

STATE OF MISSISSIPPI



Attorney General Jim Hood and Insurance Commissioner Mike Chaney Warn Consumers to Look-out for Scams Regarding the New Federal Facilitated Health Insurance Marketplace

October 1, 2013

Jackson, MS—Insurance Commissioner Mike Chaney and Attorney General Jim Hood are warning Mississippians to be aware of the con-artists that may emerge as federal and state agencies prepare for the Federal Facilitated Health Insurance Marketplace (FFM) rollout under the Affordable Care Act (ACA).

“We see scammers try to take advantage of such transitions, in this case hoping to take advantage of people who are not familiar with the nation’s new health care law,” said Attorney General Hood.

Starting today, if you are uninsured or buy your own coverage you can enroll for health insurance through the Federal Facilitated Health Insurance Marketplace for coverage beginning as soon as January 1, 2014.

“The Marketplace will allow you to compare and select plans,” said Commissioner Chaney. “Although enrollment opens on October 1, there is no need to rush out to purchase a plan, take your time, get as much information as you can before making a decision as to the plan that best suits you and your family’s needs. The federal government regulates and approves the plans for this marketplace. I would caution consumers purchasing through the FFM that they may be limited in their choice of medical providers based on the insurance company networks.”

Scammers Taking Advantage.

Unfortunately, scammers will undoubtedly attempt to take advantage of consumers once the Marketplace takes effect. In some cases, criminals will try to collect personal or financial information. In other cases, unscrupulous sales people will try to sell “discount medical plans.” Those so-called discount plans may be insurance plans that really don’t save you money, or they may not be legitimate health insurance plans at all.

Medicare is not part of Federal Facilitated Health Insurance Marketplace.

If you are a Medicare beneficiary, you don’t need to do anything—you are considered covered. The Marketplace won’t affect your Medicare choices, and your benefits will not change.

Tips to Avoid Scams.

- The government will not call or email you to solicit enrollment plans. Your Marketplace options and additional information are available at www.HealthCare.gov or the Help Center at 1-800-318-2596.
- Anyone who claims they’re enrolling you for coverage through the Marketplace should be verified by contacting www.HealthCare.gov or the Help Center at 1-800-318-2596.
- Guard your personal information! If a caller claims they are with the government verifying personal information for a new government health insurance or Medicare card, hang up. (Medicare isn’t part of the Marketplace established by ACA, so you don’t have to replace your Medicare coverage with Marketplace coverage.) The information they may seek could include Social Security numbers or bank account information for “direct deposits.”
- Be wary of sound-alike government or company names, especially if they list a toll-free number other than the Help Center’s number (1-800-318-2596).

Legitimate Sources for Information & Coverage Enrollment.

You can learn more about qualified health plans offer in Mississippi through the FFM through several sources:

Website: www.HealthCare.gov: This is the federal government’s official FFM website. Here you can now get information, compare plans and coverage options, and you can enroll starting October 1.

Help Center: 1-800-318-2596: The Help Center is now open 24 hours a day, seven days a week. You can talk with a customer service representative, obtain the same information you’ll find on the website, and you can enroll for coverage starting October 1.

(more)

Navigators: Navigators, who are government trained and certified, will help answer Marketplace questions, discuss eligibility and options, and prepare electronic and paper applications to establish eligibility and enroll in coverage through the Marketplace. On October 1, you'll find Mississippi Navigators through the federal government's website or Help Center (see above). **In Mississippi, there are only two approved Navigators: Universtiy of Mississippi Medical Center (Jackson, MS) and Oak Hill Missionary Baptist Church Ministries, Inc. (Hernando, MS).**

Certified Application Counselors: These counselors will perform many of the same functions as navigators, including educating consumers and helping people complete applications for coverage. Counselors might come from community health centers or other health care providers, hospitals or social service agencies. **On October 1, you'll find Certified Application Counselors through the federal government's website or Help Center.**

Agents and Brokers: State-licensed health insurance agents and brokers who meet Health Insurance Marketplace requirements may enroll individuals in coverage through the Marketplace. **Contact your local agent.**

For more information on this topic, go to www.HealthCare.gov or the Federal Help Center at 1-800-318-2596. Additional information may also be obtained at the Mississippi Insurance Department's website: www.mid.ms.gov. To file a complaint regarding a possible scam, contact the Consumer Protection Division of the Mississippi Attorney General's Office by calling 601-359-4230 or 1-800-281-4418.

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Contacts:

Donna J. Cromeans
Public Relations Director
Mississippi Insurance Department
Donna.Cromeans@mid.state.ms.us
(601)359-3579

Jan Schaefer
Public Information Officer
Mississippi Attorney General's Office
jscha@ago.state.ms.us
(601)359-2002