Here’s how they work:

You see an ad on TV, telling you about a new law that requires you to get a new health care card. Maybe you get a call offering you big discounts on health insurance. Or maybe someone says they’re from the government, and she needs your Medicare number to issue you a new card.

Scammers follow the headlines. When it’s Medicare open season, or when health care is in the news, they go to work with a new script. Their goal? To get your Social Security number, financial information, or insurance number.

So take a minute to think before you talk: Do you really have to get a new health care card? Is that discounted insurance a good deal? Is that “government official” really from the government? The answer to all three is almost always: No.

Here’s what you can do:

1. **Stop. Check it out.** Before you share your information, call Medicare (1-800-MEDICARE), do some research, and check with someone you trust. What’s the real story?

2. **Pass this information on to a friend.** You probably saw through the requests. But chances are you know someone who could use a friendly reminder.
Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Go online: ftc.gov/complaint

Your report can help protect other people. By reporting fraud, you can help the FTC's investigators identify the scammers and stop them before they can get someone's hard-earned money. It really makes a difference.