

The Senior Medicare Patrol is.....

LOOKING OUT FOR YOU

DATE: 3/19/15

2015-3

SUBJECT: **Watch out for “2015 Medicare Update” postcards!**

This is the time of the year when many of you may receive a postcard or mailer from an anonymous sender mentioning “Medicare” somewhere in the message. There is never an authentic government return address. These mailers are NOT from Medicare.

These mailers are designed to look important, trick you into thinking it’s from Medicare; and, often use “hot-button” words like “IMPORTANT” or “URGENT” that make you think you need to reply NOW or suffer a penalty, or lose out on an “EXCLUSIVE” offer of some sort.

The mailers often are from marketing agencies hired by insurance agencies or medical supply companies to get sales leads. If you fill out and return the postcard, it goes to a “reply center” that sells your name, address, or phone number to businesses looking for customers. You will almost immediately begin getting phone calls from people trying to sell you insurance policies or offer you “free” products such as back braces or diabetes testing supplies that may end up being billed to Medicare.

This marketing gimmick is annoying and misleading. Although it may not be illegal, the National Association of Insurance Commissioners (NAIC) frowns upon this kind of marketing technique.

WHAT YOU SHOULD DO:

1. Think twice before you reply to any mailer that has a non-government return address, mentions the word “Medicare,” and asks for personal information.
2. If you receive a postcard or mailer and are unsure if it’s legit, contact Medicare at 1-800-633-4227, or call the Senior Medicare Patrol (SMP Hawaii) at 586-7281 or 1-800-296-9422. Some states are collecting misleading mail as evidence to take to the NAIC in hopes of stopping unprofessional and potentially damaging marketing practices. **(Flip over to see a “2015 Medicare Update” postcard.)**



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2015 MEDICARE UPDATE

The President has announced the guidelines for MEDICARE REFORM. How will this change your health care requirements for HOSPITAL, DOCTOR, PRESCRIPTIONS, HOME HEALTH CARE, and LONG TERM CARE needs?

Seniors need to understand how these proposals will AFFECT THEM. For information on these changes and how they will AFFECT YOU, fill out and return this postage paid inquiry card today.

AREAS OF INTEREST:

- Long Term Care Protection
- Medicare Supplement Protection
- Final Expense Protection
- Fixed Annuities

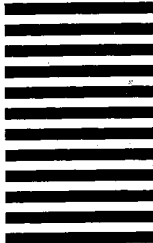
Name: _____
 Date of Birth: _____
 Spouse: _____
 Date of Birth: _____
 Phone: _____
 JMR

PLEASE VERIFY ADDRESS AND INCLUDE PHONE #. NOT AFFILIATED WITH OR ENDORSED BY ANY GOVERNMENT AGENCY.

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 690 ROCKWALL TX

POSTAGE WILL BE PAID BY ADDRESSEE

SD REPLY CENTER
PO BOX 2528
ROCKWALL TX 75087-9973



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

