

How to spot a Medicare scam

Live guide: <https://cyberguardlab.com/blog/medicare-scam>

Key points

- Real Medicare cards are free and mailed automatically - never pay a "card fee."
- Never share your Medicare number with someone who contacts you unexpectedly.
- Hang up on spoofed caller ID; dial 1-800-MEDICARE (1-800-633-4227) yourself.
- Refuse gift-card, wire, or crypto payments for any Medicare "fee."
- Review Medicare Summary Notices / EOBs for services you did not receive.
- Report fraud to Medicare, [ReportFraud.ftc.gov](https://www.ftc.gov/identitytheft), and [IdentityTheft.gov](https://www.identitytheft.gov) if needed.

Quick FAQ

How do I spot a Medicare scam?

Unexpected contact asking for your Medicare number, bank info, or a fee for a "new card," or pushing equipment/testing you did not request, matches FTC and Medicare.gov scam patterns.

Will Medicare charge me for a replacement card?

FTC: real Medicare cards are free and mailed automatically. Paying for a card is a scam tell.

Is this the same as a Social Security or IRS scam?

Related government-impersonation family, but different scripts. SSA/IRS threats are covered in separate guides.

Independent US household comparison site. No product scores invented. Confirm details on official sources linked in the live guide.