

## CONSUMER ALERT

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**ATTORNEY GENERAL**

The Attorney General provides Consumer Alerts to inform the public of unfair, misleading, or deceptive business practices, and to provide information and guidance on other issues of concern. Consumer Alerts are not legal advice, legal authority, or a binding legal opinion from the Department of Attorney General.

### **MEDICARE \$250 PRESCRIPTION COVERAGE GAP REBATE**

#### **SENIORS WARNED TO BEWARE OF IDENTITY THEFT, REBATE SCAMS**

Under the Federal Affordable Care Act, a tax free, one-time \$250 rebate check will be mailed to Medicare prescription drug coverage recipients who have reached a gap in their Medicare drug plan's coverage, during which they have to pay for their prescription drugs (the Part D "donut hole"), and aren't already getting Medicare Extra Help. Unfortunately, identity thieves are already pushing scams involving the \$250 rebate payment.

The goal of these scams is to obtain personal and financial information, such as Social Security numbers, bank account numbers, and credit card numbers. This information is used by identity thieves to withdraw money from bank accounts, charge credit cards, and apply for new loans or credits cards.

**Don't give personal information to anyone who contacts you about the \$250 Medicare rebate check.**

Anybody contacting you claiming to be from Medicare or asking you for personal identifying information in order to receive a \$250 rebate check is a crook.

There are no forms to fill out to receive the rebate check. Eligible recipients do not have to provide any personal information like Medicare, Social Security, or bank account numbers to get the rebate. No action is required by eligible seniors. Medicare will **automatically** send a check that is made out to the recipient.

Regardless of the scam used, you should remember that **Medicare will never do any of the following:**

- **Call you to ask for your Social Security number, bank account information, or other personal information.**
- **E-mail you to ask for your Social Security number, bank account information, or other personal information.**
- **Send you a letter asking you to respond by phone or e-mail.**
- **Ask you to pay a fee to get your rebate.**

### **INFORMATION ABOUT THE \$250 REBATE**

Most Medicare drug plans have a coverage gap, (also known as the Part D "donut hole"), during which Medicare recipients have to pay for prescription drugs out-of-pocket, up to a limit. The Explanation of Benefits notice mailed by the drug plan each month when a prescription is filled will state whether the coverage gap has been reached.

Seniors who reach the coverage gap and enter the Part D "donut hole" will receive a one-time rebate check if they are not already receiving Medicare Extra Help. Checks will be mailed beginning in mid-June, 2010, as beneficiaries reach the coverage gap. Checks should be received within 45 days of reaching the coverage gap.

If you don't receive your check or have other questions about the rebate, contact Medicare at 1-800-MEDICARE (1-800-633-4227); TTY at 1-877-486-2048. Additional information is available at the Web site for Center for Medicare & Medicaid Services, [www.medicare.gov](http://www.medicare.gov) under the "What's New" section.

## **COMPLAINTS**

Medicare recipients who have been improperly solicited by a potential scam artist should immediately contact Medicare by calling 1-800-633-4227. Consumers may contact the Attorney General's Consumer Protection Division at:

Consumer Protection Division  
P.O. Box 30213  
Lansing, MI 48909  
517-373-1140  
Fax: 517-241-3771  
Toll free: 877-765-8388  
[www.michigan.gov/ag](http://www.michigan.gov/ag) (online complaint form)