

Common Scams & Concerns

Affordable Healthcare Enrollment 2014-2015



The Affordable Care Act (2010) has increased access to health insurance for millions of individuals, families and small business owners across the country. Each day, thousands of Americans log on to www.healthcare.gov to find affordable plans that meet their needs. Unfortunately, marketers, private insurance companies and scam artists have found ways to divert these consumers toward other products that are not regulated by or approved by the Federal Healthcare Marketplace.

Unsolicited Calls



A Marketplace representative will never call you directly unless you have registered with www.healthcare.gov. Only if you call the Marketplace directly will they ask you for personal information such as your social security number, income, etc. over the phone. They will never ask for your banking information. **If you receive a call from someone saying they represent the Marketplace, it is recommended that you hang up and call the Marketplace directly at 1-800-318-2596.**

Unless you are using healthcare.gov or a federally certified healthcare navigator to compare plans, you cannot be 100% sure that the advice you are provided is unbiased.

- Navigators in the State of Georgia must pass rigorous licensing requirements and submit to background checks in order to become certified. They are listed on the website for the Office of the Insurance Commissioner: <http://www.oci.ga.gov/Navigators/home.aspx>
- Agents who represent private health insurance companies might not be able to assist consumers with applying for advanced premium tax credits and cost-sharing reductions, the tools that make care affordable through the marketplace.

Decoy Websites

Since the Department of Health and Human Services rolled out the www.healthcare.gov website, other 'look-a-like' sites have sprung up. When consumers search for key terms such as 'government insurance', 'obamacare' or even 'health insurance marketplace', other non-government sites can mislead consumers.

Remember, only healthcare.gov can offer you unbiased information regarding tax credits, subsidies and affordable health plans.



What is phishing?

In a 'phishing' scam, you receive an email from what seems like a trusted source, but the content of the email can contain a virus, a link that will allow identity thieves to access your computer, or will ask you to send money.

Here are some signs to look out for:

Bad grammar	Often there will be a few misspelled words or poorly constructed sentences within the email body.
From a Familiar Name	Scam artists use names you are familiar with to gain your trust. Instead of saying 'healthcare.gov' they might say 'the Obamacare team'.
Message Contains Threats	There will be some call to action or threat in the email. For example, 'if you don't respond with your social security number, your account will be frozen.'
Links Within the Email	Most phishing emails contain a link within the body of the message. If you click it, it will likely take you to a page to enter your personal info OR it will release a virus that might let thieves access your computer.

Texting Concerns

Just like phishing emails, texting scams can also trick consumers into providing their personal information or allowing third-parties to charge them fees for services.

Plain and simple, the Marketplace will only text you if you asked them to.

If you receive a text claiming to be from the Marketplace that offers incentives or prizes, it is almost assuredly a scam. Never give your personal information via text. If you are offered a prize, contact the organization directly to verify it is a legitimate contest.

Filing a Complaint

Should you ever be solicited for personal information or become the victim of identity theft as the result of a healthcare-related scam, please contact the following to file a formal complaint:

The Federal Trade Commission

Phone: 1 (877) FTC-HELP (1-877-382-4357)

Online: <https://www.ftccomplaintassistant.gov>

US Social Security Administration (SSA)

Fraud Hotline

Phone: (800) 269-0271

Online: <https://www.socialsecurity.gov/oig/>

Office of Inspector General, Department of Health and Human Services

Phone: (800) 447-8477

Online: www.oig.hhs.gov

Insurance Commissioner of Georgia

Phone: (404) 656-2056

Online: www.oci.ga.gov