Consumers Warned of Scams Related to Affordable Care Act

Submitted by Barbara Roths, Family Consumer Sciences Agent, K-State Research and Extension, Butler County

Two Kansas State University professors are warning about fraudsters that are poised to take advantage of widespread confusion over the Affordable Care Act, also known as Obamacare. Beginning Oct. 1, Americans can begin purchasing insurance from private providers in a marketplace, which is intended to make insurance more affordable.

Consumers can make choices one of three ways – online, on paper, or one-on-one with a trained professional (called a 'navigator') who can help them understand the options.

"No one should be receiving any phone calls nor mailings telling them to sign up for health insurance," said Roberta Riportella, the Kansas Health Foundation professor of community health at Kansas State University.

"If someone does call, folks should assume it is fraud and hang up. People need to be especially careful not to give out personal information."

Already, the U.S. Federal Trade Commission has issued a consumer alert about a telemarketing scheme targeted to Medicare beneficiaries. Officials say that impostors are attempting to gain consumer's personal or financial information in order to continue Medicare eligibility.

"The health reform law changes do not affect the basics of Medicare so beneficiaries should be especially leary of any phone calls," Riportella said. "They will still need to make choices about their Medicare Part D prescription drug plans (through their normal processes)."

Elizabeth Kiss, a K-State Research and Extension family resource management specialist, said consumers should report suspected fraud to the FTC, by visiting

https://www.ftccomplaintassistant.gov, or call 1-877-FTC-HELP.

Kiss added that consumers can also call 1-800-318-2596, 24 hours a day, seven days a week with questions about the insurance marketplace.

Riportella also maintains a blog that discusses current issues regarding the Affordable Care Act. It's at https://blogs.ksre.ksu.edu/issuesinhealthreform/.

More information is available at the K-State Research and Extension office in Butler County. Call Barbara Roths at 316-321-9660 or email at broths@ksu.edu.