

# Be Scam Smart<sup>SM</sup>

## Protect yourself from insurance fraud

Did you know that criminals can steal money and personal information by pretending to work for health insurance companies or sending fake bills? This is known as health insurance fraud or health insurance scam, and it's against the law. How do you know what is real and what is a scam?

### 1 Understand your health insurance plan.

Learn what your plan pays for and what you need to pay for. Call your insurance company if you have questions.

If you have Medicare, you can choose to buy a "supplemental" plan to help with costs. The law does not make you buy extra insurance.

### 2 Read your statement.

When you receive medical care, your insurance company will send you a statement. Read it carefully.

If you see anything that looks wrong, call your insurance company or your doctor to ask about it.

### 3 Protect your information.

When you sign up for health insurance, you may be asked for personal information in order to enroll. You might be asked for this information again if you call your insurance company with questions.

But be careful about giving personal details over the phone to anyone who does not explain who they are and why they are calling.

### 4 Protect your money.

When you sign up for insurance, you will pay your monthly bill for coverage, also called your "premium." You may also pay for other costs when you visit the doctor or get prescription medicine. There are no special "sign-up" fees, besides your premium, that you need to pay. There is no extra cost for an insurance card, either. When you sign up for insurance and pay your premium, an ID card will be mailed to you.

### 5 Protect your health.

When you visit the doctor, if you don't feel comfortable with the treatment he or she suggests, don't be afraid to ask questions. Your health is your business.



### Be Scam Smart.

If you have questions about health insurance scams, here's what you can do:

- Call your insurance company and report anything that does not seem right. Let them know right away if your insurance card has been lost or stolen.
- If you think someone has stolen your personal health or bank information, you can report it to your state's Attorney General's office and department of insurance, the local police department and the Federal Trade Commission at [FTCcomplaintassistant.gov](http://FTCcomplaintassistant.gov).



**BlueCross BlueShield  
of Montana**