

Medicare Scam Call Identifier

■ **THE GOLDEN RULE:** Real Medicare will NEVER call you out of the blue to ask for your Medicare number, Social Security number, or bank information. Period. Full stop. If someone calls claiming to be Medicare and asks for any of this — it is a scam. Hang up immediately.

■ **RED FLAGS — IF THE CALLER SAYS ANY OF THESE, HANG UP**

- "We need to verify your Medicare number to keep your coverage active"
 - Medicare never calls to verify your number — they already have it
- "You've been selected for a free back brace, knee brace, or medical equipment"
 - This is one of the most common Medicare scams — free equipment in exchange for your card number
- "Your Medicare benefits are expiring and you need to act right now"
 - Medicare benefits do not expire with a phone call — this is a pressure tactic
- "There's been suspicious activity on your Medicare account"
 - Medicare does not call about suspicious activity — they send letters
- "Press 1 to speak with a Medicare representative" on a robocall
 - Real Medicare does not use robocalls to reach beneficiaries
- "We're updating Medicare records and need to confirm your Social Security number"
 - Never give your SSN over the phone to an unsolicited caller — ever
- "You qualify for a new Medicare card and we just need your bank info for shipping"
 - New Medicare cards are mailed automatically — no bank info required
- "If you don't verify your information we will cancel your coverage"
 - Coverage cannot be cancelled by a phone call — this is a threat tactic
- They offer cash, gift cards, or prizes in exchange for your Medicare number
 - No government agency offers prizes or gift cards
- They already know some of your personal information and use it to seem legitimate
 - Scammers buy personal data — knowing your name or address doesn't make them real

■ WHAT REAL MEDICARE WILL AND WON'T DO

Real Medicare WILL:	Real Medicare will NEVER:
✓ Send you information by mail	✗ Call you out of the blue asking for your Medicare number
✓ Call you back if YOU called them first	✗ Ask for your Social Security number over the phone
✓ Send your Medicare card by mail when you enroll	✗ Ask for payment by gift card, wire transfer, or cryptocurrency
✓ Contact you about claims if you've already given permission	✗ Threaten to cancel your coverage if you don't comply
✓ Have representatives available at 1-800-633-4227	✗ Send someone to your home to sell you anything
	✗ Offer free medical equipment in exchange for your card number

■ IF YOU THINK YOU'VE BEEN CALLED BY A SCAMMER

- Hang up immediately — you do not need to be polite to a scammer
- Do NOT call back any number they leave — it may connect you to the scammer again

- Report the call to the Senior Medicare Patrol: 1-877-808-2468
 - Free, confidential help from trained volunteers — they want to hear from you
- Report it to the FTC at ReportFraud.ftc.gov or call 1-877-382-4357
- If you gave out your Medicare number, call Medicare at 1-800-633-4227 to report it
 - They can flag your account and monitor for fraudulent claims

- If you gave out your Social Security number, call the SSA at 1-800-772-1213
 - Consider placing a fraud alert on your credit report as well
- If you gave bank or credit card information, call your bank immediately
 - Ask them to flag or freeze the account and issue a new card
- Tell a trusted family member or friend what happened
 - Scammers count on shame and embarrassment to keep victims silent — speak up

■ Keep These Numbers Handy:

- Real Medicare: **1-800-633-4227** (1-800-MEDICARE)
- Senior Medicare Patrol (report fraud): **1-877-808-2468**
- Social Security Administration: **1-800-772-1213**
- FTC Fraud Reporting: **ReportFraud.ftc.gov** or **1-877-382-4357**
- Your state's Attorney General office — search '[your state] attorney general report scam'

■ Silver Wisdom Tips — Stay One Step Ahead of Scammers

- **Write your Medicare number down and keep it at home** — not in your wallet. If your wallet is lost or stolen, scammers cannot use a number they don't have.
- **Set up a safe word with your family.** If someone calls claiming to be a family member in trouble and needing money urgently — ask for the safe word. Scammers cannot know it.
- **When in doubt, just hang up.** You can always call Medicare back directly at 1-800-633-4227 to verify if something was real. A legitimate caller will understand.
- **Talk to someone before acting.** Scammers create urgency on purpose. If you feel pressured to decide right now — that is the scam. Real agencies give you time.



This checklist is for general information only and is not intended as professional advice — your situation may be different. When in doubt, hang up and call Medicare directly at 1-800-633-4227.

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