

Albuquerque Journal: Open-enrollment is open season for scams

BY [ELLEN MARKS / FOR THE JOURNAL](#)

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The extended open-enrollment period for Obamacare health insurance provides an extended chance for scammers to rip people off.

New Mexicans now have until May 15 to sign up for marketplace coverage. The added enrollment window aims to help those who have lost their jobs, and therefore their insurance, due to the pandemic.

“Any time the government rolls out a change or new initiative, people understandably have questions and concerns,” the Better Business Bureau warns. “Scammers take advantage of this opportunity to confuse and mislead victims.”

For example, during the fall enrollment period for Medicare and the Affordable Care Act, bogus “health care benefits” advocates claimed they could help people enroll in a cheaper plan than what the consumers already had.

To get started, they would say, the person would have to provide some personal information. In other cases, the caller relied on scare tactics by telling people their Medicare would be discontinued if they didn’t re-enroll. The caller, of course, offered to fix the situation, the BBB says.

A few tips, courtesy of the BBB:

- Be skeptical about an unsolicited contact. People representing ACA health insurance plans won’t try to call you, unless perhaps you’re already enrolled.
- The New Mexico health insurance marketplace, at www.bewellnm.com/ offers help with enrolling, but they do it for free. If someone asks you to pay, it’s a scam, the BBB says.
- A definite red flag: when someone offers you free gifts or other deals to sign up in exchange for providing personal information.
- Never give your Social Security or Medicare number, health plan information or bank account details to anyone you don’t know.

There’s a new tactic among Social Security scammers. They are creating fake ID badges and texting or emailing them to their intended victims, according to the Social Security Administration’s inspector general.

The idea is to make the scammer seem legitimate and better able to get money or personal information.

The badges, worn by many federal workers to get into federal buildings, use government symbols, words and even names and photos of legitimate people. Scammers can hijack them from government websites or through Internet searches. Also know that the Social Security agency will never text or email such badges, suspend your Social Security number or threaten you with arrest if you don’t immediately pay some sort of fee.

Cyber crooks are taking to social media to push fake government “grants” that supposedly will provide COVID relief – as long as you pay bogus associated taxes with a gift card.

The messages are circulating on cloned accounts or hacked profiles of a user’s real Facebook or Instagram friends, according to the Identity Theft Resource Center.

Targeted victims are asked to call a phone number and to fill out a form that requests a Social Security number and driver’s license information before they can get any money.

“If you receive a Facebook message from a friend regarding a grant opportunity, chances are it is a scam,” the resource center says. “Do not respond or provide any personal information.”

Do notify your friend that their account might be hacked or cloned.

Be especially suspicious if you get a new friend request from an existing friend and receive a direct or private message about a grant, the resource center says. Some of the specific scams reported involve a Department of Homeland Security grant, Federal Government Empowerment grant and the Publisher’s Clearing House (PCH) Government grant.

Similar versions of this scam are also targeting people by phone and text message, the BBB says.

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