

## Medicare marketing rules for plans

Insurance companies selling Medicare private plans must follow certain rules when promoting their products. These rules are meant to prevent plans from presenting misleading information about a plan's costs or benefits, also known as marketing fraud.

Medicare private plans are allowed to conduct certain activities. For instance, companies can market their plan through direct mail, radio, television, and/or print advertisements. Agents can also visit your home if you invite them for a marketing appointment.

### Insurance agents cannot:

- Call you if you did not give them permission to do so
- Visit you in your home, nursing home, or other place of residence without your invitation
- Ask for your financial or personal information (like your Social Security number, Medicare number, or bank information) if they call you
- Provide gifts or prizes worth more than \$15 to encourage you to enroll (gifts or prizes that are worth more than \$15 must be made available to the general public, not just to people with Medicare)
- Disregard federal and state consumer protection laws for telemarketing, the National Do-Not-Call Registry, or do-not-call-again requests (you can register online for the National Do-Not-Call Registry or by calling from the number you wish to register)
- Market their plans at educational events or in health care settings (except in common areas)
- Sell you life insurance or other non-health products at the same appointment (known as cross-selling), unless you request information about such products
- Compare their plan to another plan by name in advertising materials
- Use the term "Medicare-endorsed" or suggest that their plan is a preferred Medicare plan
  - Plans can use Medicare in their names as long as it follows the plan name (for example, the Acme Medicare Plan) and the usage does not suggest that Medicare endorses that particular plan above other Medicare plans
- Imply that they are calling on behalf of Medicare

# Marketing fraud

You are being misled if an agent from an insurance company says that you:

- Must sign up for a Medicare Advantage Plan to get Medicare drug coverage (you can also keep Original Medicare and enroll in a stand-alone Part D plan)
- Will pay a higher Part B premium unless you sign up for a certain plan (some plans help pay your Part B premiums or charge additional premiums, but your Part B premium will not increase based on your coverage choices)
- Must invite a plan representative to your home to get information about the plan or to enroll
- Can switch back to Original Medicare at any time if you are dissatisfied with the plan, without providing information about enrollment periods
- Will receive additional benefits that are actually Medicare-covered services
- Will receive additional benefits, such as dental or vision, that are actually covered by other insurance you have or are eligible for (such as Medicaid)
- Will lose your Medicaid benefits unless you sign up for a certain plan

Never feel pressured to join any plan. Always make sure you understand what the plan is offering you, and how all your benefits are affected. Ask to receive information about the plan's benefits in writing. If you suspect that an agent is not following the rules, save documented proof (such as the agent's business card or marketing materials).

## To report fraud:

Contact 1-800-MEDICARE (633-4227), the Senior Medicare Patrol (SMP) Resource Center (877-808-2468), or the Inspector General's fraud hotline at 1-800-HHS-TIPS (447-8477). Medicare will not use your name while investigating if you do not want it to.