



Medicare open enrollment is here for more than 65 million participants. As you consider the many options, don't forget to keep an eye out for scams. Scammers use this time as an opportunity to take advantage of older adults. Remember that these imposters have many tools like spoofing phone numbers so that it appears to be from a trusted source.

Here are some common Medicare scams and how to avoid them:

- You receive a phone call from someone claiming to be from Medicare. They say you need to provide your Medicare number or credit card information in order to sign up for a plan. **HANG UP!** Medicare **NEVER** calls beneficiaries to sign up.
- Other tricksters are calling asking consumers to update their information with the new Medicare number. **DO NOT** give out your Medicare ID. Even though it is no longer your social security number, it still needs to be protected.
- Do not join a health or drug plan over the phone unless **YOU** initiated the call to Medicare.
- You get a phone call from a representative claiming to be from Medicare, asking you to confirm or update billing information. **HANG UP!** Medicare will not call you and they will not ask for payment over the phone or through email.
- Part D Prescription Drug plan is **NOT** mandatory.
- If someone asks you for your personal information, for money, or threatens to cancel your health benefits if you don't share your personal details, hang up and call Medicare at 1-800-MEDICARE (1-800-633-4227).

Medicare open enrollment for 2025 coverage began on October 15th and ends on December 7th. The best place for information is online at [Medicare.gov](https://www.medicare.gov), calling Medicare at 1-800-Medicare, or SHIP (TN State Health Insurance Assistance Program) at 1-877-801-0044. SHIP offers free and unbiased Medicare information and counseling. For more information about SHIP, please visit <https://www.tn.gov/disability-and-aging/disability-aging-programs/tn-ship.html>.