



KANSAS INSURANCE DEPARTMENT

Vicki Schmidt, Commissioner

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(Anti) Fraud Friday: Protect yourself from health insurance scams

Topeka, Kan. – Health insurance can be confusing, and unfortunately, scammers use this as a way to exploit Kansans. Whether you are entering a special enrollment period or are otherwise in the market for a new health insurance plan, Kansas Insurance Commissioner Vicki Schmidt cautions consumers to be on guard against health insurance scams.

“If you are in the market for health insurance, it pays to do your homework before making a decision that could cost you more than just your hard-earned dollar,” Schmidt said. “Be cautious when you receive unsolicited offers, thoroughly review any policy you might buy, and contact the Department if you suspect that an offer might be fraudulent.”

Common health insurance scams to watch out for include:

- **Fake insurance plans:** A scammer will contact you unsolicited by phone or email and offer a plan that sounds too good to be true because it is. The plan does not exist; the scammer simply wants to get your personal information for their own illegal uses or to steal your identity. Remember to never give out your personal information to a stranger, especially over the phone. If you receive a call from someone selling a policy, contact the Department to confirm the agent is licensed to sell in Kansas.
- **Medical discount plans:** Scammers may try to sell you a medical discount plan. Discount health plans are not a replacement for health insurance and the promised discounts may be exaggerated or may not exist. You may even receive a policy number or other so-called proof of insurance, but the reality is that these are not health insurance products. Avoid giving your credit card and checking account numbers to strangers selling discount plans over the phone or Internet. Check with your agent before purchasing a discount plan.
- **Phony benefits:** Scammers offer a fake plan that offers full benefits at low prices. It will often assure consumers that the plan covers pre-existing conditions, specialists and other essential benefits, usually at no extra cost. Remember to always review the policy thoroughly before buying it and contact the Kansas Insurance Department to confirm that a company is authorized to sell the plan in Kansas.

If you or someone you know suspects they are a victim of health insurance fraud, contact the Kansas Insurance Department’s Anti-Fraud Division at 785-296-5203 or by email at kid.antifraud@ks.gov. You can also report fraud using the National Association of Insurance Commissioners [online reporting form](#).

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*The Kansas Legislature established the Kansas Insurance Department in 1871, currently led by Commissioner Vicki Schmidt. The mission of the Department is to **regulate** companies that sell policies in Kansas to ensure solvency and compliance with state law, **educate** consumers about all things insurance and securities, and **advocate** for a strong and competitive market to give Kansans choices when shopping for products that meet their needs.*