



Kansas Department of Insurance

Commissioner Vicki Schmidt

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(Anti)Fraud Friday: Healthcare Marketplace a Target for Fraud

Topeka, Kan. – The Health Insurance Marketplace is experiencing an increase in the number of potential cases of agent and broker misconduct. Consumers should be on alert and verify changes and enrollments in their health insurance.

“Be very cautious when giving authorization for changes in your health insurance enrollments,” said Kansas Insurance Commissioner Vicki Schmidt. “If you suspect unauthorized activity, report it immediately.”

The Kansas Department of Insurance and the Health Insurance Marketplace offer some tips for consumers on how to identify fraud and avoid becoming a victim of unauthorized changes or enrollment in insurance plans:

- **Confirm permission:** Agents and brokers must gain your permission to sign up or make changes to your insurance plan. An agent or broker who is not already associated with your enrollment must take additional steps to update your consumer Marketplace enrollment.
- **Avoid red flags:** If you come across a health insurance ad that offers you cash, gifts or other bonuses, this could be a scam. Avoid giving out personal information that may be used without your consent.
- **Only trust official sources:** Make sure to only use trusted, official sources to find help with researching, selecting and enrolling in insurance plans. Review and compare plans carefully.

Agents and brokers not associated with your enrollment will be required to conduct a three-way call with the consumer and the Marketplace Call Center or direct you to submit the change yourself through “Find local help” on [HealthCare.gov](https://www.healthcare.gov). Consumers who think they may be a victim of unauthorized agent or broker activity should call the Marketplace Call Center at 1-800-318-2596. For any questions regarding unauthorized agent or broker activity, visit the Department online at [insurance.kansas.gov](https://www.insurance.kansas.gov).

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The Kansas Department of Insurance was established in 1871, currently led by Commissioner Vicki Schmidt. The mission of the Department is to regulate companies that sell policies in Kansas to ensure solvency and compliance with state law, educate consumers about all things insurance and securities, and advocate for a strong and competitive market to give Kansans choices when shopping for products that meet their needs.