BBB Tip: Protect Your Medicare Information During Open Enrollment!

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Your phone rings, and the caller says they can help you get better Medicare coverage. They promise lower costs, extra benefits, or a new Medicare card. All they need is your Medicare number.

Before you share anything, stop and check who is asking.

Medicare's annual open enrollment period runs October 15 through December 7. Changes made during this period generally take effect January 1, 2027. It is an opportunity to review your coverage, but it also gives scammers a timely reason to contact you. Visit Medicare.gov for Medicare enrollment information.

BBB offers these tips to help protect your information while you consider your options.

Be Cautious About Unexpected Calls

A professional voice, an official-sounding title, or knowledge of your name does not establish that a caller is legitimate. Neither does caller ID. Scammers can make a call appear to come from Medicare.

Be suspicious if someone unexpectedly asks for your Medicare number, Social Security number, banking information, or payment to issue a new card. Medicare cards are free. If you question a call, hang up and contact Medicare yourself at 1-800-MEDICARE, or 800-633-4227. FTC guidance on Medicare scamscan be found at FTC.gov.

Know What Plan Representatives Can Do

Private insurance companies sell Medicare health and drug plans, and there are circumstances when their representatives may legitimately call. Medicare's rules generally prohibit plan sales calls unless you are already a member or have given permission to be contacted.

Plan representatives also cannot come to your home uninvited to sell a plan, charge a fee to process your enrollment, or pressure you to sign before you are ready. Plans do not need your personal information to provide a quote.

Take time to understand an offer before agreeing to enroll. Visit Medicare.gov for Medicare's plan marketing rules.

Go Directly to Trusted Resources

Be careful when searching online for enrollment assistance. The Federal Trade Commission warns that scammers and dishonest businesses can pay for prominent search advertisements and use website addresses or logos that resemble government resources.

Enter Medicare.gov directly into your browser's address bar rather than relying on an advertisement or a link in an unexpected message. You can also call 1-800-MEDICARE. See FTC's September 2026 warning at FTC.gov.

For help understanding your options, contact your State Health Insurance Assistance Program, known as SHIP. Find your local program at SHIPhelp.org. SHIP provides one-on-one Medicare counseling from an unbiased source. Find local SHIP assistance

Watch Your Medicare Statements

Protecting your Medicare number matters beyond enrollment season. Someone who obtains it may use it to submit fraudulent claims.

Review your Medicare statements for services or equipment you did not receive. Contact your provider about unfamiliar charges, and report suspected fraud to 1-800-MEDICARE.

If you already shared your Medicare information with a suspicious caller, contact Medicare promptly and explain what happened. Go to Medicare.gov for Medicare fraud reporting guidance.

Open enrollment gives you time to consider your choices. Use that time to ask questions, verify who you are dealing with, and get assistance from a source you trust.

Report suspected scams at BBB.org/ScamTracker to help others recognize similar approaches.

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Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, which serves 77 counties across Georgia, Alabama and South Carolina. BBB helps consumers make informed marketplace decisions, promotes trustworthy business practices and provides resources to help consumers avoid scams. To research a business, file a complaint, submit a customer review or report a scam, visit BBB.org. For assistance from your local BBB, call 800-763-4222 or email info@centralgeorgia.bbb.org.