

## Protect Yourself from Fraud

Your best protection against fraud is being informed! Starting **October 1, 2013**, you can apply for health insurance through NY State of Health, The Official Health Plan Marketplace, on [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov).

### Here are a few things to remember to help you protect yourself:

- No one should ever charge you a fee to enroll in health insurance through the Marketplace.
- Find certified Marketplace navigators, agents, brokers, and Customer Service Representatives at [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov) or **1-855-355-5777**.
- Keep your personal information private. Only share information needed to apply with someone you know is a certified Marketplace assistor.
- If you suspect fraud, report it!
  - Call the Marketplace Customer Service Center at **1-855-355-5777**. TTY users should call **1-800-662-1220**.
  - Or contact the New York State Attorney General's Health Care Helpline at **1-800-428-9071** or the New York State Department of Financial Services Consumer Hotline at **1-800-342-3736**.

Additional information to protect yourself while you shop for the health plan that is best for you:

### Be informed

- Visit [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov), The Official Health Plan Marketplace website, to learn the basics.
- Look for the official Marketplace logo, at the top of this page, before you complete any forms.
- The Marketplace has trained experts to help you get the health plan that is right for you. Seek help from the Marketplace Customer Service Center at **1-855-355-5777**. You can also locate certified navigators, agents, brokers and other assistors on the Marketplace website.
- No one can charge you a fee to enroll in health insurance through the Marketplace. Navigators, agents, brokers and certified application counselors should not ask you for money to enroll in a health plan in the Marketplace. Consumers should be suspicious of anyone who asks for a fee in connection with enrollment.
- Marketplace Open Enrollment begins **October 1, 2013**. No one can enroll you in a health plan in the Marketplace until Open Enrollment begins.
- Marketplace Open Enrollment ends **March 31, 2014**. No one can enroll you in a health plan after it ends unless you have special circumstances.
- If you have Medicare, it's against the law for someone to sell you a Marketplace plan.

### Protect your personal information

- Keep personal and account numbers private. Don't give your Social Security number or credit card or banking information to companies you didn't contact or in response to unsolicited advertisements.  
**Note:** If you get help from the Marketplace Customer Service Center or a certified assistor, they may need certain personal information like your Social Security number to help you enroll.
- Never give your personal information to someone who calls or comes to your home without your permission, even if they say they are from the Marketplace.

### Ask questions and verify the answers you get

- Ask questions if any information is unclear or confusing.
- Write down and keep a record of the name of anyone who may assist you, who he or she works for, phone number, street address, mailing address, email address, and website.
- Don't sign anything you don't fully understand.