

Boomer Benefits: How To Avoid Medicare Enrollment Scams

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Fort Worth, TX Boomer Benefits recently published a blog post titled ?How To Avoid Medicare Scams While Applying For Medicare.? The post, as its name implies, explains some of the more common medicare-related scams and shares some of the steps that can be taken to reduce the danger associated with said scams or avoid them entirely. Everyone becomes a target for scams as they get older, and with the help of Boomer Benefits, they can learn how to quickly and easily identify scams and deal with them accordingly.

?You?ve likely heard horror stories from your friends or family members about the number of phone calls you will receive as you approach 65,? says the article. ?Indeed, your phone will probably be ringing constantly. The sad part is many people will fall for these calls and end up enrolling in plans that they didn?t want to or giving out personal information. If you give out personal information such as your Social Security number or credit card information, you could expose yourself to fraud. When it is time for you to apply for Medicare, you will want to be aware of the possible Medicare scams you may encounter and how to avoid them!?

The article lists some of the more common tactics employed by these scams as well. For instance, scammers are generally relentless, meaning they are likely to go to great lengths to reach their victims, and scams tend

to be perpetrated over the phone. One prominent example involves the scammer telling a story about their potential victim?s current policy along with benefits that they might be missing out on. They often ask questions to get the victim to verify their identity and provide their social security or Medicare number. Some then try to tell the victim that their Medicare card is expired and that they need a new one. Further, some pretend to be a representative from Social Security or Medicare and tell them that they have overpaid or underpaid their part B premium. This usually culminates in them asking for a credit card number claiming they want to give their victim a refund or have them pay the additional amount.

Another common type of scam is email scams. The article says, ?You may receive an email from what looks like Medicare or Social Security. If you have not taken recent action with either program, you will want to be cautious of clicking on anything. You will want to read the email and if you have any questions, call Medicare or Social Security directly. The email hackers out there will try to get into your email and computer, so be cautious of clicking on any links or attachments. Always pick up the phone and call Medicare or Social Security to verify that you should have received an email and what the attachment or link contains. We know the call times can be long, but it is always better to be safe than sorry!?

The article also talks about misleading television commercials, which while not explicitly scams, can have the same ramifications. It is usually better to talk to one?s medicare provider directly instead of calling any of the numbers that come up on misleading Medicare commercials. Medicare agents are usually well-informed about all the packages and benefits offered in a particular zip code.

The article recommends the following to help people avoid scams: knowing where to apply, knowing who will call (and who will not) and not giving out personal information. When applying, it is generally better to do it in person or go directly to Medicare. The article then offers tips that anyone can use to identify who is supposed to call and how to avoid giving out personal information unless absolutely necessary.

Boomer Benefits? final point is, ?According to Kaiser Family Foundation, over 60 million people are enrolled in the Medicare program. Whether you are new to Medicare this year or changing your current policy, you will likely experience a flood of phone calls. Always be careful about the people who call you first without you initiating the contact. If you have any questions or concerns, call your agent or insurance carrier to verify any information you?ve heard.?

Read more on Boomer Benefits? website. Kelsey Mundfrom of Boomer Benefits can also be reached for additional information. A guide on how to apply for medicare can be found at: pressadvantage.com/story/49940-boomer-benefits-releases-guide-on-how-to-apply-for-medicare.

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Boomer Benefits

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They are on a mission to help Baby Boomers through their New-to-Medicare transition every year.

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