

# Protect Yourself from Fraud in the Health Insurance Marketplace

Your best protection against fraud is you! Starting October 1, 2013, you can apply for health insurance through the Health Insurance Marketplace, on [HealthCare.gov](http://HealthCare.gov). A few simple things can protect you from fraud, while getting you the coverage you need.

## Be informed.

- Visit [HealthCare.gov](http://HealthCare.gov), the official Marketplace website, to learn the basics.
- Compare insurance plans carefully before making your decision.
- Look for official government seals, logos or web addresses.
- Know the Marketplace Open Enrollment dates — October 1, 2013 through March 31, 2014. No one can enroll you in a health plan in the Marketplace until Open Enrollment begins or after it ends unless you have **special circumstances**.

## Protect your private health care and financial information.

- No one should be asking for your personal health information. Don't give it to anyone.
- Keep personal and account numbers private. Don't give your Social Security number or credit card or banking information to companies you didn't contact or in response to unsolicited advertisements.
- Never give your personal health or financial information to someone who calls or comes to your home uninvited, even if they say they are from the Marketplace.

## Ask questions and verify the answers you get.

- The Marketplace has trained assisters in every state to help you at no cost. You should never be asked to pay for services or help.
- Ask questions if any information is unclear.
- Write down and keep a record of a salesperson's name or anyone who may assist you, who he or she works for, phone number, street address, mailing address, email address, and website.
- Double check any information that is confusing or sounds fishy. Visit [HealthCare.gov](http://HealthCare.gov) or call us at **1-800-318-2596**. TTY users should call **1-855-889-4325**.
- Don't sign anything you don't fully understand.

## Report Anything Suspicious

If you suspect fraud, report it! Call the Health Insurance Marketplace consumer call center at **1-800-318-2596**. TTY users should call **1-855-889-4325**. Or contact local, state, or federal law enforcement agencies or your state department of insurance. If you suspect identity theft, or feel like you gave your personal information to someone you shouldn't have, call your local police department and the Federal Trade Commission's ID Theft Hotline at **1-877-438-4338**. TTY users should call **1-866-653-4261**. Visit [ftc.gov/idtheft](http://ftc.gov/idtheft) to learn more about identity theft.

