

**WYOMING DEPARTMENT OF INSURANCE**  
**106 East 6<sup>th</sup> Avenue, Cheyenne, WY 82002**  
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\*\*\*\*\*FOR IMMEDIATE RELEASE\*\*\*\*\*

**CHEYENNE, Wyo.** – Insurance Commissioner Tom Hirsig and Attorney General Peter Michael are advising Wyoming consumers to be cautious regarding potential fraud resulting from misunderstandings of the Affordable Care Act (ACA).

One component of the ACA is the creation of health insurance marketplaces where consumers can compare health plans, get lower costs based on income, and enroll in health plans. **Healthcare.gov** is the only official website where Wyoming consumers can access the Marketplace. Look-alike sites may divert consumers from the only true website: **healthcare.gov**.

Consumers should never be asked to pay for services for help in enrolling in Marketplace coverage. The Marketplace has trained assisters called Navigators that help with enrollment at no cost to consumers. Navigators and other government personnel will never cold-call consumers and tell them they need to enroll. Wyoming Navigators can be reached by calling 2-1-1 or by visiting [wyoming211.org](http://wyoming211.org).

Scammers may tell consumers that if they do not have health insurance, they could go to jail. Starting in January 2014, most people will be required to have health insurance, also known as the “individual mandate.” The consequence for not having insurance is a potential tax penalty, not jail time.

Scammers may target Medicare beneficiaries and tell them that they must enroll in a new health plan. Medicare beneficiaries do not need to enroll in a new health plan. Medicare satisfies the individual mandate.

Scammers may tell consumers that there is “limited time available for special premium rates.” The initial open enrollment period for enrolling in a Marketplace plan is from October 1, 2013 to March 31, 2014. There are no special premium rates based on enrollment time.

Here are a few tips on how to protect against fraud. If enrolling online, always start at **healthcare.gov**. Verify that in-person assistors are certified by calling 2-1-1 or by visiting [wyoming211.org](http://wyoming211.org). Never give personal health or financial information to someone who cold-calls, makes uninvited home visits, or asks for payment to help with enrollment.

If consumers suspect fraud or have questions please contact any of the following resources:

- Wyoming Department of Insurance: (307) 777-7401
- Wyoming Attorney General: (800) 438-5799 or (307) 777-5833
- Federal Consumer Hotline: 1-800-318-2596
- Federal Trade Commission Complaint Assistance: 877-FTC-Help, or visit: [ftc.gov](http://ftc.gov) to file a complaint.
- Report to local law enforcement