



October 15-December 7 Open Enrollment for Medicare Advantage Plans

****Watch Out for Sales and Marketing Abuses****

You can join, switch, or drop a Medicare Advantage plan, beginning October 15 and ending December 7. Making the right decision can be difficult. You have to choose from so many plans and look at so much information. It's confusing! Who can you trust? Help is available, but you need to *be careful*.

Most insurance agents want to do what's best for you. But some agents just want to sell you a plan and collect their commission, even when the plan isn't right for you. They may mislead you with wrong information, pressure you to take their plan, or get angry if you say no. Here are examples of what did happen to seniors and what could happen to you:

- "M" joined a Private Fee For Service (PFFS) Medicare Advantage plan because the plan said she can see any doctor or go to any facility. Her long-time doctor can and does refuse to accept her new plan. She has to pay full cost for his services or find a new doctor that accepts her plan. Or she can hope there's a 5-star Medical Advantage plan in her area that takes enrollment throughout the year.
- "J" enrolled in a plan. The broker assured him that he can cancel anytime if he didn't like it. Even though he may cancel anytime, he might not be able to switch to another plan anytime.
- "T" attended a sales event but didn't enroll in a plan. The presenter said he "needed to photocopy her Medicare (red, white, blue) card for proof of attendance for his boss." Later, she received a membership card and materials for the plan.
- "A" set up an appointment with an insurance broker to come to her home to tell her about her Medicare options. The broker was pushy. She ended the appointment and told him she wanted to continue exploring her options. The broker became angry. He said his efforts "were a waste of time," and he stormed out of her house.
- "R" had Original Medicare and a Medicare Prescription Drug Plan. She wanted to learn about Medigap supplement insurance; so, she met with an insurance agent. The agent enrolled her in a Medicare Advantage plan but told her it was a supplement. "R" lost her drug plan because Medicare does not allow having prescription drug coverage in both a Medigap supplement insurance policy and a Medicare drug plan.

Know Your Rights When Shopping for a Medicare Advantage Plan

To protect you from having to pay the price for unethical and unlawful actions of insurance agents, the federal government's Centers for Medicare and Medicaid Services has rules that health plans and their sales agents must follow.

Medicare Advantage plans **MUST**:

- Be approved by Medicare
- Only use marketing materials approved by the Centers for Medicare & Medicaid Services
- Make sure their insurance agents are licensed to sell insurance plans in the state of Hawaii and complete an initial and annual retraining and testing program for selling MA plans
- Give you the plan materials you ask for without requiring you to meet face to face

Medicare Advantage plans may **NOT**:

- Say they represent Medicare or the Federal Government
- Come to your door, uninvited, or call you if you are not already a plan member and you did not ask them to call
- Call you if you are on the National Do Not Call Registry
- Send unwanted e-mail to you
- Sign you up by phone – unless you asked them to call
- Give you a free meal or a gift over \$15 in value at a sales/marketing event
- Offer you cash payment to get you to sign up
- Charge you a fee for enrolling you in a plan
- Try to sell you a non-health type of insurance (such as annuities or life insurance) during an appointment you set up to talk about only Medicare Advantage plans
- Use misleading or high-pressure sales tactics to get you to enroll

If you have a complaint about a Medicare Advantage plan or an insurance agent or broker, call SMP Hawaii at (808) 586-7281 or 1-800-296-9422. If you want information about Medicare Advantage plan benefits and enrollment, call Sage PLUS at (808) 586-7299 or 1-888-875-9229 or 1-866-810-4379 TTY.

Senior Medicare Patrol (SMP Hawaii)

State Executive Office on Aging

250 S. Hotel St., Suite 406

Honolulu, HI 96813

(808) 586-7281 1-800-296-9422

Website: <http://www.hawaiiadrc.org/> E-mail: eo@doh.hawaii.gov

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