



## PEOPLE WITH MEDICARE AND THE HEALTH INSURANCE MARKETPLACE

### *Frequently Asked Questions*

**Q:** Will the Health Insurance Marketplace affect my Medicare coverage?

**A:** The Health Insurance Marketplace is to help people who don't have any health insurance. You have health insurance through Medicare. Therefore, the Marketplace will NOT have any effect on your Medicare coverage.

Regardless of how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan, you will still have the same benefits and security you have now. The Marketplace does not offer Medicare Supplement policies (a.k.a. Medigap) or Medicare Part D plans (prescription drugs). In addition, you can still use your current Medicare card. No new Medicare cards are being issued due to the Affordable Care Act.

**Q:** Do I need to do anything with the Marketplace Plans during the annual Medicare open enrollment?

**A:** Medicare's open enrollment is not part of the Health Insurance Marketplace. It is against the law for someone who knows you have Medicare to sell you a Marketplace plan.

Medicare open enrollment (October 15 to December 7) is when people with Medicare are encouraged to review their current health and prescription drug coverage, including any changes in costs, coverage and benefits that will take effect next year. If you want to change your coverage for next year, this is the time to do it. If you are satisfied with

your current coverage, you do not need to do anything. For more information on Medicare open enrollment, call APPRISE at 1-800-783-7067.

**NOTE:** The Health Insurance Marketplace open enrollment period (October 1, 2013 through March 31, 2014) overlaps with the Medicare open enrollment period. Therefore, people with Medicare who are looking to make Medicare coverage changes should make sure they are reviewing Medicare plans and not Marketplace options.

**Q:** What should I do if I am contacted about signing up for a Marketplace Plan?

**A:** Open enrollment periods are a time when there is a higher risk for fraudulent activities. It is against the law for someone who knows that you have Medicare to sell you a Marketplace Plan. Furthermore, Medicare will never call or ask you for your personal information nor should you share your Medicare number or other personal information with anyone who knocks on the door or contacts you uninvited to sell you a health plan. Legitimate insurance agents and brokers do not make cold calls or go door-to-door to sell plans. So you should never sign a blank form and always take time to think about your options. Senior Medicare Patrol programs are teaching people with Medicare how to detect and report fraud, and protect themselves from fraudulent activity and identify theft. Locate the Senior Medicare Patrol program in your area at [www.SMPresource.org](http://www.SMPresource.org) or call 800-346-3606.