



Quick Facts About Medicare Prescription Drug Coverage and Protecting Your Personal Information

Protect Yourself from Identity Theft and Fraud

Identity theft is a serious crime that happens when someone uses your personal information without your consent to commit fraud or other crimes. Your personal information can include your name; Social Security, Medicare, bank account, or credit card numbers. Medicare is working hard to protect you from identity theft. To help protect yourself when dealing with plans and others about Medicare prescription drug coverage:

Keep all personal information, such as your Medicare number, safe.

- Protect your Medicare number as you would your credit card information.
- Don't give out your personal information until you are sure that a person is working with Medicare and their product is approved by Medicare.

Know the rules about when someone can ask for your personal information.

Here are some rules from Medicare to help protect you:

Medicare Prescription Drug Plans

- can't begin marketing their products until October 1, 2005.
- can't begin enrolling people with Medicare until November 15, 2005.
- will have this "Medicare-Approved" seal on their materials.



People who are really working with Medicare

- can't come to your home uninvited to sell or endorse any Medicare-related product, but they can call you about their plan.
- can't enroll you into a drug plan or ask you to pay for a drug plan over the telephone, unless you are adding prescription drug coverage to a Medicare Advantage Plan or other Medicare Health Plan you already have. Note: State Health Insurance Assistance Programs and other local organizations may help you enroll over the telephone.
- can't ask for payment over the web. The plan must send you a bill if you enroll over the web.



Know the rules about when someone can ask for your personal information. (continued)

Remember, Medicare doesn't recommend one product over another.

Call 1-800-MEDICARE (1-800-633-4227) if you aren't sure about Medicare's rules or if any of these rules appear to be broken. **Don't respond to anyone or any material that breaks Medicare rules.**

Know who you can trust. Most people are honest and want to help you make health care decisions that are best for you. Only give out your personal information to someone you trust or to a doctor or supplier approved by Medicare. Also, make sure that you are present when your personal information is used.

You can trust and get help from

- family and trusted friends,
- senior centers and other local organizations working with Medicare,
- State Health Insurance Assistance Programs (call 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov on the web to get the telephone number),
- 1-800 MEDICARE (1-800-633-4227) (TTY users should call 1-877-486-2048), or
- www.medicare.gov on the web.

If you think someone is misusing your personal information, call

- 1-800-MEDICARE (1-800-633-4227) (TTY users should call 1-877-486-2048), or
- the Fraud Hotline of the HHS Office of the Inspector General at 1-800-447-8477, or
- the Federal Trade Commission's ID Theft hotline at 1-877-438-4338 to make a report (TTY users should call 1-866-653-4261).

Note: If you filled out an application for extra help and there is missing information, someone from SSA may contact you to ask for the missing information. They will only ask you for the information that's missing from the application.

If you feel like you are in danger for any reason, call your local police department immediately.

If you lose your Medicare card or it's stolen, or if you need a new Social Security card, go to www.socialsecurity.gov on the web or call the Social Security Administration at 1-800-325-0778. TTY users should call 1-800-325-0778. If you get benefits from the Railroad Retirement Board, call your local RRB office or 1-800-808-0772 or visit www.rrb.gov on the web.

For more information, about how to protect yourself from identity theft, look at www.consumer.gov/idtheft on the web.