



Okaloosa County Sheriff's Office

Sheriff Larry Ashley



Beware! **Health Care Reform Scam Artists** **Are on the Prowl**

SCAM ALERT Provided by: **BlueCross BlueShield**

Now that it's possible to sign up for health insurance under the new federal health care law, the Affordable Care Act, watch out for scam artists who may use this as a new way to steal your Social Security, bank account and credit card numbers, and with them, your identity. Don't let these health insurance scam artists win — be vigilant and protect what is yours.

Here are tips to help you avoid the scams:

- Affordable Care Act ID cards do not exist. Don't let anyone tell you a new health insurance ID card is required under the Affordable Care Act. It's a sneaky way for health insurance scam artists to try to obtain your private information.
- New health insurance policies are not required. Don't believe anyone who says the law makes everyone buy new insurance policies. It's true the law says nearly everyone must have health insurance, or pay a penalty. But it doesn't require everyone to get a new coverage. If you already have coverage, you probably don't need to do anything.

- Never give your personal information to unsolicited callers or visitors. Do not give information to anyone who calls or even comes to your door to talk about enrolling under the **Affordable Care Act. Instead, you can call 800-318-2596 for information (TTY: 855-889-4325).**
 - **These are toll-free phone numbers to the official federal government Health Insurance Marketplace call center.** If you get a call from someone claiming to be with an insurance company or the government, ask them to mail you more information or provide you with the address of a website you can visit. This will separate the health care reform scam artists from legitimate callers.
- The government will not contact you to update your personal information. Be wary of visitors or callers claiming to be government workers "checking the accuracy" of your personal medical information so they can "update" it for the Affordable Care Act. The government does not have representatives doing that, so it is likely a health insurance scam artist calling.

An unfamiliar health insurance company could be a fraud. If you're buying coverage directly from an insurance company rather than using the government marketplace, stick with an insurance company you know. If you've never heard of a company before, it could be a scam. Beware of made-up companies that offer no real health insurance coverage for the money you pay them. They'll walk away with your money and all your personal information.

**To report a fraud or scam call the
Okaloosa County Sheriff's Office
Fraud & Scam Hotline at
850-651-7674**