FACT SHEET

Consumer Protection

Tips to Help You Shop, Compare and Enroll with Confidence

Covered California, the state's destination for quality, affordable health care, is committed to protecting consumers' privacy while helping uninsured Californians get coverage. Unfortunately, some scammers and fraudsters may falsely pose as representatives of Covered California to obtain personal information, commit identity theft and sell fraudulent health insurance. To help you protect your personal information and purchase health insurance safely, get the facts about Covered California so that you and your family can enroll in affordable health care with confidence and trust.

How to Protect Yourself:

Trust Certified Representatives

Only individuals certified by Covered California are authorized to help you enroll for health insurance offered through Covered California and Medi-Cal. These representatives undergo an extensive training and certification process, including criminal background checks. Verify certification by calling **(800) 300-1506** or at **CoveredCA.com**.

Never Pay for Enrollment Assistance — enrollment assistance is always free.

Pay Premiums Only to the Health Insurance Company or a Certified Insurance Agent

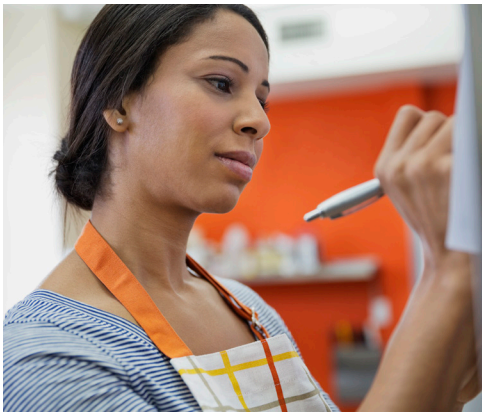
Make your monthly premium payments directly to your health insurance company or a Covered California Certified Insurance Agent who is authorized to collect premium payments on behalf of an insurance company. Certified Educators and Certified Enrollment Counselors never handle payment information.

Never Pay with Cash

To protect consumers, Covered California certified representatives will never ask for cash. Consumers without access to banks or other financial institutions should contact their health insurance company to learn how to pay safely.

Do Not Give Out Your Personal Information to Someone You Do Not Trust

Individuals offering to explain your new health coverage options through Covered California do not require confidential personal information to help you. Only Certified Enrollment Counselors or Certified Insurance Agents need that when you are ready to enroll. Do not enroll during an unsolicited cold-call or door-to-door visit. When you're ready to enroll, you may do so online, over the phone or in person by scheduling an appointment through Covered California.



COVERED CALIFORNIA

What to Do if You Think You Were Scammed

If you think someone fraudulently represented themselves as part of Covered California to obtain personal information, commit identity theft and sell fraudulent health insurance, immediately call the police and alert your creditors. A few key resources for your protection are listed below.

- Report any suspected fraud to Covered California: Call **(800) 300-1506** or email **consumerprotection@covered.ca.gov**.
- A checklist for identity theft victims is available from the California Office of the Attorney General: **www.oag.ca.gov/idtheft/facts/victim-checklist**.
- Report fraud related to the new health care law to the Federal Trade Commission at **https://www.ftccomplaintassistant.gov** or call **(877) FTC-HELP**.
- If you suspect an insurance agent is engaged in fraud, call the California Department of Insurance's Consumer Hotline at **(800) 927-HELP**.
- If you suspect fraud related to Medi-Cal, call the Department of Health Care Services Hotline at **(800) 822-6222** or email **stopmedicalfraud@dhcs.ca.gov**.

People age 65 and older who receive health insurance through Medicare are not required to change their coverage or pay for new services under the new health care law.

How Scammers May Try to Exploit You

SCAMS	FACTS
An imitation website asks you to enter your confidential information or payment.	Only **www.CoveredCA.com** is authorized to process enrollment online.
A bogus "navigator" seeks to charge you for assistance signing up with Covered California.	Any consumer assistance from Covered California is free.
A caller pressures Medicare recipients to "update your Medicare information to continue eligibility," in order to steal their Social Security numbers.	Medicare recipients do not need to do anything under the Affordable Care Act.
A salesperson uses aggressive sales tactics such as saying the government will send you to jail if you do not buy insurance or offering a "one-time-only, special discount."	Covered California does not use aggressive sales tactics. There are no criminal penalties for failure to carry health insurance. Learn more at **www.CoveredCA.com**.

For more information and to enroll | visit CoveredCA.com call (800) 300-1506

FACEBOOK.COM/COVEREDCA | TWITTER: @COVEREDCA