

# Medicare Prescription Drug Plan Scams

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Medicare prescription drug plans are offered by private companies and organizations, and must meet specific federal standards and be approved by the [Centers for Medicare & Medicaid Services](#). It is extremely important for consumers to be familiar with the standards and expectations for these plans, to avoid being scammed.

Beware Of...

**Offers of prizes or money in return for joining a prescription drug plan.** Companies and organizations can offer modest prizes or benefits to promote their Medicare prescription drug plans, but it is illegal to require anyone to join a drug plan in order to get a prize or gift. Plans may never offer cash incentives for promotions.

**Threats of losing other Medicare benefits.** The Medicare prescription drug benefit is voluntary and is intended to supplement your other Medicare benefits. There is no requirement to join.

**Calls from the Social Security Administration seeking personal information.** The Social Security Administration (SSA) will never call seeking information regarding your bank account, credit card, or insurance policies. The SSA will only call seeking your Social Security Number if you applied for low-income assistance and the number on your application is incorrect.

**Materials that appear to be from the government.** Scammers may create documents and/or sales materials that appear to be from a government agency. These prescription drug plans are offered by private companies, not government agencies, so consumers should be wary of promotional materials.

**Protect Yourself !!**

**Guard your personal information.** Legitimate plans may only ask for your Social Security Number when you are actually enrolling in their plan. You may be required to provide banking information if you seek to arrange automatic payments for your coverage.

**Recognize Medicare prescription drug plans.** Plans not approved by the Centers for Medicare & Medicaid Services cannot market themselves as Medicare prescription drug plans. Materials from approved plans will have a seal with the words “Medicare Rx” and “Prescription Drug Coverage.” To check if a plan is approved, contact the [Centers for Medicare & Medicaid Services](#).

**Know the laws governing Medicare prescription drug plan marketing.** Companies or organizations offering these plans cannot come to your door uninvited or send you unsolicited

emails. They may call to promote their plans, but it is illegal for them to enroll you during this phone call. They must obey telemarketing laws ([MGL c. 159C](#); [201 CMR 12.00](#)).

**NEVER provide data such as social security numbers, Medicare or other health insurance numbers, dates of birth, bank account information, and similar information to anyone unless you are absolutely certain of who is making the request. Be wary about responding to someone seeking identifying information IF YOU DID NOT INITIATE the telephone call, e-mail, written correspondence or conversation. Check previously received written materials to confirm whether the contact information seems legitimate.**

Please see information provided by the Attorney general about Medicare prescription drugs plans.

Go to:

<http://www.mass.gov/?pageID=cagotopic&L=3&L0=Home&L1=Consumer+Protection&L2=Scams+and+Identity+Theft&sid=Cago>

If you have been victimized, contact your local police department as well as the Attorney General's Office of Public Inquiry & Assistance Center Hotline, call (617) 727-8400.

With thanks to:

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