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As Washington Healthplanfinder Opens, Officials Urge Consumers to Be Vigilant Against Fraud

The state's new health insurance marketplace offers free and low-cost coverage starting Oct. 1

OLYMPIA, Wash. – State officials are urging Washington health insurance shoppers to be vigilant about the threat of fraud and identity theft as the state's new online health insurance marketplace, *Washington Healthplanfinder*, prepares for an Oct. 1 launch.

Starting Oct. 1, hundreds of thousands of Washington residents will be able to find, compare and enroll in new health plans through [Washington Healthplanfinder](#) and find out if they qualify for free or low-cost coverage.

"Nearly a million people in Washington are finally going to be able to find affordable health coverage through Washington Healthplanfinder," said Governor Jay Inslee. "It's tremendously important that we make sure consumers are protected against any attempted scams and that they know where to turn for help."

[Washington Healthplanfinder](#), the [Insurance Commissioner's office](#) and the [Health Care Authority](#) are all involved in ensuring that consumers have trustworthy information.

"With any new program, such as the Affordable Care Act, there will always be individuals who are ready and waiting to take advantage of consumers who are still getting up to speed on their options," said Richard Onizuka, Chief Executive Officer for the Washington Health Benefit Exchange, which runs Washington Healthplanfinder. "Our goal is to ensure those who wish to enroll in health coverage share their personal information only with certified individuals and visit the correct website address at [wahealthplanfinder.org](#)."

Websites posing as the state's official marketplace, [wahealthplanfinder.org](#), have already been reported, and more are expected. Some are the sites of licensed agents, attempting to increase business, but others may be scammers attempting to get personal information such as social security numbers.

"Anyone selling health insurance in our state – whether through the new [wahealthplanfinder.org](#) or in the regular insurance market—must be licensed by my office," said Insurance Commissioner Mike Kreidler. "If you believe someone is misrepresenting themselves or a website as the official state Exchange, contact my office right away at 1-800-562-6900 or [www.insurance.wa.gov](#) and we will investigate."

Insurance brokers who wish to sell health plans through [wahealthplanfinder.org](#) must also be registered by the Exchange to do so. In addition, those enrolling individuals in coverage through local community organizations have been trained and certified by Washington Healthplanfinder or the state Health Care Authority, which oversees Medicaid.

Dorothy Teeter, Director of the Health Care Authority, said applicants need to know that there is never any cost associated with enrolling in Medicaid, called Apple Health in Washington. “Medicaid staff also never ask over the phone for personal health information, social security status or bank account numbers,” she said. “Never give personal information like that to someone you don’t know or trust.”

Protect yourselves and your personal information by following these tips:

- 1. Don’t Share Your Private Information:** Under no circumstances will Washington Healthplanfinder or Apple Health (Medicaid) ask for your personal information, such as your social security number or banking information, via an unsolicited call or email. Never share this information with someone you don’t know, and always ask for proof of identity.
- 2. Free Help is Available through Trained Individuals:** Only individuals who are certified by Washington Healthplanfinder or Medicaid to assist you with the enrollment process should request personal information to complete your application during a scheduled visit. This help is always free. If you don’t know whether someone is certified to assist you, call the Washington Healthplanfinder Customer Support Center at 1-855-WAFINDER. (Community volunteers trained by Medicaid can be verified by calling 1-800-562-3022 or emailing AskMedicaid@hca.wa.gov)
- 3. Verify the Web Address of the Exchange:** The only official web address for the online marketplace is www.wahealthplanfinder.org. Any other site with a variation on the name or with an address that ends in *.net or *.com is not the state’s official marketplace. If you’re unsure of a website, call Washington Healthplanfinder toll-free at 1-855-WAFINDER. If you suspect a site is fraudulent, contact the Insurance Commissioner’s office at 1-800-562-6900.
- 4. Don’t be fooled by Imitations:** Wahealthplanfinder.org is the official health insurance marketplace for the state of Washington and the only place where you can receive tax credits, subsidies or access to free coverage through Medicaid or Washington Apple Health. Do not be fooled by imitations. There is never any cost in signing up for free or low-cost health coverage.
- 5. The Exchange Does Not Cover Medicare:** Washington Healthplanfinder does not offer supplemental coverage to Medicare beneficiaries. Do not be fooled by individuals telling you they can enroll you in new Medicare coverage under the Affordable Care Act or through the “Exchange.” If you [suspect someone of Medicare fraud](#), call the Insurance Commissioner at 1-800-562-6900.
- 6. Report Scams:** If you receive an unsolicited request for your personal information to enroll in health care coverage under the Affordable Care Act, ask for the individual’s name, associated organization and phone number to verify the information, or do not respond.

If you feel you have been a victim of identity theft or an attempted scam, report it immediately to the local authorities. You may report attempted fraud to the Washington Healthplanfinder Customer Support Center at 1-855-WAFINDER. If you suspect Medicaid fraud, contact the Health Care Authority at 1-800-562-6906 or hottips@hca.wa.gov

For more information about *Washington Healthplanfinder*, visit www.wahealthplanfinder.org.



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About the Washington Health Benefit Exchange

The Washington Health Benefit Exchange is a public-private partnership established in accordance with the Patient Protection and Affordable Care Act of 2010 (ACA) with the goal to redefine people’s experience with health care through the creation of a new health insurance marketplace for individuals and small businesses. The Exchange is separate from the state and governed by an independent 11-member board appointed by former Gov. Chris Gregoire in Dec. 2011.

About *Washington Healthplanfinder*

Washington Healthplanfinder will be a new online marketplace for individuals, families and small businesses in Washington to compare and enroll in health insurance coverage and gain access to tax credits, reduced cost sharing and public programs such as Medicaid. *Washington Healthplanfinder* will begin enrolling consumers on Oct. 1, 2013, for health insurance coverage beginning on Jan. 1, 2014.

About the Office of the Insurance Commissioner

The Office of the Insurance Commissioner, led by Insurance Commissioner Mike Kreidler licenses all insurance agents and brokers, reviews and approves all health plans and rates both inside and outside the new Health Benefit Exchange, and investigates consumer complaints against insurance companies and agents and brokers.

About Washington Apple Health (Medicaid)

The Health Care Authority is home to the state’s two largest health care purchasing programs – Apple Health (Medicaid) and Public Employees Benefits. Report any suspected Medicaid fraud to 1-800-562-6906 or hottips@hca.wa.gov. HCA also works with a special Medicaid Fraud Control Unit in the Attorney General’s Office when it prosecutes attempts to defraud the state-federal program.

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