There is no legitimate reason for anyone to contact you to sell you health insurance coverage as part of the Affordable Care Act. There is no such thing as an “Obamacare card.” There is no need for anyone to ask you for your Social Security number, credit card information, or any other personal financial information, including bank account routing numbers. There is nothing related to the ACA that would require you to send cash via wire transfer.

Protect yourself from scams and fraud

If you are contacted by anyone attempting to sign you up for Marketplace health insurance, close the door or hang up the telephone. Then, report suspected scams and frauds to the Federal Trade Commission, state insurance departments, and your state attorney general’s office. Contact the Kansas Insurance Department as a first step (https://www.ksinsurance.org)

Keep in mind these tips from the Federal Trade Commission for protecting yourself, your personal information, and your bank account:

Know whom you are dealing with. Telemarketers must tell you it is a sales call, the name of the seller, and what they are selling before they make their pitch. Do not hesitate to hang up the phone if you do not hear this information.

Protect your personal information. Do not share your bank account, credit card, or Social Security numbers in response to a phone call, email message, text message, or an ad. Do not be tricked by requests for you to “confirm” the information from callers you do not know.

Do not send cash. If you send cash by messenger, overnight mail, or money transfer and later discover the charge was fraudulent, the money will be gone and you may lose your right to dispute the transaction.

Resist pressure to make an immediate decision. Ask to have all information in writing before you agree to buy. If it is an unsolicited offer, research it with the state attorney general’s office, the Federal Trade Commission, or an important third person you trust.

If you are on Medicare

The health reform law does not affect the basics of Medicare. You cannot purchase insurance through the Marketplace. You do not need to switch your general supplemental plans. Keep in mind that you will still need to make choices about a Medicare Part D prescription drug plan. You may be receiving legitimate communication about those plans. Beneficiaries should be especially wary of any phone calls asking for personal or financial information to continue Medicare eligibility. Medicare.gov is the official site for information about Medicare.