



SENIOR ADVISORY

MEDICARE ADVANTAGE PLANS AND MEDICARE PRESCRIPTION DRUG PROGRAM

Beware of Deceptive Sales Practices

The California Department of Insurance is alerting seniors and their advocates to be on their guard against improper sales practices during the annual enrollment period for Medicare Advantage plans and the Medicare Prescription Drug Program from October 15 through December 7, 2012. 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 has no official sales representatives: Don't believe any 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.

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.

No such thing as a free lunch: Federal regulations prohibit offers of free meals for listening to a sales presentation or for signing up in a particular plan.

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.

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. Even if you are not certain about whether you have experienced deceptive conduct, or if you have any questions or concerns, contact the Department at 1-800-927-HELP(4357).

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