SMP Senior Medicare Patrol
Preventing Medicare Fraud

**ND SMP Scam of the Month – November 2026**

# Medicare Open Enrollment Scams

**October 15 to December 7 is Medicare Open Enrollment.** During this time, Medicare beneficiaries can review and make changes to their Medicare coverage and Part D prescription drug plans. Unfortunately, scammers also take advantage of this busy enrollment period to target Medicare beneficiaries.

**Scammers try to trick people during open enrollment. Be careful with Medicare ads:**

During Open Enrollment, you may see many ads for Medicare plans. Some ads may feature celebrities or promise things like:

- "Free" health care
- No copays
- Money added back to your Social Security check

These offers may sound great, but the details are important. Costs, benefits, doctors, and prescription coverage can be different from one plan to another.

Medicare Advantage plans are offered by private insurance companies approved by Medicare. They are different from Original Medicare. Do not sign up for a plan just because you see an ad or receive a phone call. Take time to learn what the plan covers and what it will cost.

**Stop. Check. Protect.**
If someone contacts you about Medicare and you are not sure if they are a real Medicare representative, do not give them your information.

- Take your time. You do not have to decide right away.
- Check your current Medicare and prescription drug coverage. Compare plans before making a change.
- Use trusted sources to check information.

The **ND State Health Insurance Assistance Program (ND SHIP) provides free, unbiased help** to people with Medicare. Contact ND SHIP at 1-888-575-6611.

**Report Medicare Marketing Violations.**
You can report potential Medicare marketing violations and misleading practices directly to ND SMP at 1-833-818-0029, ND SHIP at 1-888-575-6611 or 1-800-MEDICARE (1-800-633-4227).

The information provided is intended to be a general summary only. Source of information: Medicare Messinger. (2025, September). *Medicare Advantage Marketing: What to know as Medicare open enrollment approaches.*

**North Dakota Senior Medicare Patrol Phone: 833-818-0029 or (701) 858-3580**
For more information or to locate your SMP, visit **https://ndcpd.org/smp/**

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