

Arkansas Insurance Department

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FOR IMMEDIATE RELEASE

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Consumer Alert: Arkansans Should Take Precautions as Enrollment in the Health Insurance Marketplace is Scheduled to Begin

LITTLE ROCK, ARKANSAS (August 27, 2013) — Arkansas Insurance Commissioner Jay Bradford today urged Arkansas insurance consumers to be guarded with their personal information, as there may be those hoping to take advantage of any confusion surrounding the details related to the Patient Protection and Affordable Care Act and open enrollment which begins October 1. “As a consumer protection agency, the Arkansas Insurance Department (AID) strives to raise awareness about those falsely claiming to be with the government,” said Bradford. “I also remind Arkansas insurance consumers to be cautious of scams and protect their personal and financial information.”

The staff of the Arkansas Health Connector, a division of the AID, is working to get factual information out to Arkansans in order to avoid anyone being taken advantage of during the enrollment period which runs from October 1, 2013, through March 31, 2014.

Insurance Deputy Commissioner Cynthia Crone, Director of the Arkansas Health Connector Division, offers the following tips to consumers:

- The Health Insurance Marketplace (HIM), often referred to as the Exchange, does not open until October 1, so you cannot enroll in coverage under the Affordable Care Act until then. Coverage begins no sooner than January 1, 2014, so if anyone promises coverage before then, be wary.

- Do not respond to an unsolicited telephone call of any kind, especially one that asks for personal financial information, personal health information, or money. There is no fee to create a Marketplace account or enroll for health insurance through the Marketplace.
- Do not give your Social Security number, Medicare number, credit card number, or banking information to companies or individuals you did not contact or in response to unsolicited advertisements.
- Scammers sometimes put a slight twist on a popular insurance company name. Remember, just because it sounds like insurance does not mean it is insurance.
- Beware of fake exchanges which are already online and which may pop up during an online search. Often, these are merely sites which collect personal data that may be used to commit identity fraud.
- Write down and keep a record of a salesperson's name or anyone who may assist you, the company or organization he or she works for, telephone number, time of any telephone call, street address, mailing address, e-mail address, and website.
- Stay informed by visiting www.arhealthconnector.org or www.healthcare.gov.

Arkansas is in the process of training licensed insurance agents and brokers and in-person assisters, known as Guides or Navigators, to assist consumers with enrollment in the Health Insurance Marketplace. These trained assisters will be licensed by the AID and their names will be listed on the ARHealthConnector.org website. Once trained and licensed, Guides or Navigators will be available to assist consumers at no charge. There is absolutely no charge to receive assistance in enrolling in the Marketplace when open enrollment begins October 1.

Any suspicion of fraud should be reported to the AID Consumer Services Division at 800-852-5494.

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