

Rules About Marketing Medicare Plans

Q: Are there rules about a Medicare salesman in my home?

A: Yes. Medicare allows private insurance companies to sell you Medicare Advantage plans and Part D drug plans---but there are rules these plans have to follow about marketing their products to you.

A Medicare Advantage Plan is a type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A hospital and Part B medical benefits. If you're enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans also offer prescription drug coverage.

Medicare plans aren't allowed to call you to enroll you in a plan, unless you specifically ask to be called. Also, plans should never ask you over the phone for financial information, including credit card or bank account numbers. No one should call you without your permission, or come to your home uninvited to sell Medicare products. Call 1-800-MEDICARE to report a plan that does this.

Door-to-door "cold" calls are prohibited by federal Marketing Guidance. Sales representatives may not obtain permission from one resident to call on others who live in a housing development, apartment building, or other residential setting in order to market a Medicare Advantage or Part D plan.

BEFORE you meet with a sales rep:

- The agent must get your permission to meet in person and must document the plan options you wish to discuss\
- The agent cannot come to your home without an appointment

DURING the meeting, the agent is allowed to:

- Give you plan materials
- Tell you how to get more plan information
- Tell you about the plan options you agreed to discuss
- Give you an enrollment form
- Collect your completed enrollment form
- Leave business cards for you to give to friends and family

But the agent **SHOULD NOT**:

- Tell you about other plan options you have not agreed to discuss, unless you specifically ask about them (you'll need to complete a separate appointment form to discuss these options)
- Sell you any products not related to health care, like life insurance
- Offer you cash (or gifts worth more than \$15)
- Ask for your credit card or banking information
- Pressure you to join their plan by saying things like, "you have to join this plan or you won't have coverage next year"
- Ask you to give names and phone numbers or addresses so that the agent can sell to your friends or family
- Ask you to sign the enrollment form before you are ready to join; you should only sign the form when you are ready to join

AFTER your meeting with an agent (if you joined the plan):

- The plan will contact you to make sure that you wanted to join and that you understand the plan's coverage and rules
- The agent who helped you join the plan can call you to talk about other plan options

If your agent does not follow these rules you can call 1-800-MEDICARE (1-800-633-4227) to report any problems.