

# FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer & Business Education

## Medicare Part D Solicitations: Words to the Wise About Fraud

Information about the Medicare Part D prescription drug plan is in the news just about every day. If you're considering signing up for one of the plans being offered, chances are you are gathering lots of information about your drugs, your drug coverage and the available prescription plan options, and making lists to determine your needs.

Unfortunately, not everyone who contacts you about the new drug plan has the best intentions. Scam artists also follow the headlines, and they are reportedly contacting seniors claiming to represent a Medicare Part D provider, when all they really want is personal information, like Social Security numbers or checking or credit card account numbers. They can use this information to commit financial fraud.

The Federal Trade Commission (FTC), the nation's consumer protection agency, and the Centers for Medicare & Medicaid Services, the agency that runs the prescription drug program, want you to know how to protect yourself and your personal information as you make important choices about your health care coverage.

### What Providers May and May Not Do

To protect consumers, the law is very specific about what Medicare prescription drug plan providers *may* and *may not do*. For example:

- Medicare Part D plan representatives *may* call to tell you about their Medicare drug plans, but they *may not* call you if you've placed your telephone number on the FTC's Do Not Call Registry. The Registry gives you the opportunity to limit the telemarketing calls you receive. Once you register your phone number at [www.donotcall.gov](http://www.donotcall.gov) or 1-888-382-1222, telemarketers covered by the Registry have up to 31 days from the date you register to stop calling you.
- If you haven't placed your telephone number on the Do Not Call Registry, Medicare Part D plan representatives *may call to tell you about their Medicare drug plans*, but they *may not call to sign you up*. They may enroll you on the phone *only* if YOU call them. Be on the safe side: before you return a call to any provider, call Medicare first (toll-free at 1-800-633-4227 – 1-800-MEDICARE) to verify their legitimacy. TTY users should call 1-877-486-2048. The Medicare phone line is open 24 hours a day. Remember that Medicare doesn't recommend any particular prescription drug plan; it simply verifies that a provider is legitimate.
- Providers *may* come to your home *only* if you have invited them to do so.
- Providers *may* ask you how you want to pay your premiums, but they *may not* ask you for payment over the phone or through the Internet. They must mail you a bill for the premiums. Be aware that there is no fee to enroll in a plan.
- Companies *are not permitted* to send you unsolicited emails.

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## Protecting Your Personal Information

It's important to protect your personal information, even when you are shopping for a prescription drug plan. If your personal information – your Social Security, Medicare ID, credit card or bank account numbers – gets into the wrong hands, it can be misused. You could be left dealing with the consequences, including identity fraud or identity theft. It can take time, money, and patience to undo the damage caused by any misuse of your information. To protect your personal information, the FTC recommends that you:

- Keep all personal information safe. Don't give it out until you are sure that a company is working with Medicare and their product is approved by Medicare. Remember that if you decide to join a Medicare prescription drug plan, you will have to give your Medicare number.
- Resist talking to anyone who comes to your door peddling "offers" of drug coverage. The law says prescription drug benefit companies cannot visit your home unless you've given them permission to do so.
- Resist any pressure to join a Medicare prescription drug plan. You have until May 15, 2006 to decide, but enrolling is not mandatory. Whether you sign up or not has no effect on your other benefits from Medicare (Parts A and B) or from Social Security.
- Resist signing up for a plan on the telephone unless YOU make the call.
- Take a friend or family member with you if you decide to attend a sales pitch.
- Report scams and suspicious activity to Medicare. If you think someone is misusing your personal information, call Medicare at 1-800-633-4227 or the U.S. Department of Health and Human Services Fraud Hotline at 1-800-447-8477. You also may call the FTC at 1-877-382-4357. TTY users should call 1-866-653-4261. The FTC enters fraud-related complaints into Consumer Sentinel, a secure online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

## For More Information

To learn more about Medicare Part D and the plans available in your area, call 1-800-MEDICARE (Medicare at 1-800-633-4227) or visit [www.medicare.gov](http://www.medicare.gov). Your State Insurance Health Program (SHIP) also can point you to local resources that offer free customized advice about picking a drug plan. Visit [www.eldercare.gov](http://www.eldercare.gov) or call toll-free 1-800-677-1116.

To learn how to protect your personal information, visit [ftc.gov/idtheft](http://ftc.gov/idtheft) or call 1-877-ID-THEFT (1-877-438-4338). The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them.

*Produced in cooperation with the Centers for Medicare & Medicaid Services*

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1-877-FTC-HELP	FOR THE CONSUMER

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