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Quick Facts about Medicare Plans & Protecting Your Personal Information

Medicare plans must follow certain rules when they market their plans and get enrollment information from you. This fact sheet explains the rules that Medicare health and drug plans must follow.

Medicare plans and people who represent them can't do any of these things:

- Ask for your Social Security Number, bank account number, or credit card information.
- Charge you a fee to process your enrollment into a plan.
- Send you unsolicited emails.
- Call you, unless you're already a member of the plan or you gave a plan permission to call you. If you're a member, the agent who helped you join can call you.
- Come to your home uninvited to get you to join a Medicare plan.
- Make an appointment to tell you about their plan unless you agree (in writing or through a recorded phone discussion) to the products being discussed. During the appointment, they can only try to sell you the products you agreed to hear about.
- Offer you cash to join their plan or give you free meals while trying to sell you a plan.
- Enroll you into a drug plan over the phone unless you call them and ask to enroll.
- Ask you for payment over the phone or Internet. The plan must send you a bill.
- Sell you a non-health related product, like an annuity or life insurance policy while trying to sell a Medicare health or drug plan.
- Talk to you about their plan in areas where you get health care like an exam room or hospital patient room.
- Try to sell you their plans or enroll you during an educational event like a health fair or conference.
- Pressure you to join their plan by saying things like "you have to join this plan or you won't have coverage next year."
- Ask you to give names and phone numbers or addresses in order to sell to your friends or family.
- Ask you to sign the enrollment form before you're ready to join. **You should only sign the form when you're ready to join.**

If a plan uses independent agents and brokers, they must be licensed by the state. The plan must tell the state which agents they're using.

Don't respond to anyone or any material that doesn't follow these rules and call 1-800-MEDICARE (1-800-633-4227) to report the issue. TTY users should call 1-877-486-2048.

You can also call the Medicare Drug Integrity Contractor (MEDIC) at 1-877-7SAFERX (1-877-772-3379). The MEDIC helps prevent inappropriate activity and fights fraud, waste, and abuse in Medicare plans.

Note: If you filled out an application for Extra Help and there is missing information, someone from Social Security may contact you. They'll only ask you for the missing 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, and your Social Security, Medicare, bank account, or credit card numbers. Medicare is working hard to protect you from identity theft.

Don't give your personal information to anyone who comes to your home (or calls you) uninvited selling Medicare-related products. Medicare will **NEVER** call or come to your home uninvited to sell Medicare products.

If you suspect identity theft, or think you gave your personal information to someone you shouldn't have, call the Federal Trade Commission's ID Theft Hotline at 1-877-438-4338. TTY users should call 1-866-653-4261.

If you feel you're in danger (for instance, if someone is pressuring 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 [SocialSecurity.gov](https://www.SocialSecurity.gov), 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 (RRB), call your local RRB office at 1-877-772-5772, or visit [rrb.gov](https://www.rrb.gov).

