



Press Releases

October 1, 2013

MADIGAN URGES ILLINOIS RESIDENTS TO BE ON LOOKOUT FOR SCAMS IN AFFORDABLE CARE ACT ROLLOUT

Chicago — As more than one million individuals, families and small businesses in Illinois start to sign up for health insurance and financial assistance through the Illinois Health Insurance Marketplace, Attorney General Lisa Madigan today urged Illinois residents to educate themselves and use caution to avoid scam artists who may try to take advantage of this new program.

The Illinois Health Insurance Marketplace is a new online store where Illinois residents and small businesses can compare and enroll in medical and dental insurance. The insurance plans available through the Illinois Health Insurance Marketplace are approved by the federal government for Illinois residents as part of the Affordable Care Act. Additionally, individuals who enroll through the Illinois Health Insurance Marketplace will be able to determine whether they qualify for Medicaid coverage under the expanded Medicaid program or for tax credits to help offset their insurance premium payments.

Certified specialists trained by the Illinois Department of Insurance or the federal government will be available in Illinois to help individuals and small businesses enroll in an insurance plan through the Illinois Health Insurance Marketplace.

Scammers Taking Advantage

Unfortunately, as with any new government program, con artists will take advantage of the change and potential confusion. In some cases, these criminals will try to collect personal or financial information to steal your identity and your money. In other cases, unscrupulous sales people will try to sell “discount medical plans.” Those so-called discount plans may be insurance plans that really do not save you money, or they may not be legitimate health insurance plans at all.

Tips to Avoid Scams

- **Do not pay for help.** The government will not charge for its services. **You never have to pay to receive help.** If you receive an offer to sign up on the Illinois Health Insurance Marketplace for a fee, you should hang up, delete or walk away. Do not give cash, your credit card or banking information to someone you do not know or did not contact.
- **Make sure any specialist you work with is certified.** If you are working with a specialist, make sure the specialist is certified. To confirm you are working with a certified specialist, consumers can visit the Illinois Department of Insurance website: <http://insurance.illinois.gov>. Starting October 1, names of certified specialists will be added to the searchable database on a rolling basis, so please check back periodically.
- **Never open your door to a stranger, even if they claim to be a certified specialist.** Instead, consult the Illinois Health Insurance Marketplace to learn about the options you have and what you qualify for.
- **Guard your personal information.** Do not give out your Social Security number, bank account number, or other sensitive personal or financial information to someone who calls you, emails you or comes to your door. However, be aware that when you enroll for an insurance plan through the Health Insurance Marketplace, you will be asked to provide your Social Security number and payment information, among other personal information. Before you do this, make sure you are on the official website and if you sign up in person, ask the specialist who is helping you to look away while you enter this information online.

- **The Illinois Health Insurance Marketplace does not offer Medicare.** Medicare is not affected by the Affordable Care Act, and you cannot enroll in Medicare through the Illinois Health Insurance Marketplace. You should not share your Medicare number with anyone who contacts you uninvited. If you have Medicare questions, please call Medicare at 1-800-MEDICARE (1-800-877-9392).
- **Use the Illinois Health Insurance Marketplace for one-stop safe insurance shopping.** Consumers who enroll for insurance through the Health Insurance Marketplace can be sure they are accessing approved insurance plans and at the same time determine, based on their income, whether they are eligible for Medicaid coverage under the newly expanded program, or for tax credits to help offset their premium payments.

Illinois residents who have questions about how to enroll in insurance plans under the Affordable Care Act or have other general inquiries should visit www.getcoveredillinois.gov or call 1-866-311-1119. Consumers who wish to report a fraudulent solicitation should visit www.illinoisattorneygeneral.gov to download a complaint form or call the Attorney General's Consumer Fraud Hotlines:

1800-386-5438 (Chicago)

1-800-243-0618 (Springfield)

1-800-243-0607 (Carbondale)

Finally, to report identity theft, consumers should call their local police and then call the Attorney General's Identity Theft Hotline at 1-866-999-5630 (TTY: 1-877-844-5461).

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