

A New Health Care Marketplace is Here: Get Informed and Protect Yourself from Fraud

Last year, Oregon's new health insurance marketplace, Cover Oregon, opened for business. Cover Oregon gives Oregonians a new way to shop for health care, with tools to help consumers find the plan that's right for them and financial help available so that paying for coverage doesn't break the bank. All plans will have comprehensive coverage, and no-one will be turned away due to a pre-existing condition.

Any new program can be confusing for people at first, and scam artists and unscrupulous business ventures may try to take advantage of that confusion to rip off consumers. To make sure this doesn't happen to you, check these top tips for protecting yourself from fraud:

- **Do not pay for help.** There is no charge to use Cover Oregon services, so no-one should be charging you to use the marketplace.
- **Make sure anyone who assists you is certified by Cover Oregon.** Cover Oregon has certified insurance agents and community partners to help with enrollment – at no charge.
- **Protect health care and financial information.** Cover Oregon will never visit or call people unannounced to ask for their Social Security number, Medicare number, credit card, or personal health information. Consumers should not share personal information with anyone they do not know even if they only ask you to confirm your information.
- **Cover Oregon does not offer Medicare,** and has no impact on the program. For questions, contact Medicare at 1-800-MEDICARE
- Oregonians who purchase insurance through Cover Oregon may qualify for tax credits to help cut the cost. **These tax credits are ONLY available through Cover Oregon.**

For more information about Cover Oregon, check their website www.coveroregon.com or call their help line: 1-855-268-3767. Report any suspected fraud to the Oregon Department of Justice online at <http://www.doj.state.or.us/consumer/Pages/index.aspx> or by phone at 1-877-877-9392.

Here at OSPIRG, we're excited about Cover Oregon's potential to make health care work better for consumers. We've already seen how competition on the new marketplace can help bring down premium costs,¹ and we expect more progress as Cover Oregon begins to leverage the buying power of hundreds of thousands of Oregonians to get a better deal on coverage. But be careful to follow these tips to make sure that what you're getting is the real deal.

¹ Read more about how competition on Cover Oregon is a win for consumers: <http://bit.ly/1aBNSY2>