





Protecting Yourself from Marketing Violations



During Medicare's Open Enrollment Period (OEP), you will likely experience more marketing from private Medicare plans, like Medicare Advantage Plans and Part D plans. Companies try to reach consumers in various ways, like television commercials, radio ads, events, mailings, phone calls, and texts. The government has rules, though, to protect you from aggressive or misleading marketing. Knowing the rules can help you make the best choices for yourself during OEP.

Watch out for people who:



Ask for your Medicare number, Social Security number, or bank information, especially before you decide to enroll. Someone can use this information to enroll you in a plan without your permission.



Say they represent Medicare. Plans are never allowed to state they represent or are endorsed by Medicare or any other government agency. They cannot use the Medicare name or logo on their marketing materials in a way that implies this.



Send you unsolicited text messages or phone calls.



Pressure you to enroll in their plan. You can use the entire Open Enrollment Period to make your decisions. You will not receive extra benefits for signing up early.



Offer you gifts to enroll in their plan. Gifts must be given to everyone at an event regardless of their enrollment choice, and cannot be worth more than \$15.

Report potential marketing violations to your Senior Medicare Patrol (SMP) or State Health Insurance Assistance Program (SHIP).

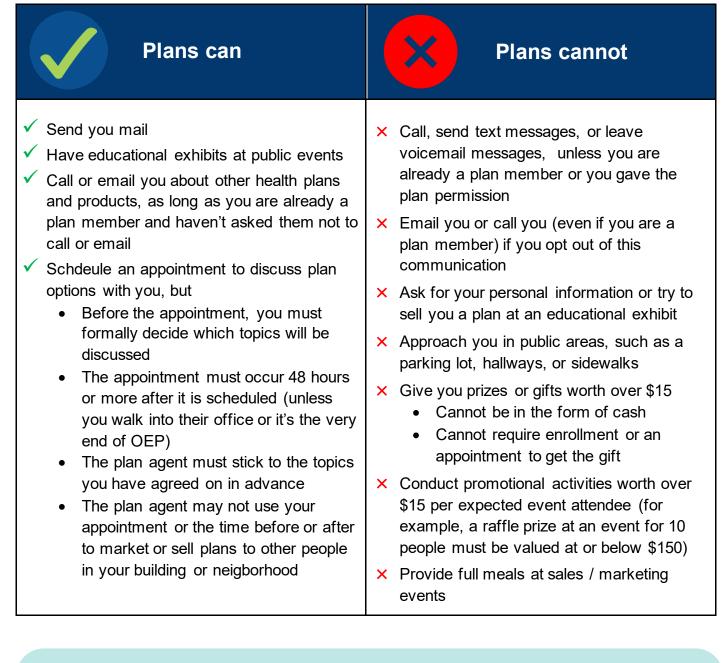
Contact information for your local SMP and SHIP are on the last page of this document.







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Tips for avoiding unwanted enrollment:

Never provide your Medicare information to anyone but your trusted health care providers. Confirm everything that a plan agent tells you before making a final decision about a plan. Ask for everything in writing. Call your doctors to make sure they are in network for the plan you want to join. You can also call your local SHIP for unbiased answers to coverage questions.







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New this year!

Plans must provide you with the option to opt out of communications about Medicare products. It must be done annually and in writing. Also, before enrolling you, plan representatives must explain the plan's effect on your current coverage. For example, if you have a Medigap, a plan representative must explain how you will lose that Medigap if you enroll in Medicare Advantage.

Who to contact for more information:

- **1-800-MEDICARE (633-4227):** Contact Medicare to request disenrollment if you were enrolled in a plan without your consent or based on misleading information.
- State Health Insurance Assistance Program (SHIP): Contact your local SHIP to report any marketing violations or to request help correcting an unwanted enrollment.
- Senior Medicare Patrol (SMP): Call your local SMP to report potential Medicare fraud, errors, and abuse, including marketing violations.

Local SHIP contact information	Local SMP contact information
Toll-free phone number: 877-839-2675 (To connect with your SHIP, say "Medicare")	Toll-free phone number: 877-808-2468 (To connect with your SMP, say "Medicare Fraud")
Online SHIP Locator: <u>www.shiphelp.org</u> Click: • Find Local Medicare Help	Online SMP Locator: <u>www.smpresource.org</u> Click: Find Help in Your State
SHIP National Technical Assistance Center: 877-839-2675 <u>www.shiphelp.org</u> <u>info@shiphelp.org</u> SMP National Resource Center: 877-808-2468 <u>www.smpresource.org</u> <u>info@smpresource.org</u> © 2021 Medicare Rights Center <u>www.medicareinteractive.org</u>	
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