

Protect Yourself from Fraud in the Health Insurance Marketplace

Your best protection against fraud is being informed! Starting October 1, 2013, you can apply for health insurance through the Health Insurance Marketplace, on HealthCare.gov. Here are a few things to help you protect yourself while getting you the coverage you need.

Be informed.

- Visit HealthCare.gov, the official Marketplace website, to learn the basics.
- Compare insurance plans carefully before making your decision.
- Look for official government seals, logos, and navigator and assister certifications.
- Know the Marketplace Open Enrollment dates — October 1, 2013 through March 31, 2014. No one can enroll you in a health plan in the Marketplace until Open Enrollment begins or after it ends unless you have **special circumstances**.
- Know that Navigators and certified application counselors should not ask you for money to enroll in a health plan in the Marketplace. Consumers should be suspicious of anyone who charges them a fee in connection with enrollment.
- Know that if you have Medicare, it's against the law for someone to sell you a Marketplace plan.

Protect your personal information.

- No one should ask for your personal health information.
- Keep personal and account numbers private. Don't give your Social Security number or credit card or banking information to companies you didn't contact or in response to unsolicited advertisements.
Note: If you get help from a Marketplace assister, they may need certain personal information like your Social Security number to help you enroll.
- Never give your personal information to someone who calls or comes to your home without your permission, even if they say they are from the Marketplace.

Ask questions and verify the answers you get.

- The Marketplace has trained assisters in every state to help you at no cost. Visit HealthCare.gov or call **1-800-318-2596** to find local help in your area. TTY users should call **1-855-889-4325**.
- Ask questions if any information is unclear or confusing.
- Write down and keep a record of a salesperson's name or anyone who may assist you, who he or she works for, phone number, street address, mailing address, email address, and website.
- Don't sign anything you don't fully understand.

Report Anything Suspicious

If you suspect fraud, report it! Call the Health Insurance Marketplace consumer call center at **1-800-318-2596**. TTY users should call **1-855-889-4325**. Or contact local, state, or federal law enforcement agencies or your state department of insurance. If you suspect identity theft, or feel like you gave your personal information to someone you shouldn't have, call your local police department and the Federal Trade Commission's ID Theft Hotline at **1-877-438-4338**. TTY users should call **1-866-653-4261**. Visit ftc.gov/idtheft to learn more about identity theft.

