DON'T Give out your bank account or credit card number.

DON'T Give out your Social Security or Medicare number unless you initiate the call to a Medicare Approved Drug Plan.

Know Who You Can TRUST

- **Medicare**
  1-800-MEDICARE (1-800-633-4227)
  or visit www.medicare.gov

- **WV Insurance Commission**
  1-888-TRY-WVIC (1-888-879-9842)
  or visit www.wvinsurance.gov

- **State Health Insurance Assistance Program (SHIP) 1-877-987-4463**
  or visit www.state.wv.us/seniorservices

- **Your health care providers**
  Doctors
  Pharmacists

Governor Joe Manchin III, State of West Virginia

Jane L. Cline
Commissioner

west virginia INSURANCE COMMISSION

Dr. Sandra K. Vanin
Commissioner

West Virginia Bureau of Senior Services

West Virginia Insurance Commission
1124 Smith Street
P.O. Box 50540
Charleston, WV 25305-0540

SCAM ALERT!

Know the Rules of MEDICARE PRESCRIPTION DRUG COVERAGE

Protect Yourself From FRAUD, Don't Be A VICTIM!

Medicare Prescription Drug Plans...

How Real is the PROBLEM?

Some West Virginians are being taken advantage of by scam artists falsely saying they represent Medicare Prescription Drug Plans.

PROBLEM

Don't Let it Happen to YOU!

The West Virginia Insurance Commission, Bureau of Senior Services and State Health Insurance Assistance Program (SHIP) Counselors remind you that anyone can fall prey to bogus sales pitches, and that your best defense against these scams is to have accurate information. Know the rules of what Medicare Prescription Drug Coverage Plans **CAN** and **CANNOT** do.

- **CANNOT** begin enrolling people into Medicare Prescription Drug Plans until November 15, 2005.
- **CANNOT** go door to door to sell their product; however, they **CAN** call you to provide information about their plan.
- **CANNOT** enroll you into their plan over the telephone unless you initiate the call.
- **CANNOT** ask for payment over the telephone or the Internet. The plan must send you a bill if you enroll over the telephone or the Internet.

- Plans **CANNOT** charge a one-time fee.
- Plans **WILL** be offered for a monthly premium.
- Prescription Drug Plans authorized by Medicare **WILL** display this logo:

MedicareRx
Prescription Drug Coverage

PROTECT Yourself

If you are not sure that you are dealing with an approved Medicare Prescription Drug Plan, **HANG UP** and call one of the agencies below to verify that the plan is approved by Medicare:

- Medicare at **1-800-MEDICARE (1-800-633-4227)**
- WV Insurance Commission at **1-888-TRY-WVIC (1-888-879-9842)**
- State Health Insurance Assistance Program (SHIP) at **1-877-987-4463**

SCAM ALERT! SCAM ALERT! SCAM ALERT!