

---

## Consumer Alert: Ohioans Should Be Aware of Fake Insurance Products and Scams During Coronavirus Crisis

COLUMBUS - Ohio Department of Insurance Director Jillian Froment today issued a consumer alert warning Ohioans that individuals claiming to be licensed insurance agents are contacting consumers to sell fake insurance products. In most of the situations identified, the individuals are calling from phony telephone numbers, do not hold an insurance license or work for a licensed insurance agency or insurance company, and are heavily marketing the so-called insurance product as providing some sort of COVID-19 coverage. Scammers are also using robocalls and websites to market fake insurance policies.

“I’m urging all Ohioans to be very cautious of any insurance product that is being marketed to them emphasizing COVID-19 insurance coverage,” Froment said. “Personal information should never be shared unless you are certain you are dealing with a legitimate insurance agent, agency, or company. Ohioans can verify that an individual and entity are licensed by the Ohio Department of Insurance by visiting [www.insurance.ohio.gov](http://www.insurance.ohio.gov).”

In marketing the fake coverage, consumers are often asked to provide personal information, as well as bank account or credit card information. The scammers then steal money from consumers through fraudulent “premium” billings.

The types of fake insurance products currently reported as being marketed include:

### Health insurance

- COVID-19 specific health insurance coverage
- Telehealth only insurance coverage
- “Trumpcare”

In some cases, the scam artists have indicated a new special enrollment period has been enacted with regard to healthcare coverage due to COVID-19. Depending on the state, such a claim may not be an accurate statement.

## Travel insurance

Individuals are marketing fake travel insurance coverage that claim to cover COVID-19 trip cancellations. Most travel insurance policies do not cover pandemics.

## Health Care Fraud Schemes Related to COVID-19:

In addition to the marketing of fake insurance coverage, COVID-19 related insurance fraud scams have also been identified.

Scam artists are contacting consumers promising to deliver COVID-19 testing kits and other treatments if the consumer provides their health insurance information, as well as a great deal of personal information, which the scammer then utilizes to submit fake insurance claims to insurance companies. While many health insurance plans currently cover the costs of COVID-19 testing and treatment, soliciting consumers to buy a plan for those reasons alone is a red flag.

## Consumer Tips:

- Consumers should be wary of anyone marketing insurance products who heavily emphasizes COVID-19 coverage.
- Consumers looking to purchase health insurance should read the policy closely to ensure that they are purchasing the right coverage for themselves and their family.
- Consumers should never give their personal, financial and/or insurance information to anyone unless they know who they are dealing with.
- Consumers looking to purchase insurance should always verify the individual and/or organization they are dealing with is properly licensed by the Ohio Department of Insurance. Consumers can verify if an agent or agency is licensed by going to [www.insurance.ohio.gov](http://www.insurance.ohio.gov).
- Consumers should immediately report suspected agent misconduct and insurance fraud to the Ohio Department of Fraud and Enforcement Division via 1-800-686-1527 and [www.insurance.ohio.gov](http://www.insurance.ohio.gov).
- Consumers can visit [www.coronavirus.ohio.gov](http://www.coronavirus.ohio.gov) for additional information on scams.