

What Medicare Beneficiaries Can Do



Source an ethical, licensed, independent Medicare Broker.

Find a Medicare Brokers who belongs to professional organizations.

'Bad Actors' tend to not invest their money and time into elevating their profession.

NABIP | Find an Agent

Report suspicious activity

- Cuyahoga County Scam Squad at (216) 443-SCAM

Senior Medicare Patrol (SMP)

- *Specializes in helping beneficiaries detect and report Medicare fraud, errors, and abuse.*
- *They can guide you through the process and even help escalate your case.*
- *Contact: SMP Resource Center or call 1-877-808-2468*

Office of Inspector General (OIG) – U.S. Department of Health & Human Services

- *Investigates Medicare fraud and abuse, including illegal marketing and identity theft.*
- *Contact: OIG Hotline or call 1-800-HHS-TIPS (1-800-447-8477)*

Medicare Help Line (Centers for Medicare & Medicaid Services)

- *For direct reporting and assistance with suspicious calls or plan-related fraud.*
- *Contact: Medicare.gov Reporting Page or call 1-800-MEDICARE (1-800-633-4227)*

How to Spot a Spoofed Call

- Caller ID mismatch: The number might look familiar (like a local area code or Medicare), but don't trust it at face value — scammers can fake caller IDs.
- Urgency or fear tactics: If someone pressures you to "act now" or threatens with benefits loss, it's almost always a scam.
- Scripted or robotic tone: Real reps speak naturally. Be suspicious of monotone voices or those that sound overly rehearsed.
- Requests for personal info: Medicare will never call to ask for your SSN, bank account, or health details out of the blue.
- Too-good-to-be-true offers: Promising "free" benefits or money for switching plans? Red flag.
- Refusal to verify credentials: Ask for name, agency, callback number, and a reason for the call. Legit reps will comply — scammers won't.
- They ask you to "confirm" details: Even if they say your info was "flagged," don't confirm anything you didn't initiate.

If you are looking for an ethical, unbiased Medicare Broker that places clients over carriers - or want to provide your employees with a FREE Medicare Education Seminar - Let's connect!

Lori Bellman

Independent Medicare Broker

440/840-7957

www.MedicareWithLori.com

