



California Department of Insurance

Dave Jones, Insurance Commissioner

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SENIOR ADVISORY

BEWARE OF DECEPTIVE SALES PRACTICES DURING MEDICARE'S ENROLLMENT PERIOD

The California Department of Insurance is alerting seniors and their advocates to be on their guard against improper sales practices during the annual open enrollment period for Medicare Advantage plans (Part C) and the Medicare Prescription Drug (Part D) Program. The open enrollment period is from October 15 to December 7, 2016. It is important to remember that there is a different open enrollment period for Medicare supplement (Medigap) policies. If you need help in understanding the difference, you may wish to contact our Consumer Hotline and speak with an insurance professional at 1-800-927-4357.

Before making any change to your existing health plan, it is important to know what your current coverage provides and compare that to choices being offered. Compare the benefits, premium, and out-of-pocket costs. You want to ensure that your physicians participate in the plan if this is important to you. Medicare Advantage plans require services to be provided by the plans' specific physician network.

To protect yourself or someone you love from being a victim, please report questionable sales practices to the California Department of Insurance and keep these tips in mind:

- Medicare does not have official sales representatives: Don't believe a salesperson who claims to be a Medicare representative. Medicare does not send "representatives" to solicit your business.
- Unsolicited sales calls are prohibited: Federal regulations prohibit unsolicited telephone calls, door-to-door visits, emails and other forms of sales without your permission. If you have not requested that someone contact you it may be a scam.
- Guard your personal information: Never give out personal information such as your Social Security number, bank account numbers, or credit card information over the telephone. Verify that the person you are dealing with has proper authority to act on behalf of the plan before you provide your Medicare number. Keep a record of who you speak with and the information that you provide to that person.
- Beware of cross-selling: Cross-selling occurs when a salesperson approaches you for one purpose but then tries to sell you something else. This could lead to an unplanned purchase of a product that may not be in your best interest. Salespeople **may not** market health care-related products (such as annuities, life insurance, etc.) during a Medicare Advantage or Part D sales activity.
- Take your time: Don't feel pressured to make a quick decision. Be sure that you understand the details of a plan before you enroll. Verify copayment amounts and whether your medical providers participate in the plan that you are considering.
- You don't have to make a change: If you are satisfied that your current plan will meet your needs for the coming year, you don't need to change plans. Confirm the details of your current plan before making a switch.

Bring deceptive practices to our attention:

The California Department of Insurance wants to know about suspected deceptive sales practices so we can stop them. We are here to help you. If you think that you have experienced deceptive conduct, or if you have any questions or concerns, contact the Department at **1-800-927-4357** or visit the Department's website at <http://www.insurance.ca.gov>.

Additional Information can be obtained from the California Department of Aging, Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222 or by visiting www.medicare.gov.