



## Health Plans

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## BREVARD COUNTY-BASED HEALTH FIRST HEALTH PLANS JOINS FBI TO WARN OF MEDICAL INSURANCE SCAM

**Rockledge, Fla.** – Brevard County-based [Health First Health Plans](#) is joining the Federal Bureau of Investigation (FBI) in warning Central Floridians to be aware of a serious medical insurance scam that has already claimed victims across the country.

According to the FBI, in some cases the scammers are asking people to purchase a health insurance plan [and pay for the entire year up front](#). The scheme targets Americans looking for low-cost health insurance plans. Scammers call, text, or email people encouraging them to sign up for healthcare plans that look like affordable options.

The only problem is these plans don't actually provide any medical insurance coverage.

Several victims across the U.S. states have only learned that they were a victim of the scam **after** following a hospital stay or ER visit - then hit with a bill for the entire cost of services.

"Choosing a healthcare plan is an important financial decision for individuals and families and most people are looking for affordable options that allow them to visit their own doctors. There are so many companies to choose from, but even more importantly, before you choose the best plan for your needs, you've got to make sure the company is a licensed and legitimate business," explained Health First Health Plans President Matt Gerrell.

"Healthcare fraud and scams cost taxpayers \$100 billion a year and this latest scam has prompted the to put out an alert to consumers. It's important that we help amplify this message as much as possible," Gerrell continued.

The FBI says victims sign up but eventually learn they don't have coverage. When they try to contact the insurance company for a refund, they can't get in touch with anyone, and emails are not returned.

This happened to a Maryland man who was told with this new policy, he would only be responsible for \$20 co-pay doctor's visits and \$50 urgent care visits. When he needed emergency surgery, the hospital told him they did not accept his new health insurance. While recovering from surgery, he learned he would be responsible for a \$7,000 hospital bill.

**Before you sign up for a healthcare plan, there are several things to consider:**

- 1) Demand policy documentation and thoroughly review the fine print.
- 2) Consult your healthcare providers to see if they accept the insurance.
- 3) DON'T pay for anything up front even if the salesperson claims this is a one-time or limited time offer.
- 4) Verify the legitimacy of the insurance provider with your state's insurance department.

"It's best to choose a health insurance company that has a long history of good relationships with customers and providers," said Gerrell. "If your insurance company is difficult to work with or calls go unanswered, you might want to choose another healthcare plan company."

The FBI says if you or someone you know is a victim of a scam like the one previously mentioned, file a report with the FBI's Internet Crimes Complaint Center. If you encounter a Medicare scam or fraud, call 1-800-Medicare (800-633-4227) to find a solution.

"It is unfortunate that scammers like this exist and prey on people in need. But you can protect yourself by following some simple guidelines," said Gerrell

"Remember, take a moment, stay calm under pressure, and don't make any financial decisions before doing a little research. A little patience and homework could save you a lot of money and aggravation."