



The 2015 Medicare open enrollment period runs from October 15 to December 7. It's the time when Medicare recipients can comparison shop and make changes to their plans. It's also a time when scammers take advantage of older consumers with ruses like these:



### Prescription Drug Plans

Someone calls and says you must join their prescription plan or you'll lose your Medicare coverage. Don't believe it. The Medicare prescription drug plan (also known as **Medicare Part D**) is *voluntary and does not affect your Medicare coverage*.

[Learn more >](#)

### Someone Calls You

Someone calls or emails claiming they need your Medicare number to update your account, get you a new card, or send you Medicare benefit information. **It's a scam.** If you need help with Medicare, call 1-800-MEDICARE or go to medicare.gov.



- Someone claiming to be a Medicare plan representative says they need "to confirm" your billing information by phone or online. Stop. It's a scam. Plan representatives are not allowed to ask you for payment over the phone or online.

[Get more info >](#)

### Think Before Providing Personal Information

Dishonest companies may offer you free medical exams or supplies. Be wary. It may be a trick to get and misuse your personal information. Whenever someone asks for your bank account number or your Medicare number, stop. Only give personal or financial information when you have verified who you're talking to. How do you know you are speaking to a "REAL" representative? YOU make the call to 1-800-MEDICARE to make sure you're talking to a legitimate representative.

[Personal Information](#)

### "Magic" Pills - The cure anything from wrinkles to knee pain!

There are a lot of marketing ploys out there ready to trick you into thinking that there is a magic cure for whatever ails you. They all promise instant relief and a "money back guarantee". **Be Suspicious, Skeptical and Wary.** Ask questions, and if you get an answer you understand don't buy it! The best tip is to **ask your doctor** about this miracle product. Chances are your Doctor will advise against it.

### SCHEDULE A SPEAKER

If you would like a Word document version of this newsletter, I'm happy to send along, just email with a request.

Interested in learning more about scams happening in Denver? Do you want to know how to protect yourself from identity theft? Maro Casparian is available for speaking engagements with faith-based organizations, neighborhood associations, PTAs, schools, rotary clubs, etc. Call or email me to schedule a presentation.

Please forward this email to others to spread the word.

Maro Casparian

Director Consumer Protection

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Email [amc@denverda.org](mailto:amc@denverda.org) me to:

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