

# Protect Yourself from Fraud

Your best protection against fraud is being informed. Here are a few tips to help you while getting health coverage through the Health Insurance Marketplace at HealthCare.gov:

## Keep your information safe on the web.

- Make sure your computer has reputable security software, and it's up-to-date. Security software can help protect your computer from viruses. You can find free computer security software from reputable companies. For more information, visit [staysafeonline.org/stay-safe-online/free-security-check-ups](https://staysafeonline.org/stay-safe-online/free-security-check-ups).
- Remove malicious software (sometimes called "malware"), which includes viruses and spyware that get installed on your computer, phone, or mobile device without your consent. Malware can cause your device to crash and can be used to monitor and control your online activity. Criminals use malware to steal personal information, send spam, and commit fraud. To learn more about how to detect and remove malware, visit [onguardonline.gov/articles/0011-malware](https://onguardonline.gov/articles/0011-malware).
- Create strong passwords.
  - Use long, unpredictable passwords with a mix of upper and lowercase letters, numbers, and special characters.
  - Use passwords that don't contain common words or your personal information, like your name or birthdate.
  - Don't use the same password for multiple accounts, like your Marketplace account and your email or other online accounts.
  - Don't share your passwords with anyone, and keep your passwords in a secure place.
- Trust your instincts. If an email looks suspicious, don't open it or any attachments or click on any links.
- If a website doesn't look secure, don't enter any personal information. Only enter your personal information into websites that are encrypted and secure. The standard features that show a website is secure, like [HealthCare.gov](https://HealthCare.gov), are a padlock symbol and an "https" web address.
- Close your browser and disconnect from the internet when you're away from your computer, so hackers can't access your information.

For more information, read the Federal Trade Commission's tips on computer security at [consumer.ftc.gov/topics/computer-security](https://consumer.ftc.gov/topics/computer-security), or visit [onguardonline.gov](https://onguardonline.gov).

## Keep your information safe on HealthCare.gov.

Protecting your privacy is very important to the Marketplace. We protect your personal identity in many ways, including:

- We don't collect any personally identifiable information (PII) about you unless you choose to provide it to us.
- We don't collect information for commercial marketing or any purpose unrelated to applying for and enrolling in health coverage.
- We require that you verify your identity before you create a Marketplace account and complete an application. We ask questions that can only be answered by you, based on accounts and personal information in your credit report. This prevents unauthorized people from creating accounts or applying for health coverage in your name without your knowledge.
- We may require you to submit documentation to prove something that you put on your application.

For more information on how we protect your privacy, read the Marketplace's full privacy statement at [HealthCare.gov/privacy](https://www.healthcare.gov/privacy).

In addition to the steps we take to protect your privacy, here are a few tips you can follow to keep your information safe on [HealthCare.gov](https://www.healthcare.gov):

- Visit the correct website. When applying for Marketplace coverage, be sure to visit [HealthCare.gov](https://www.healthcare.gov). There are many other companies that may try to mislead you and falsely give the impression that they're associated with the Marketplace or [HealthCare.gov](https://www.healthcare.gov). There are also websites that look the same or have a similar web address (like .coms, .orgs, and .nets) and use the words "healthcare" and "Marketplace," but aren't the official, trusted resource.
- Make sure when you visit [HealthCare.gov](https://www.healthcare.gov), the web address reads: <https://www.healthcare.gov> and has a padlock image. This means the website is secure.
- Clear your cookies and cache. For more information on how to do this, visit [HealthCare.gov/help/i-am-having-trouble-logging-in-to-my-marketplace-account](https://www.healthcare.gov/help/i-am-having-trouble-logging-in-to-my-marketplace-account).

## Be informed.

- Visit [HealthCare.gov](https://www.healthcare.gov), to learn the basics.
- Compare insurance plans carefully before making your decision.
- Look for official government seals or logos. If you're getting help from a Marketplace assister, ask to see certifications.
- Know the Marketplace Open Enrollment dates. No one can enroll you after it ends unless you have a qualifying life event or are eligible for a Special Enrollment Period. For more information, visit [HealthCare.gov/coverage-outside-open-enrollment](https://www.healthcare.gov/coverage-outside-open-enrollment).
- Know that Marketplace assisters like Navigators and certified application counselors shouldn't ask you for money to help enroll you in a Marketplace plan. You should be suspicious of anyone who charges you a fee in connection with enrollment.
- Know that if you have Medicare, it's against the law for someone to sell you a Marketplace plan.
- Learn how to protect yourself from tax scams. For more information, visit [HealthCare.gov/how-can-i-protect-myself-from-tax-scams/](https://www.healthcare.gov/how-can-i-protect-myself-from-tax-scams/).

## Protect your personal information.

- No one should ask for your personal health information.
- Keep personal and account numbers private. Don't give your Social Security Number (SSN) or credit card or banking information to companies you didn't contact or in response to unsolicited advertisements. **Note:** If you get help from a Marketplace assister, they may need certain personal information, like your SSN, to help you enroll.
- Never give your personal information to someone who comes to your home without your permission, even if they say they're from the Marketplace.

## Ask questions and verify the answers you get.

- The Marketplace has trained assisters in each state to help you for free. Visit [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov), or call the Marketplace Call Center at 1-800-318-2596 to find local help in your area. TTY users should call 1-855-889-4325.
- Ask questions if any information is unclear or confusing.
- Write down and keep a record of the name or names of anyone who helps you, who they work for, and their phone number, street address, mailing address, email address, and website.
- Don't sign anything you don't fully understand.

## You may get a call from the Marketplace.

After you apply, you may get a phone call from the Marketplace asking you to verify or provide more information. If we don't have this information, we may not be able to process your application. Visit [HealthCare.gov/how-can-i-protect-myself-from-fraud-in-the-health-insurance-marketplace](https://www.healthcare.gov/how-can-i-protect-myself-from-fraud-in-the-health-insurance-marketplace) to learn more.

Report anything suspicious. If you suspect fraud, report it by calling:

- The Marketplace Call Center at 1-800-318-2596.
- Your local, state, or federal law enforcement agencies.
- Your State Department of Insurance.

If you suspect identity theft, or feel like you gave your personal information to someone you shouldn't have:

- Call your local police department.
- Call the Federal Trade Commission's ID Theft Hotline at 1-877-438-4338. TTY users should call 1-866-653-4261.
- Visit [ftc.gov/idtheft](https://www.ftc.gov/idtheft) to learn more.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.

