

Obamacare: Scams Related to Health Care Expected to Rise

By: Eric Scheiner, CNS News

The new Obamacare insurance exchanges haven't opened but scammers already are abusing the system in order to steal identities, according to the **Coalition Against Insurance Fraud**.

"Crooks are exploiting peoples' confusion about what health reform means to them by weaseling into their living rooms and trying to pretend they're from the federal government -- requiring them to sign up for what they term Obamacare insurance and then saying, 'Hey, all you need to do is give me your bank account numbers, your credit card number and your Social Security number and then we'll sign you up on the federal roster,'" according to James Quiggle of the **Coalition Against Insurance Fraud**.

Instead, the con artists are stealing identities, ruining credit scores and committing medical fraud with the victim's insurance information. The scams reportedly started not long after the Affordable Care Act was signed into law.

"Obamacare cons have popped up in at least half of the states and very likely more. This is definitely a con that's wide spread and something people need to watch out for," Quiggle says.

The coalition expects things to get worse come the fall, when government navigators head out into communities to sign people up for the government insurance exchange program.

"Oct. 1 brings a whole new set of fraud concerns, especially with the navigators who are going to be charged with going into the community and trying to help sign up people and explain health reform to them. There's potential for fake navigators with forged credentials to knock on people's doors or cold call them and try to steal their identities," according to Quiggle.

"If your medical identity is stolen chances are your credit is going to be ruined because of unpaid medical bills. You're going to have to go to the credit reporting agencies and get your record cleaned up," Quiggle says, "You're also going to have to go to all your medical providers and make sure your health care records are cleaned up and do not reflect the medicines or blood types of the scammer - that may be incompatible with yours. That's a very big danger to your health."

"Cons are a two-way street in the brave new world of health reform," Quiggle says.

"One of the issues is that families can keep their adult children under their policies up to age 26 under health reform. This gives rise to the possibility that families might lie about their

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Coalition Against Insurance Fraud

children's age in order to keep them on the policy and save them from having to pay their own premiums."

The **Coalition Against Insurance Fraud** describes itself as America's only anti-fraud alliance speaking for consumers, insurance companies, government agencies and others. The organization claims there are other potential scams involving Obamacare that they are monitoring.