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**FREELAND**  
INSURANCE SOLUTIONS  
SPECIALIZING IN INDIVIDUAL HEALTH & MEDICARE

# NEWSLETTER

*Dawn Freeland*

# FRAUD

## Meet Shannon Northup

Please welcome Shannon, she will be assisting me with following things.

- Answering phones
- Scheduling appointments
- Taking messages
- Light customer service
- Data entry

You'll always meet directly with me when it comes to your health insurance. I'm the only one who will guide you through your plan options and help you make the best choice.

She is here to assist me and support the process—but your coverage decisions will always come from me personally..



## Fraud Alert: New Scams Targeting Consumers

Scammers are increasingly targeting health insurance consumers—don't get caught off guard. Be cautious of unsolicited calls, texts, emails, or mailers. These individuals may falsely claim to be working with my office or your insurance carrier.

Thanks to access to national databases, they might even know what plan you're on, making their outreach seem legitimate. If someone offers to "review" or "improve" your coverage, be skeptical—this is often a tactic to gain access to your account and make unauthorized changes.

In many cases, they'll switch you to a plan that doesn't cover your doctors or prescriptions—just so they can earn a commission. Always verify any outreach directly with my office or your carrier before making any changes.

## Trending Topics to keep an Eye on

### Health Savings Accounts (HSAs) Expansion

Proposed legislation to broaden what HSA's can cover and who can contribute.

### Prescription Drug Cost Reform

Implementation of price caps, especially for insulin and high-cost specialty drugs under Medicare.

### Mental Health Coverage Expansion

More plans including teletherapy, mental wellness apps, and broader mental health networks.



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