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NEWS RELEASE

FOR IMMEDIATE RELEASE

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Scammers take advantage of health care reform confusion

Consumers warned to be on alert

BOISE ID (September 11, 2013) – The Idaho Department of Insurance is warning consumers about unscrupulous scammers planning to take advantage of consumers who are uninformed about the Affordable Care Act (ACA).

“Since the ACA was signed into law in March 2010, fraudsters have come up with creative ways to obtain sensitive information like Social Security and bank account numbers,” says Bill Deal, Department Director. “We encourage Idahoans to learn about the ACA and avoid becoming victims of scams.”

One of the largest components of the ACA is the creation of new health insurance marketplaces. Idaho’s marketplace is [Your Health Idaho](#), a secure online portal where consumers will enter personal information and select a coverage plan from a list of options.

Open enrollment for Your Health Idaho begins October 1; however, bogus websites have been appearing online for more than a year. You should steer clear of websites that say you can purchase a policy before the open enrollment period.

Other common scams and red flags to watch out for include the following:

- *You get unsolicited calls from scammers who claim to have your new “Obamacare” insurance card – they just need to get some personal information (credit card numbers, bank account information, Social Security numbers) before they can send it to you. A variation of this scam specifically targets seniors on Medicare; the caller claims that seniors must verify their bank account and routing numbers so they can get their new Medicare card and continue receiving their benefits.*
 - You are not required to obtain a new insurance or Medicare card under the ACA. A legitimate representative of the federal government will already have your personal and financial information and should not ask you to provide it.

- *A salesperson says the premium offer is only good for a limited time.*
 - Enrollment in Your Health Idaho will be open from October 1 to March 31; rates have been approved for the entire enrollment period. Don't let anyone pressure you for any reason. Remember – if the offer sounds too good to be true, it probably is.

- *A salesperson says you could go to jail for not having health insurance.*
 - Starting in 2014, all Americans will be required to have health insurance. You will not face jail time if you do not purchase health insurance; however, you could be required to pay a penalty. More information about the individual mandate can be found on the Department's website on the Health Care Reform page.

- *You receive an unsolicited phone call or email from someone trying to sell insurance.*
 - The Idaho Department of Insurance and the federal government will not be contacting individual consumers to sell them insurance. Do not give sensitive information to anyone who contacts you claiming to be with the government, Department of Insurance or an in-person assister for Your Health Idaho.

The best way you can protect yourself from insurance fraud is by getting informed. Learn all you can about the ACA. Research the producer and company you are considering doing business with. Always verify that the producer and company are licensed to do business in Idaho by visiting the Department's website, www.doi.idaho.gov, or calling 334-4250 in the Boise area, or 800-721-3272 toll-free statewide.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.

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