





Attention Medicare Recipients

Fake insurance can take a variety of forms – going so far as to use names that sound familiar to make you think you’re buying a legitimate product, or working with a legitimate provider.



Scam artists are skilled, they know how to say just enough to sound legitimate, but ultimately they only want to take your money and leave you unprotected. If you are contacted by a group you’ve never heard of, or are not sure about, you need to

STOP.




Look for these fake insurance red flags:

-  Promotional flyers may advertise important changes you need to know about and then offer a phone number you should call to make an appointment so you can learn more. Don’t invite someone from a flyer into your home even if their company sounds familiar.
-  The company, agent or promotional flyer offers unusually low premiums that are well below the average price for similar insurance products on the market.
-  The application for coverage contains only a few questions. A legitimate company’s application is going to be much more comprehensive in order to accurately quote the coverage based on your medical condition.
-  Quick-change tactics. Skilled scam artists will try to prey on your “time fears.” They may try to convince you to change coverage quickly without giving you the opportunity to do adequate research, or may tell you that you need to “act quickly,” or that their offer is only good “for a limited time.”

CALL.

-  Visit our Web site to find a listing of all insurance companies and individuals who are authorized to sell you insurance in the commonwealth.
-  No access to the internet? Call us at one of the phone numbers listed below.

CNFIRM.

-  Make sure the organization or individual is legitimate and licensed by the Pennsylvania Insurance Department
-  Only licensed insurance companies and individuals can sell insurance in the commonwealth. If someone contacts you who is not in our licensing databases, it could be a scam.
-  Don’t be a victim of fake insurance. Remember, if something sounds too good to be true, it probably is. Let us know of anything you believe is fake insurance.

Toll-free Automated Hotline: 1-877-881-6388 ♦ Harrisburg Office (717) 787-2317
Philadelphia Office (215) 560-2630 ♦ www.insurance.pa.gov