

ABOUT THE IDAHO DEPARTMENT OF INSURANCE

The mission of the Department of Insurance is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code.

- ▶ Idaho SHIBA is a service of the State of Idaho Department of Insurance Consumer Services Bureau. For information and appointments, call the SHIBA Medicare Helpline at 800-247-4422.
- ▶ Idaho SHIBA provides free, unbiased Medicare benefits information and assistance for all Idahoans with Medicare.
- ▶ SHIBA does not sell insurance or recommend specific insurance products.



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We highly recommend consumers work with a licensed, local agent, or someone they know and trust to carefully evaluate plan options. We hope Idahoans will utilize our department and SHIBA if they have any concerns about manipulative and deceptive sales and enrollment tactics. Our role is to protect consumers.

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Dean L. Cameron
Director, Idaho Department of Insurance

CONTACT US



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**PROTECT YOURSELF
DURING 2023**

**MEDICARE
OPEN
ENROLLMENT**

PROTECT YOURSELF DURING 2023 MEDICARE OPEN ENROLLMENT

The Idaho Department of Insurance is warning consumers shopping for Medicare health insurance to be wary of improper marketing by telemarketers and television commercials during Medicare's Open Enrollment Period, which begins on October 15 and ends December 7. During that period, Medicare beneficiaries can choose the plans that are best for them for 2023. The DOI offers these reminders to Idahoans:



SCREEN PHONE CALLS

If anyone calls you who you did not have a scheduled appointment with, and requests personal or private information (Medicare number, Social Security Number, bank or credit card information) **hang up!**



BE WARY OF ADVERTISEMENTS

Be cautious of changing your insurance plan based on advertisements. Any extra benefits in Medicare insurance ads on television or in mailings might not be available where you live. Get all the details in writing **before** you sign up.



ENSURE PLAN IS RIGHT FOR YOU

Before you sign up, reach out to your doctors to verify they are in that plan's network, and check if your prescription drugs are covered.



YOU DO NOT NEED BOTH MEDIGAP AND MEDICARE ADVANTAGE

Even if someone promises that you can keep your Medigap plan (supplemental plan) and have a Medicare Advantage plan, **it is against the rules and is not beneficial to have both.**