

Scammers find targets after health-care overhaul; Fake insurance salesman are trying to sell 'ObamaCare'

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In Winfield, Kan., south of Wichita, a man who claimed to be with "ObamaCare" recently visited an elderly woman to talk to her about the new health-care law.

In reality, he was an insurance agent who wanted to get in the door to try to sell her a policy.

In suburban St. Louis, a man who said he was with the government was going door to door to sell "ObamaCare" policies.

Reports from Idaho, Illinois, Vermont, New York, Alabama and elsewhere tell similar stories.

"We're always getting some kind of scam," said Darrell Elliott, a Medicare fraud specialist with the Kansas Department on Aging. "Now we're getting ones related to health reform."

Indeed, scam artists are working overtime. They're hawking fake insurance policies by preying on the fears and confusion that surround the nearly \$1 trillion program, said health-care and consumer advocates.

For the record, there is no government health insurance program called ObamaCare, and federal employees aren't selling it door to door or by telephone.

Health-care fraud experts say that if you hear that kind of pitch, shut the door (or hang up the phone), then call your state insurance department or Better Business Bureau.

"You've got the perfect storm for people to be taken advantage of," said Kim Holland, the Oklahoma state insurance commissioner and co-chairman of the Antifraud Task Force for the National Association of Insurance Commissioners.

"The economy being what it is and health care so expensive, people are finding it difficult to afford medical care, and they are persuaded by low-cost plans," Holland said. "You've got these really unscrupulous people, and they are savvy in identifying the people who're most likely to be persuaded."

Older people are popular targets. Fraud experts said they are generally more polite and likely to listen to a salesperson.

Breyault said that because the law requires people to buy health insurance or pay a penalty, scam artists have laid on the pressure, telling

potential customers, "You need to buy this health insurance, or you will be violating the law." Even before President Obama signed the bill in March, health insurance fraud had been increasing, according to a survey in the fall of 37 states by the **Coalition Against Insurance Fraud**. Bogus health plans were the main reason for complaints.

Few consumer or health insurance groups are surprised that the new health-care law has become a rip-off tool. The changes it has triggered are complex, and making things up is easy.

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The same thing developed when Medicare began the prescription drug program, known as Part D, and scam artists tried to sell phony discount cards.

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Coalition Against Insurance Fraud