



Medicare coverage doesn't change.

No one currently on Medicare needs to sign up for Obamacare or do anything else related to the law. If someone contacts you and claims to be from the government or Medicare, and asks you to pay for a new "Obamacare" ID card, it is a scam.



New health insurance policies are not required for everyone.

While the law says that nearly everyone must have health insurance or pay a penalty, the majority of Americans already receive coverage through an employer. Those with employer-based health coverage generally do not need to do anything.



Never give your personal information to unsolicited visitors or callers.

Do not provide your personal information to anyone who calls or visits you to talk about insurance under the Affordable Care Act, unless it is in response to an inquiry you have made.



Be a smart shopper.

If you want to buy coverage directly from an insurance company, make sure the company is legitimate. If you are unsure about the company or an agent that you are dealing with, call your state health insurance department and confirm that the company or agent is legitimate and licensed in your state before giving them any information.



Protect your insurance card.

Scammers can also steal your medical identity, which can put you in harm's way. Protect yourself by guarding your health insurance ID card, which you will receive in the mail upon selecting the health insurance plan of your choice. Treat this card like you would a credit card or your driver's license. Don't lend your insurance ID card to others and beware of "shoulder surfers" when you are using your card at a pharmacy, doctor's office or other public place.
