

Each day, thousands of Americans log onto [www.healthcare.gov](http://www.healthcare.gov) (also called the Health Insurance Marketplace) to find affordable health insurance plans that meet their health needs. Unfortunately, a few dishonest companies and people trick others who want to buy health insurance. Their tricks convince people to buy insurance that they do not need, that is worthless, or that is not approved by the Marketplace.



[www.healthcare.gov](http://www.healthcare.gov)

There are different names for the Health Insurance Marketplace:

- Health Insurance Marketplace
- the Marketplace
- healthcare.gov

Here are a few scams and concerns that you should look out for when purchasing health insurance.

## Uninvited Phone Calls

- No one from the Marketplace will call you or contact you directly unless you have already signed-up with [www.healthcare.gov](http://www.healthcare.gov) or have asked for a call-back.
- The Marketplace will only ask you for personal information if you contact them directly.
- They will **never** ask for your banking information.

Calls to be careful of:

- Calls from numbers that appear to be from your own phone number. These calls are illegal.
- Calls from agents who claim to sell Obamacare plans. Ask them for their Georgia license number and check that ID with the Department of Insurance.
- Many calls are scams. Many are from agents not registered or licensed in Georgia. These calls should be reported immediately to the Department of Insurance.

## Fake Websites

Since the [healthcare.gov](http://healthcare.gov) website opened, other “look-a-like” sites have been created. When you search for key terms such as “government insurance,” “Obamacare,” or even “health insurance marketplace,” these look-a-like sites show up to try to trick you.

Only [healthcare.gov](http://healthcare.gov) can offer you honest information about affordable health plans and if you qualify for financial help.

If you get a call from someone saying they represent the Marketplace, hang up and call the Marketplace directly at 1-800-318-2596.



For navigators or CACs with questions about filing a complaint or reporting a scam, contact Georgia Watch at 404-525-1085



Beware of fake “look-a-like” sites.

## People who charge money to help you enroll

Some scam artists say they will help you enroll in health insurance if you pay them.

**Health insurance enrollment is free. Do not pay anyone to help you.** If you want to find free, fair help near you, call the Marketplace or visit [localhelp.healthcare.gov](http://localhelp.healthcare.gov).

## Phishing – You don't want to get caught by this line!

In a “phishing” scam, you get an email from what seems like a trusted source, but it is not. The email may secretly have a computer virus, a web link that will allow identity thieves into your computer, or a request for money.

### Here are some “phishy” things to look out for:

- **Bad grammar:** Often there will be a few misspelled words or poorly written sentences in the email.
- **From a Familiar Name:** Scam artists use names you probably know to gain your trust. Instead of saying ‘healthcare.gov’ they might say ‘the Obamacare team’.
- **Message includes Threats:** The email asks you to send personal information or something bad will happen. For example, “if you don't respond with your social security number, your account will be frozen.”
- **Links in the Email:** Many times, there is a link in a phishing email. If you click it, it may take you to a page to enter your personal information or it will free a virus that might let thieves into your computer.

## Texting Concerns

- The Marketplace will only text you if you asked them to.
- If you get a text offering prizes that claims to be from the Marketplace, it is a scam.
- Never text your personal information.
- If you are offered a prize, contact the organization directly to check that it is a real contest.

## Filing a Complaint

It is important to report it if:

- You are ever asked for your personal information by a company or person you do not trust
- Your identity is stolen because of one of these scams

File a complaint with these agencies:

- **Georgia Department of Insurance**  
(404) 656-2056 or [oci.ga.gov/ConsumerService/complaintprocess.aspx](http://oci.ga.gov/ConsumerService/complaintprocess.aspx)
- **Office of Inspector General, Department of Health and Human Services**  
800) 447-8477 or [www.oig.hhs.gov](http://www.oig.hhs.gov)
- **The Federal Trade Commission**  
1 (877) FTC-HELP (1-877-382-4357) or [ftccomplaintassistant.gov](http://ftccomplaintassistant.gov)



For more information about filing a complaint, see our **Health Insurance Complaints and Appeals** fact sheet.

**Free, unbiased information about health insurance is available.**

The Health Insurance Marketplace  
[www.healthcare.gov](http://www.healthcare.gov)  
1-800-318-2596

A licensed navigator or certified application counselor. Find someone in your area:  
[localhelp.healthcare.gov](http://localhelp.healthcare.gov)

## What is “Personal Information”

**Personal Information** means any information that can be used to identify you. That includes your

- social security number
- driver's license number
- phone number
- home address
- e-mail address, and
- date of birth.

Personal information can be used by others for to steal your identity or your money. Protect your personal information. Learn more at [www.consumer.ftc.gov](http://www.consumer.ftc.gov).