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4 Tips to Protect Your Small Business From ObamaCare Scams

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Many small business owners are still confused about ObamaCare. In fact, [one survey](#) found that 56% of small businesses are confused about the employer mandate and 62% of small businesses cannot confidently explain the health insurance exchanges to employees. And unfortunately when there is confusion and fear, there are scammers looking to take advantage.

According to The Coalition Against Insurance Fraud and the BBB, state officials across the country are seeing an increase in Obamacare scams in order to obtain Social Security, credit card, and bank account numbers. The type of scams include fake navigators, false health insurance exchange websites, email pitches, Medicare scams, and various ObamaCare health insurance sign-up cons.

Though many of the scams are aimed at consumers and the elderly, small business owners are also a target. Here are four tips to protect your small business from ObamaCare Scams.

1. Understand how ObamaCare impacts your small business

Knowledge is power, so make sure to educate yourself on how ObamaCare is impacting your business. Armed with a clear understanding of your requirements and options under ObamaCare, your small business is much less vulnerable to scammers. Unsure where to start? Use a health care reform checklist ([like this one](#)), or read up on small business requirements on the federally-run website (www.healthcare.gov).

2. Be cautious of unsolicited calls, texts, or emails

Most of the scams are happening by phone, text, and email. They involve scare tactics aimed at getting people to hand over sensitive information, such as credit card numbers or bank account information.

Red flag: The government typically does not call, text, or email. They normally communicate through snail-mail, so be very wary of unsolicited calls or emails. Also, if the government is contacting you they should already have your basic personal info such as your Social Security number.

And don't trust caller ID. Scammers have technology that lets them display any number or organization name on your screen.

3. Watch out for online phishing and website scams

Numerous official-looking websites have popped up, claiming to provide information on ObamaCare with the intent of stealing information. Most of these website scams have been shut down by the government, but it's expected that more fake sites will surface again in the coming months.

The sites are often made to look authentic, even including official government logos, but there are red flags to watch out for. For example, the fake exchange websites have little consumer info and are mainly geared to take your financial information. Emails sent by the fake websites can also look official. Learn if your official state health insurance exchange sends consumer emails, what they look like, and what info they typically contain. Never open unfamiliar "exchange" emails or open links in a suspicious message. And, never enter any personal information or your password into a site you're unfamiliar with.

[Look up your official health insurance exchange website here.](#)

4. Work with a trusted, licensed broker

The last tip to protect your small business from these ObamaCare scams is to work with a trusted and licensed health insurance broker, agent, or consultant. If you don't have a health insurance broker, talk to a trusted vendor knowledgeable in health reform and small businesses -- such as your payroll company or health benefits administrator.

Additional resources on protecting your small business from ObamaCare scams:

- [Coalition Against Insurance Fraud](#)
- [Healthcare.gov - Info for Small Businesses](#)
- [Kaiser Family Foundation - Consumer Resources](#)
- [Federal Trade Commission \(FTC\)](#)

What are your tips for protecting small businesses from ObamaCare scams?



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