

# Enrolling With It:

## Self-Care During the Annual Insurance Open Season



Office of Information Technology  
Division of Information Security  
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The World Health Organization (WHO) defines self-care as “the ability of individuals, families and communities to promote health, prevent disease, maintain health, and cope with illness and disability with or without the support of a health worker.” The Indian Health Service (IHS) encourages all its employees to practice self-care in order to be able to best serve themselves, their families and friends, and our patients. **Some of the ways that you can practice self-care include:**

- Making healthy lifestyle choices: Eating healthy foods, getting adequate sleep, and exercising regularly are foundational elements of practicing self-care.
- Preparing for cold and flu season: this includes making sure you’re up to date on all your doctor’s appointments and vaccines, and are taking precautions to avoid situations that may increase your risk of getting sick.
- Maintaining appropriate social interaction to avoid feelings of isolation or loneliness.
- Asking for help if you feel depressed or overwhelmed.
- Maintaining proper financial planning/preparedness, including practicing healthy spending habits.



The [IHS Federal Occupational Health \(FOH4You\)](#) program includes an [Employee Assistance Program](#) that can help you practice self-care by providing valuable information, educational materials, resources, and self-assessments on key behavioral health topics, including depression, anxiety, relationship issues, alcohol abuse, and health and wellness.

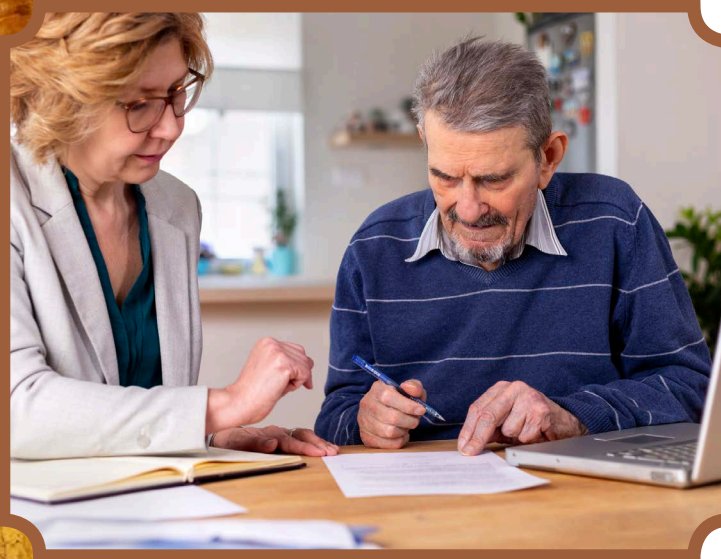
FOH4You also offers a host of other services for employees including advice on childcare, elder care, financial and legal services and employee wellness.

One way that you can practice self-care, physically, emotionally, and financially is to maintain appropriate health insurance. Open season, or open enrollment, the annual period during which you can sign up for health insurance, adjust your current plan to address gaps in coverage, or cancel your plan, is upon us. Federal employees’ [open season](#) is from November 13, 2023 – December 11, 2023. Medicare [open enrollment](#) is from October 15, 2023 to December 7, 2023. In most states, the Healthcare Marketplace, sometimes called “Affordable Care Act Plans” or “Obamacare,” is from November 1, 2023 to January 15, 2024. You can check your state’s enrollment period at [healthmarkets.com](https://healthmarkets.com). Contract employees may have different enrollment periods as specified by their contracting organizations. During open season or open enrollment, you can examine your options for your health insurance.



Open enrollment is a great time to assess your healthcare needs and how well your insurance addresses them; unfortunately, it's also a time that cybercriminals take advantage of to try to steal your health and financial information.

The [Better Business Bureau](#) is warning Medicare recipients to beware of imposters as open enrollment begins. These scams typically start with an email, text message, or phone call that claims to be from a government agency, and may include a request that you update your account information so that Medicare can send you a new medical card, or for an account number to enroll you in a better plan than what you already have.



Others may contact you claiming to be “Navigators,” “Enrollment Assisters,” or “Certified Application Counselors.” Licensed organizations that assist individuals in navigating the Healthcare Marketplace, commonly known as ‘Obamacare’ may use any of these terms; however, it’s important to exercise caution, as not all individuals claiming to represent legitimate organizations are trustworthy. Legitimate helpers, no matter what they call themselves, will never ask for your payment information. Their services are free to the consumer, and if you do purchase an insurance plan, you will pay your premiums directly to the insurance company. Anyone claiming to be a middleman for your payment is trying to scam you out of your money and your financial information.

Giving your medical information, including your Medicare number, your medical history, or specific medicines you take or treatments you get to the wrong person makes you vulnerable to criminals who can make money by using that information in any of the following ways:

- Filing fake insurance claims
- Up-charging your existing insurance claims
- Getting prescription drugs to sell illegally
- Selling your data to others, who can use it in any or all of these ways

Giving your social security number or banking information to the wrong person could allow them to steal your money or even your identity, which would allow them to get bank loans or credit cards in your name, or commit crimes that might cause you expensive legal problems.





There are ways that you can protect yourself from people trying to take advantage of you during this enrollment period. [Healthcare.gov](https://www.healthcare.gov) provides the following advice:

- Don't share your personal information or give money to anyone saying you have to pay them to keep Medicaid or Children's Health Insurance Program coverage or apply for Marketplace coverage. The Marketplace, assistant organizations, and your state will never threaten you or anyone in your household or ask for your credit card information or payment to keep or qualify for health coverage.

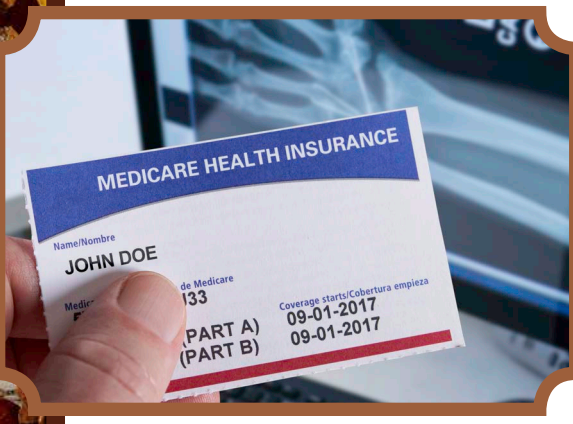
- Report it to the [Federal Trade Commission](https://www.ftc.gov) and contact your local police department if:
  - Someone calls, emails, or texts you asking for:
    - Your personal information (like your Social Security Number)
    - Money (like credit card payment, gift cards, cash, prepaid debit card, or cryptocurrency)
  - They threaten you or anyone in your household with legal action
- [Find legitimate help in your area.](#)

Other tips that you should keep in mind to help protect you from scammers include the following factors:

- Medicare has strict rules for licensed sales agents. They may not call you to try to enroll you in a new Part D or Medicare Advantage plan unless you are already their client. This means that if you are not currently enrolled, anyone who calls you is not licensed and is most likely a scammer.
- Note that some plans, like Advantage Plans, use the name "Medicare" but are actually for-profit plans that may promise more than they deliver. Make sure you ask questions from genuine sources before purchasing any plan. You can search for genuine sources in your area on [Healthcare.gov](https://www.healthcare.gov).
- It's likely a scam if the caller does any of the following:



- Asks for any kind of payment
- Offers a gift in exchange for your personal information
- Asks for an immediate decision or payment
- Threatens you with discontinuation of your Medicare plan if you don't re-enroll
- Offers to enroll you in a too-good-to-be-true plan as soon as you provide your personal information
- Offers you a "new" plastic card or a card with a chip. Medicare does not offer either of these options. All Medicare cards are paper.



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