



Santa Rosa County Sheriff's Office
Crime Prevention Unit

CRIME PREVENTION SAFETY TIP

Health Care Reform Scam Alert

(Provided by BlueCross BlueShield)

As the Affordable Care Act comes into play, watch out for scam artists who may use this as a new way to steal your social security, bank and credit card numbers and thus your identity. Don't let the health insurance scam artists win – be vigilant and protect what is yours.

Tips to help you avoid this scam:

- Affordable Care Act ID cards do not exist. Don't let anyone tell you a new health insurance ID card is required, under this Act. It's a sneaky way for health insurance scam artists to try to obtain your private information.
- New health insurance policies are not required. The law says that nearly everyone must have health insurance or pay a penalty. But it doesn't require everyone to get a new coverage. If you already have coverage, you probably don't need to do anything now.
- Never give out your personal information to unsolicited callers or visitors, especially if they come to your door to talk about enrolling you under the Affordable Care Act. Instead, call 800-318-2596 for information (TTY: 855-889-4325). These are toll-free numbers to the official federal government health insurance marketplace call center. If you get a call from someone claiming to be with an insurance company or the government, ask them to mail you more information or provide you with the address of a website you can visit. This will separate the health care reform scam artists from legitimate callers.
- The government will not contact you to update your personal information. Be wary of visitors or callers claiming to be government workers "checking the accuracy" of your personal

medical information so they can “update” it for the Affordable Care Act. There are no government representatives doing that, so it is likely a health insurance scam artist is calling.

- If you are buying coverage directly from an insurance company rather than using the government marketplace, stick with a company you know. If you never heard of the company before, it could be a scam. Beware of made-up companies that offer no real health insurance coverage for the money you pay them. They’ll walk away with your money and all your personal information.**
- Contact local law enforcement to report frauds or scams.**