If you get a call or an email from someone who claims to be from the government and asks for your personal information in order to send you a new “national medical card” or sign you up for coverage under the Affordable Care Act, beware! It’s the latest version of a “phishing” scam – that’s when identity thieves try to trick you into providing your personal information. Their intention is not to provide you with health insurance or anything else – it’s to use your personal information for fraudulent purposes such as taking over your existing accounts to make purchases at your expense, opening new accounts in your name, or even impersonating you to get a job or government benefits.

As the Federal Trade Commission explains, new variations of phishing scams are constantly emerging. Fraudsters follow the news, just like the rest of us, and they often tailor their pitches to reflect whatever people are hearing about at the moment. It may be health insurance now, and it will be something else later. But no matter what it is, if someone contacts you out of the blue requesting your personal information, don’t just automatically provide it. Contact whoever the person claims to represent independently – don’t click on a link in an email or call the number that the person may have given you – and ask if the request is legitimate. Chances are you’ll find that it’s a scam. To learn more go to www.onguardonline.gov/phishing.