MBA Insurance Services Issues Medicare Open Enrollment Scam Guidance

October 15, 2026

RED WING, MN - October 15, 2026 -
MBA Insurance Services, an independent insurance agency with offices in Red Wing, Lake City, Ellsworth, and Lutsen, is issuing guidance on scam awareness during Medicare?s Annual Enrollment Period. The period runs from October 15 through December 7 and is the annual window when beneficiaries may review and change coverage.

The agency?s published resource notes that this limited timeframe attracts increased scam activity. Individuals may receive unsolicited calls, emails, or visits from people claiming to represent Medicare or insurance carriers. Common tactics include requests for Medicare numbers, offers of free medical equipment, or pressure to enroll in plans described as exclusive or lower cost. Legitimate organizations do not request Medicare or Social Security numbers through unsolicited contact.

MBA Insurance Services advises beneficiaries to rely on official sources for plan information. These include Medicare.gov, the State Health Insurance Assistance Program, and the Medicare help line. The agency recommends hanging up on unexpected calls, avoiding links in unsolicited messages, and confirming any proposed changes with a known agent before proceeding. Records of suspicious contacts can be retained for

reporting to Medicare, the Senior Medicare Patrol, or the state Department of Insurance.

The guidance aligns with the agency?s ongoing work in individual health, life, and Medicare-related coverage. Agents assist clients with plan reviews during the enrollment window and throughout the year. The independent structure allows comparison of options from multiple carriers rather than restriction to a single provider?s products.

Dee Whipple, Agency Partner and Health and Life Sales and Service Agent at MBA Insurance Services, described the practical steps involved. "Beneficiaries face a short window each fall to review coverage, and that concentration of activity creates opportunities for unsolicited contacts. Confirming information through known channels reduces the chance of acting on incomplete details."

Brittney Olson, Health and Life Sales Service Agent at MBA Insurance Services, added context on client conversations. "Many people prefer to discuss plan differences in person or by phone with someone they already know. That conversation can clarify what a proposed change actually covers before any paperwork is signed."

The agency?s resource outlines several verification steps. Beneficiaries can cross-check plan details directly on Medicare.gov rather than through third-party links. Door-to-door solicitations that request personal information or claim an immediate need to switch cards can be declined. Any offer of free equipment or testing in exchange for insurance details warrants separate confirmation with an official source.

MBA Insurance Services continues to support clients with Medicare-related questions outside the annual window as well. Agents explain differences between original Medicare, Medicare Advantage, and supplemental plans in plain terms. The focus remains on helping individuals understand existing coverage and available options without pressure to make immediate changes.

As an insurance agency in Lake City, MN, MBA Insurance Services extends these health and life services across its Minnesota and Wisconsin service area. The team works with individuals, families, and small groups on coverage that fits their circumstances.

The educational guidance on enrollment-period scams forms part of the agency?s broader personal lines and health practice. Agents remain available for policy reviews that account for changes in health needs, provider networks, or household situations. The approach emphasizes clear explanations of plan features and exclusions so clients can evaluate options based on their own priorities.

MBA Insurance Services operates as a locally owned independent insurance agency dedicated to personal and business insurance solutions. With offices in Red Wing, Lake City, Ellsworth, and Lutsen, the agency helps clients protect the lives they are building through reliable coverage options.

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MBA Insurance Services

Musty-Barnhart Agency Inc provides you and your family with quality insurance for your personal, business, life, and health insurance needs.

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