

Medicaid Members Enrolled in Marketplace Plans without their Permission or Fraudulently

Some Medicaid members are being signed up for Marketplace health plans without knowing it. This is happening because some health insurance agents and brokers are not following the rules and are enrolling members into Accountable Care Act (ACA) Marketplace health plans **without asking them first**. This causes problems because Medicaid should be their main health plan, but it becomes secondary to the Marketplace plan.

Some members are being signed up for Marketplace plans fraudulently.

Warning Signs of Marketplace Fraud:

- **Offering cash, gifts, or other perks, to enroll in Marketplace or "Obamacare" insurance.** Federal authorities advise that you should never share your information with anyone offering cash, gifts, or other perks. The information you share could be used without your consent.
- **Requesting personal information when the member did not contact them to try to steal their identity.** No one from the government will call or email you to sell an insurance plan or ask for personal identifying information. Be careful when giving out personal information (credit card, banking, or Social Security numbers).
- **Threatening legal action if they do not sign up for a plan.** High-pressure visits, mail solicitations, emails, and phone calls from people pretending to work for the government. Always ask for identification if someone comes to your door.
- **Sham websites.** Always look for official government seals, logos, or website addresses that end in “.gov.”

For our Members: If they are on Medicaid and think they might have been signed up for a Marketplace plan without permission or fraudulently, direct them to please call the Marketplace Call Center at **1-800-318-2596 (TTY: 1-855-889-4325)**. They can help fix any issues. If they were signed up without knowing it, they will cancel the Marketplace plan, make sure the members gets any money back that is owed and correct tax forms.

For more information, see:

[Unauthorized Marketplace Health Plan Enrollment for Medicaid Members](#)