

Protect Yourself from Fraud

Your best protection against fraud is being informed! Starting **November 15, 2014**, you can apply for health insurance through NY State of Health, The Official Health Plan Marketplace, on nystateofhealth.ny.gov.

Here are a few things to remember to help you protect yourself:

- No one should ever charge you a fee to enroll in health insurance through the Marketplace.
- Find certified Marketplace navigators, agents, brokers, and Customer Service Representatives at nystateofhealth.ny.gov or **1-855-355-5777**.
- Keep your personal information private. Only share information needed to apply with someone you know is a certified Marketplace assistor.
- If you suspect fraud, report it!
 - Call the Marketplace Customer Service Center at **1-855-355-5777**. TTY users should call **1-800-662-1220**.
 - Or contact the New York State Attorney General's Health Care Helpline at **1-800-428-9071** or the New York State Department of Financial Services Consumer Hotline at **1-800-342-3736**.

Additional information to protect yourself while you shop for the health plan that is best for you:

Be informed

- Visit nystateofhealth.ny.gov, The Official Health Plan Marketplace website, to learn the basics.
- Look for the official Marketplace logo, at the top of this page, before you complete any forms.
- The Marketplace has trained experts to help you get the health plan that is right for you. Seek help from the Marketplace Customer Service Center at **1-855-355-5777**. You can also locate certified navigators, agents, brokers and other assistors on the Marketplace website.
- No one can charge you a fee to enroll in health insurance through the Marketplace. Navigators, agents, brokers and certified application counselors should not ask you for money to enroll in a health plan in the Marketplace. Consumers should be suspicious of anyone who asks for a fee in connection with enrollment.
- Marketplace Open Enrollment begins **November 15, 2014**. No one can enroll you in a health plan in the Marketplace until Open Enrollment begins.
- Marketplace Open Enrollment ends **February 15, 2015**. No one can enroll you in a health plan after it ends unless you have special circumstances.
- If you have Medicare, it's against the law for someone to sell you a Marketplace plan.

Protect your personal information

- 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.
Note: If you get help from the Marketplace Customer Service Center or a certified assistor, they may need certain personal information like your Social Security number to help you enroll.
- Never give your personal information to someone who calls or comes to your home without your permission, even if they say they are from the Marketplace.

Ask questions and verify the answers you get

- Ask questions if any information is unclear or confusing.
- Write down and keep a record of the name of anyone who may assist you, who he or she works for, phone number, street address, mailing address, email address, and website.
- Don't sign anything you don't fully understand.