



“The 7 Medicare Scams You Must Avoid When Turning 65”

*Protect Yourself. Choose Wisely.
The Senior Youth Project is Here to Guide You.*

For Texas Seniors turning 65 or others qualifying for Medicare enrollment, this guide reveals the most common traps — and how to avoid them.

*As your advocate, we at **Senior Youth Project** are here to protect your benefits, your money, and your peace of mind.*

A Personal Message from Senior Youth Project

Dear Fellow Texan,

If you're turning 65 soon, you've probably noticed your phone ringing more, your mailbox stuffed with brochures, and your inbox full of “urgent” Medicare offers.

You're not imagining things. **Scammers and shady agents prey on new retirees — especially right here in Texas.** In fact, Texans lost nearly **\$490 million** to elder fraud in 2024, much of it linked to **Medicare confusion**.

Recently on June 30th 2025 The United States Department of Justice announced the Largest Arrest for Medical Scams in the **History of the United States**. They uncovered fraud amounting to 14.6 Billion Dollars! The Senior Market has been the main place for Predators to Prey and unfortunately Texas is in the Top 3% of states that have the most scams.

That's why we created this guide because **you deserve better** — real facts, honest help, and zero-pressure support from people you can trust, who actually care.

The 7 Medicare Scams to Avoid When You Turn 65



Here Are the TOP 7 SCAMS:

1. “You Must Act Now or Lose Benefits”

 **The Scam:** Urgent robocalls pressuring you to enroll *immediately* or risk losing coverage.

 **The Truth:** You have time. Medicare’s enrollment windows are protected by law — there’s no emergency. You have a window of 3 Months BEFORE and 3 Months AFTER your Birthday to Enroll.

 **Our Promise:** Senior Youth Project never pressures. We look at your personal circumstances; what are your current health needs?, which doctors do you want to keep? What benefits are most important to you? Its Important to explain your options clearly and calmly.

2. “Free Braces, Free Tests — Just Give Your Medicare ID”

 **The Scam:** Ads or phone calls offering free medical devices, COVID kits, or screenings in exchange for your Medicare number.

 **The Truth:** Most are bait for identity theft or false billing.

3. “We’re With Medicare”

 **The Scam:** Telemarketers pretending to be from Medicare to get your information.

 **The Truth:** Medicare will NEVER call you directly to enroll or ask for personal details.

 **Our Promise:** We help you recognize real communications vs. fakes. We can also evaluate plans you have to see if you’re getting ALL the Benefits you deserve.

4. “Let’s Switch You to a Better Plan Right Now”

 **The Scam:** Agents pushing you into Advantage Plans without explaining limitations, provider networks, or prescription coverage. Many of them only work for ONE Company so they are forcing it to fit. It could be a Square Peg in a Round Hole.

✅ **The Truth:** Some plans may *look* good but can trap you with small networks, limited doctor access, higher Co-Pays and Deductibles or higher costs if you ever hospitalized.

🔒 **Our Promise:** We compare your options with Major Companies — Not just one company — Then we can build a plan that fits *your* needs and your budget.

5. “Sign Here — We’ll Take Care of Everything”

❌ **The Scam:** Paperwork shoved in front of you without proper explanation.

✅ **The Truth:** You should NEVER feel rushed or confused when enrolling.

🔒 **Our Promise:** We walk you through every form and decision, step by step if you still have questions, no worries. Lets address questions and concerns BEFORE you Enroll.

6. “This Plan Is the Best for Everyone”

❌ **The Scam:** Cookie-cutter plans that ignore your unique prescriptions, doctors, or budget.

✅ **The Truth:** What works for one person might be wrong for you. When it comes to your Medicare Plans, “One size does NOT fit ALL”

🔒 **Our Promise:** We tailor your plan using **licensed Agents** who understand Texas options and will check your Zip Code and County to find a plan that aligns with your needs and lifestyle.

7. “You Don’t Need Help — Just Google It”

❌ **The Scam:** Going it alone. Can be Overwhelming, misinformation, and analysis paralysis cost seniors millions.

✅ **The Truth:** Medicare is complex. Medicare can be confusing, its easy to make mistakes, google or Chatgpt may not be enough to get the plan that’s best for you.

Support from someone who *doesn’t sell your data* makes all the difference.

🔒 **Our Promise:** Senior Youth Project is *independent, local, and built to serve you — not sell to you*. If we can’t find a plan that fits. We’ll refer you to other resources.

BONUS TIP Beware: “We Can Help You Get Monthly Food Benefits”

The Scam: Telling you, You Qualify for Food Benefits to get you to call the “800 Number”, often times when you respond to the Ads your Name is SOLD to a 3rd Party Vendor who will Sell your Number over and over again. Your Phone may ring for the next several years over that one mistake.

The Truth: To get Food Benefits you **MUST QUALIFY** usually that means you have to Already be on **MEDICAID** (Which is based on Income) or have a Chronic Illness. Your Best Bet; DO NOT answer those ads and give out your phone number.

Our Promise: We Will Not Sell your number to Third Party Vendors, All of your Information is Kept Confidential and Protected by the HIPPA Act governed by Federal Privacy Guidelines.

Why Texans Trust www.SeniorYouthProject.com

- ✓ **We're Based in Texas.** We know the local Doctors Networks, Hospitals, and Carriers.
 - ✓ **No Pressure. No Sales Pitches.** Just clear, unbiased guidance.
 - ✓ **We Serve, You Decide.** We'll Show you Options Based on Your Needs.
 - ✓ **We're Your Advocate — Our Clients Love US! Because we Support them year round.**
-

Ready to Talk to Someone You Can Trust?

We'll walk you through:

- What Medicare Parts A, B, C, & D really mean
- Whether Medigap or Medicare Advantage fits you best
- How to avoid overpaying for prescription coverage
- What to do if you're still working or have VA benefits
- Whether or not you can Qualify for EXTRA Benefits
- And how to protect your personal data and peace of mind



Call Now at: 281-766-0764 (Speak to a Licensed Agent)

 **Bonus Gift: Schedule a Call today & Get Our Texas MEDICAID Cheat Sheet for Free. Learn if you can Qualify for Additional Benefits, such as**

- **Monthly Healthy Food Allowance**
- **Utility Bills Paid Monthly**
- **At Home Health, Cook and Cleaning**
- **0 Cost for Prescription Drugs**
- **Unlimited Transportation**
- **No Cost Medical Equipment**

Securely Enroll Online at: **www.SeniorYouthProject.com**

What Our Clients are Saying

"I was bombarded by calls and didn't know who to trust. Senior Youth Project made it so easy — no pressure, no confusion. Just real help."

Lynn P., Dallas, TX

"They caught a costly mistake before I made it. Forever grateful!"

— Carlos M., Houston, TX

"I heard nightmare stories about Medicare from friends, but getting this report and talking to an Agent really put my mind at ease, I love my Plan now!"

— Maria R., Alvin, TX

"I was Already in a Plan, When I spoke to your Team, I found out I had been missing out on a lot of Extra Benefits. Thank You so Much!"

— John G., Austin, TX

Turning 65 should be a celebration — Not a Trap. Let us walk you through Medicare with clarity, kindness, and confidence.



The Senior Youth Project
Trusted. Local. On Your Side.

TPMO DISCLAIMER

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-Medicare to get information on all of your options.



www.SeniorYouthProject.com



Medicare Made Simple



Affordable Care Act (ACA)

- No Cost Consultations
- New Plans Available
- Get More Benefits Now

Instant Quotes - You May Qualify for
Zero Cost Plans - Search & Apply Online!

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