People with Medicare and the Health Insurance Marketplace

Frequently Asked Questions

HOW WILL THE HEALTH INSURANCE MARKETPLACE THAT STARTS IN 2014 AFFECT MY MEDICARE COVERAGE?

The Health Insurance Marketplace is designed to help people who don't have any health insurance. You have health insurance through Medicare. The Marketplace **won't** have any effect on your Medicare coverage.

Your Medicare benefits aren't changing. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan, you'll still have the same benefits and security you have now, and you won't have to make any changes.

The Marketplace provides new health insurance options for many Americans. If you have family and friends who **don't** have health insurance, tell them to visit **HealthCare.gov** to learn more about their options.

DO I NEED TO DO ANYTHING WITH MARKETPLACE PLANS DURING MEDICARE OPEN ENROLLMENT (OCTOBER 15 – DECEMBER 7, 2013)?

Medicare's Open Enrollment isn't part of the new Health Insurance Marketplace. It's against the law for someone who knows that you have Medicare to sell you a Marketplace plan.

Medicare Open Enrollment (October 15 – December 7, 2013) is the time when all 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're satisfied that your current coverage will continue to meet your needs for next year, you don't need to do anything. For more information on Medicare Open Enrollment, visit **Medicare.gov** or call 1-800-MEDICARE.

NOTE: The Health Insurance Marketplace Open Enrollment period (October 1, 2013 to March 31, 2014) overlaps with the Medicare Open Enrollment period (October 15 – December 7, 2013). Therefore, people with Medicare who are looking to make Medicare coverage changes should make sure that they are reviewing **Medicare plans** and **not Marketplace options**.

WHAT SHOULD I DO IF I'M CONTACTED ABOUT SIGNING UP FOR A HEALTH PLAN?

- The Medicare open enrollment period is a time when there's a higher risk for fraudulent activities.
- It's against the law for someone who knows that you have Medicare to sell you a Marketplace plan.
- DO NOT share your Medicare number or other personal information with anyone who knocks on your door or contacts you uninvited to sell you a health plan.
- Senior Medicare Patrol programs are teaching people with Medicare how to detect and report fraud, and protect themselves from fraudulent activity and identity theft.
- To learn more about health care fraud and ways to protect against it, visit **StopMedicareFraud.gov** or the Senior Medicare Patrol (SMP) program in your area (locate your SMP at **SMPresource.org**).

This information is provided by the United States Department of Health and Human Services.