

DETROIT

NATIVE SUN

Give thanks -- and get activated!

DIFS and MDHHS warn seniors to watch

out for Medicare scams

By Dr. John Telford
SUN COLUMNIST



As we prepare to enjoy our Thanksgiving dinner in this Year of our Lord 2021, let us give thanks that Joe Biden and not Donald Trump resides in the White House now. However, let us also reflect that much righteous and egalitarian

To resolve this dire constitutional crisis, we must make absolutely certain that all elected officials who participated in the Jan. 6 treachery are barred from ever again holding public office, as the Constitution mandates--and that they be prosecuted to the full extent of the law. Pick up the phone and call (209) 456-1111 to urge President Biden to push for Trump to be prosecuted, and also to push for full investment in working families, children, and the aging and disabled--and for payment for these investments by making the rich and the big corporations pay their fair share. We must win this desperate fight to save our democracy: I'm doing my part as a journalist to provide ways for us to take action.

"A Modern Parallel"
Nero played his fiddle;
meanwhile most of Rome incinerated
Trump played on his golf course
while Americans disintegrated.

damage-control remains to be activated to ensure that Trump or some new demagogue far smarter than the unbalanced, buffoonish ex-president--and thus even more dangerous to our imperiled democracy--doesn't get elected President in 2024. The rogue leadership of the Republican Party's mask-banning, climate-crisis-denying, and cultish degenerating into outright ReTRUMPlican fascism finds it pushing laws in Michigan and in almost every other state in the country to undermine the foundations of our constitutional republic itself. The Republican party has used its institutional powers to shield Trump and his co-conspiratorial sycophants from prosecution for their seditious actions prior to the Jan. 6 insurrection and invasion of the Capitol Building that Trump traitorously fomented.

Keep listening to my WCHB AM1340 show Saturday mornings at 9:30, Thursday afternoons at 1:00, and Monday evenings at 6:30. Also, tune in to the JOHN TELFORD-DETROIT Show on WJZZ Cool TV Thursday mornings at 10:00, also streaming on U-Tube, Facebook, and Twitter. If we all mobilize mightily now, there will be plenty of food on our tables NEXT Thanksgiving. If we don't, there may NOT be.

Former DPS Superintendent John Telford is now the DPSCD Poet-in-Residence. Contact him at DrJohnTelfordEdD@aol.com or at (313) 460-8272 to advertise or appear on his shows on WJZZ and on WCHB AM1340.

(LANSING, MICH) Medicare Open Enrollment began on October 15 and the Michigan Department of Insurance and Financial Services (DIFS) and the Michigan Department of Health and Human Services (MDHHS) are warning Michigan seniors to be on the lookout for Medicare scams targeting them and their personal information.

Medicare Open Enrollment runs from October 15 to December 7. During this time, scammers posing as Medicare "representatives" may be contacting seniors and trying to trick them into giving Medicare ID numbers or other personal information, such as a Social Security number or date of birth.

"Medicare Open Enrollment should be a time when Michigan's seniors can find security in enrolling in the coverage that is right for them, but unfortunately there are unscrupulous individuals using it as an opportunity to take advantage of seniors," said DIFS Director Anita Fox. "The most important thing Medicare participants can do to avoid these scams is to refuse to give out personal information to anyone reaching out to them over the phone, online, or at their front doors."

DIFS and MDHHS have some important tips for protecting seniors during this Open Enrollment:

- Remember that Medicare Agents/Brokers selling Medicare Advantage or Medicare Part D plans:
 - Cannot make unsolicited calls, send unsolicited text messages, or leave voicemail messages,
 - May not approach you without you giving permission first (e.g. door to door, walking up to cars, and approaching in parks and supermarkets) or market to you door to door, including leaving materials at a doorstep, and
 - No agent is permitted to state that they are from Medicare, are approved, endorsed, or authorized by Medicare, call on behalf of Medicare, or say that Medicare or any state or federal agency asked them to call or see you.
 - Do not rely on caller ID. Scammers can use technology to make it look like they are calling from a legitimate business or government agency.

- Never give your Medicare number or other personal information to callers or visitors saying they are from Medicare. The Centers for Medicare and Medicaid Services will never call or send someone to your home to ask for personal information or check your Medicare number.
- You are always able to get information on Medicare plans without providing an ID number. The only time the Medicare ID number is required is when you are actually enrolling in a plan.
- Ignore anyone who contacts you saying you must join their prescription drug plan, or you will lose your Medicare coverage. There may be a penalty if you delay enrolling in the Medicare prescription drug plan (also known as Part D), but that coverage is voluntary.
- Don't trust mailers that appear to be government communications. Sometimes these are advertisements for private companies that may have a disclaimer buried in small print.

If you have questions or concerns about your Medicare coverage, DIFS and MDHHS urge you to contact Medicare directly at Medicare.gov or by calling 800-633-4227.

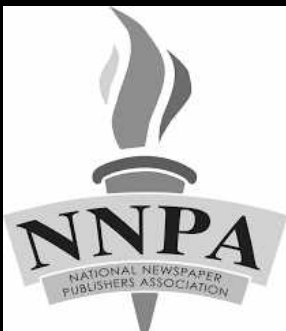
Insurance fraud, including Medicare fraud, results in higher health care costs for participants and taxpayers alike. That is why it's so important to know how to protect your Medicare card and number. If you or a loved one has experienced this type of scam or high-pressure tactic, contact DIFS at Michigan.gov/DIFSComplaints or by calling 877-999-6442 Monday through Friday 8 a.m. to 5 p.m. to file a complaint.

The mission of the Michigan Department of Insurance and Financial Services is to ensure access to safe and secure insurance and financial services fundamental for the opportunity, security, and success of Michigan residents, while fostering economic growth and sustainability in both industries. In addition, the Department provides consumer protection, outreach, and financial literacy and education services to Michigan residents. For more information, visit Michigan.gov/DIFS or follow the Department on Facebook, Twitter, or LinkedIn.

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