

Senior AGENDA



FALL 2021



Attorney General
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Protecting older citizens continues to be one of the most important responsibilities of the Attorney General's office. Seniors are too frequently the target of a wide range of consumer fraud scams. Scam artists perceive senior citizens as vulnerable or unfamiliar with technology. They may see an "easy opportunity" to access retirement accounts and pensions.

We understand what you are up against and know how hard it can be to avoid their traps. My office works to protect all Illinois seniors by taking legal action against those who prey on seniors. We also support legislation to toughen penalties against those who commit crimes against the elderly.

The Attorney General's office collaborates with advocates, other government agencies, and law enforcement officials to root out fraud and abuse.

This newsletter is a tool for you to stay connected and to stay informed. Please use our Senior Helpline at 1-800-243-5377 to ask questions or make a claim if you believe you have not been treated fairly.

We will continue to share news several times throughout the year. My hope is that you will act on what you read and pass tips on to other friends and family members.

Medicare's Open Enrollment runs from October 15th to December 7th

Medicare's Open Enrollment is here!
Get important news & updates from [Medicare.gov](https://www.Medicare.gov).

Get ready for Medicare's Open Enrollment with these 5 tips:

- 1. Check your mail.** You may get important notices from Medicare or Social Security. If you're in a Medicare plan, you'll get an Annual Notice of Changes (ANOC). Note any 2021 changes to your health coverage or any extra help you may get to pay for prescription drugs. You may also get health plan marketing materials from insurance companies that offer Medicare health and prescription drug plans. Remember — plans aren't allowed to call or come to your home without an invitation from you.
- 2. Review your 2021 "Medicare & You" handbook.** It has information about Medicare coverage, as well as Medicare plans in your area. If you get your handbook by mail and want to get your next copy electronically, choose to go paperless next fall.
- 3. Think about your Medicare coverage needs for 2021.** Carefully review your Medicare coverage materials during Medicare Open Enrollment. Note any changes in 2021 costs or benefits. Decide if your current Medicare coverage will meet your needs for the year ahead. If you like your current coverage and it's still available for 2021, you don't need to take any action.
- 4. Preview 2021 health and prescription drug plans.** Medicare Plan Finder makes it easy to compare coverage options and shop for health plans. For a personalized search, log in or create an account (if you have a Medicare Number) to create or access a list of your drugs, compare your current Medicare plan to others, and see prices based on any help you get with drug costs.
- 5. Get personalized help in your community.** You may be able to find free information and events online, and help from health insurance counselors in your area by phone, such as the State Health Insurance Assistance Program. Illinois Department on Aging Senior Health Insurance Program (SHIP) 1-800-252-8966

BEWARE HEALTH INSURANCE SCAMS DURING OPEN ENROLLMENT

October 15th – December 7th

Open enrollment season is when many Americans enroll in or change their health care plans. For scammers though, it may also be open season on consumers.

- ! Scammers will use Medicare open enrollment as an opportunity to pitch bogus health plans or steal personal information from consumers.
- ! Scammers may call claiming they can enroll you in a health care plan that's less expensive than the one you have but provides all the same services.
- ! Other callers may try to bully you into re-enrollment by claiming your Medicare account will be discontinued if you don't.



Open Enrollment Tips

Healthcare.gov does provide assistance with enrollment. Its staff – known as “navigators” and “assisters” – **will not** require payment or call you out of the blue. You make the initial contact, and if anyone attempts to charge you money, it's a scam.

Don't answer calls from numbers you don't recognize, even if the numbers in your caller ID appear to be local.

If you do answer the phone, but you become suspicious that the call isn't legitimate, don't hang on, hang up!

Likewise, if you receive an unsolicited call from someone pressuring you to act immediately, just hang up.

Contact legitimate health care insurance providers directly using the customer service number on a billing statement or by finding a contact number on the provider's website.

Don't get spoofed!! Spoofing is when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. The Federal Communications Commission (FCC) website says, don't [hang on, hang up!](#)

For legitimate information on health insurance under the Affordable Care Act, visit healthcare.gov, and for information on Medicare visit medicare.gov.

What You Can Do



If you think that you are a victim of a health care enrollment scam, you should:

File a complaint with the Illinois Department of Insurance **1-866-445-5364** or online at www2.illinois.gov/

File a complaint about phone scams with the FCC **1-877-382-4357** or online at www.fcc.gov

Contact the Illinois Attorney General Senior Consumer Fraud Helpline to report the phone scam **1-800-243-5377**