

Buyer beware, news health insurance exchanges create opportunity for scammers

By: Ki Mae Heussner

As Americans prepare to purchase health insurance on the new exchanges opening up next month, state and consumer protection officials say they should be on the lookout for fake websites set up by scammers.

Under the Affordable Care Act, states across the country will launch online health insurance marketplaces on Oct. 1 that will enable people to compare and select health plans. But, as that date approaches, officials expect fraudsters to ramp up their efforts to deceive. “These exchanges could range from deceptive but relatively benign marketing devices for legitimate insurance companies to malicious devices that are designed to steal your identity or insurance information,” James Quiggle, communications director for the **Coalition Against Insurance Fraud**, told Kaiser Health News.

In a few states, private companies have attempted to launch sites positioned as official websites for their state’s exchange. In other scenarios, scammers have reportedly posed as government officials in emails and phone calls to get consumers to hand over their health information.

As a best practice, officials recommend that consumers start their health plan search on Healthcare.gov and find the link to their state’s exchange from there.

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**Coalition Against
Insurance Fraud**