

## Scammers prey on consumers' confusion about health care overhaul

By: Pamela Yip, The Dallas Morning News

The misperceptions many people have about the health care overhaul law leave a wide-open space for crooks to slither through and scam unwary consumers.

That's what's happening as the federal Affordable Care Act inches closer to full implementation in January and open enrollment for health insurance exchanges kicks off in October.

Sadly, seniors are prime targets for the scammers.

"There's been a rapid increase in scams exploiting the confusion over health care reform," said Jim Quiggle, spokesman for the [Coalition Against Insurance Fraud](#).

"People are uncertain what it means to them and swindlers are going wild on the telephone, calling seniors and others with scams that are aimed at stealing their identities," he said.

First, let's lay out the climate that's making consumers sitting ducks for crooks.

Six months before open enrollment begins, many Americans remain unaware of, or confused about, the health care law, according to the Kaiser Family Foundation, a private, nonprofit foundation that explores health care issues.

Some believe Congress repealed the law and some believe the U.S. Supreme Court overturned it. But Congress hasn't repealed it, and the high court left its basic provisions standing.

In the scams currently circulating, crooks will often ask for your bank routing number and Social Security number.

The routing number is a nine-digit identification number located at the bottom left corner of your personal checks. The number is used when you set up a direct deposit to a checking account or an automatic bill payment from a checking account.

With this number and your Social Security number, it's easier for the bad guys to get their hands on your money, so guard them carefully.

Here are the types of health insurance scams floating around. They may have some overlap:

"Obamacare" scams — Quiggle said these scams "come in many, many flavors," but the pitch usually goes like this:

"They will call you and tell you, 'We're here to sell you Obamacare coverage. You'll go to jail if you don't buy it,'" Quiggle said.

First of all, open enrollment for the health insurance exchanges hasn't even started yet, so be

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skeptical about anyone today trying to sell you policies related to the Affordable Care Act.

Secondly, you won't go to jail if you don't have health insurance. Starting in January, however, U.S. citizens and legal residents will be required to have qualifying health coverage or face an income tax penalty.

Medicare scams — Texas Attorney General Greg Abbott has warned seniors to be on the watch for thieves posing as Medicare officials in an attempt to steal identities.

"Identity thieves are calling Texas seniors at home and claiming to be affiliated with the federal Medicare program," Abbott's office said in a consumer alert. "The callers falsely tell seniors that the Medicare program's current identification cards — which are well known for the red, white and blue stripes across the top — are being phased out and that replacement Medicare cards must be obtained in order to continue receiving benefits."

Seniors are told they must confirm their Medicare number and bank account information over the phone in order to receive a replacement card.

Since your Medicare number is also your Social Security number, it's obvious what the crooks are after.