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## **Watch Out for Scammers and the Health Care Reform Law**

In a news release issued last month, the Alabama Department of Insurance warned residents that many states have received complaints about scammers going door-to-door selling fictitious "Obama Care" policies.

These are just some of the many scams that governmental agencies, trade groups, and consumer advocates are warning persons to be on their guard against.

The National Association of Insurance Commissioners (NAIC) says that in addition to the phony "Obama Care" policies, scammers are claiming there is a limited open-enrollment period in which to buy insurance.

Others are being told that a policy has a "limited time" offer, has limited benefits, or is necessitated by the new health care reform law.

It is easy to see how people on Medicare might be confused about the effect of the new law on their coverage. At a health fair last Friday at a Springfield, Tennessee, senior center, some attendees expressed anxiety about their Medicare supplemental insurance policies. "Will my Blue Cross Blue Shield [Medicare supplement] policy be changed?," one of them asked.

In fact, the health care reform law makes no changes to Medicare supplemental insurance. (There will likely be changes to Medicare Advantage plans over the coming years as the federal government will begin to pay them less per each enrolled Medicare beneficiary starting next year.)

As for Medicare itself, the law makes no reductions or limitations on any mandated benefit, such as the hospital and skilled nursing facility benefit under Medicare Part A.

Although under the new law all Americans will be required to purchase health insurance, this requirement does not go into effect until 2014 for most people, and it does not apply at all to people who are on Medicare now or will be on Medicare by 2014.

"If an agent or salesperson implies you have to purchase coverage now," the NAIC warns, "stop and call your state insurance department."

### ***AARP Fraud Alert***

AARP has issued a fraud alert, warning seniors to beware scammers. "The fraudsters often impersonate insurance agents and government workers to gain the confidence of consumers, and

then ask for personal information (such as Social Security numbers, bank accounts, etc.) that can be sold within minutes to global identity thieves.

“Some scammers are even selling insurance against ‘death panels’ for a ‘mere \$29.95 per month’,” AARP says.

The Fraud Alert gives these additional warnings:

- Don’t pay a scammer to expedite Medicare drug coverage rebates (the government does not allow this service).
- Verify that the insurer is licensed by calling your state Insurance Department. Be wary of any company who emails or calls you to sell an insurance product.
- Call your local Better Business Bureau (BBB) for information on any company that contacts you.

If you believe that you have been scammed, call your State Attorney General to find out what your rights are and to file a complaint.

**For information about help if you confront scammers, call us at 866-ELDERLAW (353-3752).**