Hang up, then call 1-800-MEDICARE
Call the number on your card yourself, to check if anything is real

Already shared your number? Act fast.

- ☐ Call 1-800-MEDICARE right away
Report what happened, and ask them to watch your account
- ☐ Gave your bank or card number? Call your bank
Ask them to watch for, or stop, any charges
- ☐ Gave your Social Security number?
Consider a credit freeze or fraud alert, and watch for new accounts

- ☐ Watch your Medicare Summary Notices
Check for claims or services you don't recognize

Report it, and warn others

- ☐ 1-800-MEDICARE (1-800-633-4227)
Report anyone pretending to be Medicare
- ☐ ReportFraud.ftc.gov
File a report with the Federal Trade Commission
- ☐ Your local Senior Medicare Patrol
Free help spotting and reporting Medicare fraud, at smpresource.org
- ☐ Warn family and friends
Scammers target older adults especially hard during Open Enrollment

For family? Review it together.

- ☐ Ask about calls and mail during Open Enrollment
Scammers specifically target this October 15 to December 7 window
- ☐ Agree: never give out the number on the phone
Not to a caller, ever, even if the call seems urgent
- ☐ We can help review plan paperwork
Call 239-513-1960, or click Join Remote Session at naplescomputers.com

Recap: Medicare open enrollment scams

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|--|---|
| ☐ Medicare card is free, mailed automatically | ☐ Caller ID can be faked — hang up and verify |
| ☐ Medicare won't call, text, or email for your number | ☐ Don't let threats or pressure rush your decision |

Medicare mails your card to you automatically, for free, and will never unexpectedly call, email, text, or message you for your number. If you're ever not sure, hang up and call 1-800-MEDICARE yourself. Want help reviewing a call or plan paperwork? Call 239-513-1960, then click Join Remote Session at naplescomputers.com. We never cold-call anyone to get on their computer.



Think a Medicare call or letter might be a scam?

Call 239-513-1960

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