



## Quick Facts About Medicare Prescription Drug Coverage and How to Protect Your Personal Information

### Protect Yourself from Identity Theft and Fraud

Identity theft is a serious crime. It happens when someone uses your personal information without your consent to commit fraud or other crimes. Personal information includes things like your name, or your Social Security, Medicare, bank account, or credit card numbers. Medicare is working hard to protect you from identity theft.

Following the tips in this fact sheet will help you protect yourself when you deal with plans and others about Medicare prescription drug coverage.

**Keep all personal information safe.** Protect your Medicare number as you would your credit card information.

**Know who you can trust.** Only give out your personal information to the following people you trust:

- A doctor, supplier, or plan approved by Medicare
- Family and trusted friends
- Senior centers and other local organizations working with Medicare
- State Health Insurance Assistance Programs
- Social Security
- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- [www.medicare.gov](http://www.medicare.gov) on the web

Keep in mind that if you decide to join a Medicare drug plan, you will have to give your Medicare number to the plan.

**If you think someone is misusing your personal information, call one of the following to make a report:**

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- The HHS Office of the Inspector General hotline at 1-800-447-8477. TTY users should call 1-800-377-4950.



## Protect Yourself from Identity Theft and Fraud (continued)

If you think someone is misusing your personal information, call one of the following to make a report:

- The Federal Trade Commission's ID Theft hotline at 1-877-438-4338. TTY users should call 1-866-653-4261.

If you feel like you are in danger (for instance, if someone is pressuring you or intimidating you), call your local police department immediately.

**Note:** If you lose your Medicare card or it's stolen, or if you need a new Social Security card, visit [www.socialsecurity.gov](http://www.socialsecurity.gov) on the web, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. If you get benefits from the Railroad Retirement Board, call your local RRB office or 1-800-808-0772, or visit [www.rrb.gov](http://www.rrb.gov) on the web.

### Know the rules about how Medicare drug plans can tell you about their plan.

Medicare drug plans and people who represent them can't do any of the following:

- Charge you a fee to enroll in a plan.
- Send you unwanted emails.
- Come to your home uninvited to sell or endorse any Medicare-related product.
- Plans can't call you unless you are already a member of the plan. If you are a member, the agent who helped you join can call you.
- Offer you cash to join their plan or give you free meals while marketing a plan to you.
- Enroll you into a drug plan, in general, over the telephone unless you call them and ask to enroll.
- Ask you for payment over the telephone or web. The plan must send you a bill.
- Sell you a non-health related product, like an annuity or life insurance policy, during a sales pitch for a Medicare health or drug plan.
- Make an appointment to tell you about their plan unless you agree in writing or through a recorded telephone discussion to the products being discussed. During the appointment, they can only try to sell you the products you agreed to hear about.
- Talk to you about their plan in areas where you get health care like an exam room, hospital patient room, or at a pharmacy counter.
- Market their plans or enroll you during an educational event like a health fair or conference..

If Plans use independent agents and brokers to sell their plans, they must be licensed by the state and the plan must tell the state which agents are selling their plans.



**Call 1-800-MEDICARE (1-800-633-4227) if you aren't sure about Medicare's rules or if you want to verify that a Medicare drug plan is legitimate.** Please note that Medicare doesn't recommend one product over another.

**Note:** If you filled out an application for extra help and there is missing information, someone from Social Security may contact you. They will only ask you for the missing information.

**Don't respond to anyone or any material that doesn't follow Medicare's rules.**

Call 1-877-SAFERX (1-877-772-3379) if these rules appear to be broken.

## **Here are some simple Do's and Don'ts to help you protect yourself:**

### **DO's**

- Do keep your personal information like your Medicare card and ID number safe.
- Do report all instances of suspected fraud and identity theft.
- Do ask questions to learn about the Medicare drug plans you are interested in.
- Do call 1-877-SAFERX (1-877-772-3379) if a Medicare drug plan appears to break the rules.
- Do call 1-800-MEDICARE (1-800-633-4227) to verify that a plan is legitimate. TTY users should call 1-877-486-2048.

### **DON'Ts**

- Don't let anyone borrow or pay to use your ID cards or your identity.
- Don't join a plan over the telephone unless you called the plan.
- Don't invite any door-to-door sales people into your home to talk to you about a Medicare drug plan.
- Don't send payment for a Medicare drug plan over the telephone or Internet.
- Don't respond to anyone or any material that breaks Medicare rules.

For more information, about how to protect yourself from identity theft, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) on the web.



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*My Medicare.*

CMS Pub. No. 11147  
Revised September 2008