

Protect Yourself from Scams During Medicare Open Enrollment

Every year, scammers become more active during the **Medicare Open Enrollment Period**. They may target people with Medicare to steal their money, personal information, or both. Open Enrollment runs from **October 15 through December 7**. As you review your health and prescription plans, learn how to spot and avoid scams.

Watch Out for Medicare Scams

Scammers may pretend to be from Medicare. They may contact you when you are not expecting a call, text, or email. They may:

- Sound professional and know some of your personal information.
- Say you need a “new” or “updated” Medicare card.
- Ask for your Medicare number, bank account number, or credit card number.
- Offer you cash or gifts if you switch to their plan.
- Try to scare you by saying you must join a plan, or you will not have coverage next year.

Remember

- **Medicare cards are free.** Medicare will mail your card to you automatically.
- **Real Medicare representatives will not contact you out of the blue** to ask for your Medicare number, financial information, or payment.

How to Protect Yourself

Follow these tips to help protect yourself from Medicare scams during Open Enrollment:

- Do not share your information with unexpected callers. If someone asks for your Medicare, personal, or financial information, hang up.
- Medicare may ask you to verify information when you contact Medicare first.
- Medicare will not try to sell you a plan or make you pay for a Medicare card.

Do not trust your caller ID.

- **A scammer can make a call look like it is coming from Medicare.**
- **If you are not sure, hang up and call 1-800-MEDICARE (1-800-633-4227).**

Get help comparing Medicare plans.

- Your State Health Insurance Assistance Program (SHIP) can help you compare plans.
- You can also visit Medicare.gov, the official U.S. government website for Medicare.
- Or call 1-800-MEDICARE (1-800-633-4227).

Report Medicare fraud. Report Medicare impersonators and other Medicare scams at 1-800-MEDICARE (1-800-633-4227) or to the ND Senior Medicare Patrol at 1-833-818-0029. Then tell the FTC at ReportFraud.ftc.gov

The information provided is intended to be a general summary only. Source of information: Federal Trade Commission. (2025, September 30). *This Medicare Open Enrollment season, learn how to protect yourself from scams.*

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/>

This project was supported, in part, by grant number 90MPPG0079, from the Administration for Community Living, Department of Health and Human Services. The contents are those of the author and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.



Like us on Facebook: North Dakota Senior Medicare Patrol