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## **Fraud Against Seniors**

Seniors are often fraud targets, particularly in regard to life and health insurance. If you are a senior, it's a good idea to seek advice from your friends or family, or from a trusted accountant, attorney, or financial adviser before making an insurance purchase. Be especially wary of a salesperson or telephone caller who:

- **Contacts you unsolicited.** The salesperson has probably obtained your information through a mailing list. Not all agents who contact you are dishonest, but it's a good idea to be cautious.
- **Uses high-pressure tactics.** Common tactics include offering a "last-chance deal," appealing to your sympathy or emotions, or attempting to pressure you to sign forms without reviewing them with you carefully so that you fully understand them. Any decision to buy insurance should be made rationally, based on a sound assessment of your financial needs.
- **Urges you to cash in an existing annuity or life insurance policy to buy a new annuity, life insurance policy, or other investment.** Generally, annuities and life insurance are worth more the longer you keep them. Changing to a new annuity or policy may cause you to lose money over the first three to five years.
- **Claims to be from Medicare, Social Security, or another government agency.** The government does not sell insurance. An agent or broker who claims to be associated with the government is breaking the law.
- **Wants to sell you a package policy that includes several different benefits, some of which duplicate a policy you already have or include coverage you do not need.**
- **Wants you to pay cash or make your check/money order payable to him or her.**
- **Wants you to sign forms that contain false or incomplete information or are blank.**

If you suspect Medicare fraud (for example, overbilling for services or billing for services you did not receive) or if you would like more information, you should contact the Maryland Senior Medicare Patrol at the Maryland Department of Aging at 800-243-3425 or 410-767-1100 or visit their website at [www.mdoa.state.md.us](http://www.mdoa.state.md.us).