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Health Insurance Scams

Health insurance scams are common. Many scammers try to take advantage of the confusion around health insurance laws and insurance plans.

Health insurance scams tend to increase during annual open enrollment periods. Some scams also target certain groups of people like older adults, veterans, or immigrants.

- [If you get a caller from the Marketplace](#)
- [Medicare and Medicaid scams](#)
- [Medical discount plans](#)
- [How to spot a scam](#)
- [What do I do if I think I've been scammed?](#)

[Questions about health insurance?](#) ¹

Contact the ACS cancer helpline to get answers and information.

If you get a caller from the Marketplace

The Marketplace sometimes calls people to get more information for their application. **But they will never ask you for payment to apply for or keep your coverage.**

Here are some important things to remember about the Marketplace:

- Calls come from **1-855-997-1890** or **844-477-7500**. It might also show as **Health Insurance MP** or **Ins Marketplace** on your caller ID. But scammers can fake caller ID, so don't use this alone to confirm that a caller is real.
- Anyone calling from the Marketplace will give you their first name and ID number.
- If you're not sure if someone calling is really from the Marketplace, you can hang up and call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

The safest ways to sign up for health insurance coverage are:

- Through you or your spouse's workplace
- Through the Marketplace

If you want information about non-Marketplace plans, be cautious with things like:

- Very low premiums
- A push for you to sign up today
- Very aggressive salespeople. They may try to get around your questions, and often don't have the full policy details in writing. Some offer you coverage only if you join an association, union, or other group.

Federal government employees will never call you to sell you insurance or update your insurance data. If anyone calls you and says they're from the government and they need personal information – don't fall for it!

Here are some other things you can do to protect yourself from scams:

- Don't give out money, credit card information, birth dates, Social Security numbers, or bank account numbers unless you are sure exactly who you are giving it to and why.
- Ask for a plan that covers required [essential benefits](#)³ under the Affordable Care Act.
- Call your state insurance department (see below) to make sure the plan is licensed in your state. You can also ask if the plan has had complaints made against it.
- Check with your doctors, your pharmacist, and any facilities you use, to be sure they accept the plan you're considering.
- Review your claims and explanation of benefits (EOB). If you see any services, tests, or medicines you don't recognize, call your doctor's office and insurance company right away.
- Scammers often tell you to pay them in a specific way (gift card, wire transfer, etc.)
- Scammers usually demand you act quickly.
- If you're ever unsure, hang up and called the organization directly.
- If someone asks you to hit a button to stop getting calls, don't. Just hang up.
- Never give personal or financial information just to get a quote on a plan.
- Don't click on any links in text messages or emails that you don't recognize.

Check out the [Federal Communications Commission's scam glossary](#)⁴

<https://www.fcc.gov/scam-glossary>.

Federal Trade Commission. Spot health insurance scams. Published May 26, 2021. Accessed August 9, 2023. <https://www.consumer.ftc.gov/articles/spot-health-insurance-scams#signs>.

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Our team is made up of doctors and oncology certified nurses with deep knowledge of cancer care as well as journalists, editors, and translators with extensive experience in medical writing.

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