State of Idaho DEPARTMENT OF INSURANCE

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Idahoans on guard against robocalls offering health insurance

BOISE ID – The Idaho Department of Insurance warns Idahoans to be aware of the surge in robocalls and other scams relating to health insurance products.

Most people have experienced unexpected robocalls offering a product or service. Idahoans should be wary of promises made from unsolicited callers selling health insurance. Often, these calls come from telemarketing centers and give incomplete information, trying to pass off very limited coverage as comprehensive health insurance.

"The quantity of robocalls is alarming, and the Department is warning Idahoans to be wary of any promises of cheap and comprehensive health insurance sold over the phone," said Dean L. Cameron, Director of the Idaho Department of Insurance. "Ask for the agent's Idaho license number and ask to see the insurance contract in writing before paying."

A few tips for when telemarketers call or browsing the internet for health insurance plans:

- <u>Never</u> make a decision to buy a health policy after a single phone call or website visit.
- Never give any personal information (i.e. social security number) to an unknown caller.
- <u>Never</u> purchase insurance from a call or website that won't let you review the health insurance policy in writing first.

Idahoans can always check with the Idaho Dept. of Insurance or the National Association of Insurance Commissioners (NAIC) for information about the company or agent. It's always good to ask for the information to be sent to you through the mail. <u>Remember, there is no such thing as a limited time</u> <u>offer or a "special" in health insurance</u>. Take your time to make sure the policy is as described. Legitimate insurance companies and agents won't rush you to make a decision.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, visit doi.idaho.gov.