



ND SMP Scam of the Month – September 2021

Common Open Enrollment Notices and Scams

Medicare beneficiaries have the opportunity to review and change Part D prescription plans and Medicare Advantage plans during the annual Open Enrollment Period (OEP), from **October 15-December 7**. In September you will start to receive notices with information about any changes to your coverage for the coming year, 2022. Please read these notices so you can decide if your coverage will continue to meet your needs or if you should change plans. Other notices you may receive include:

- Plan Non-Renewal Notice
 - This notice will arrive in October to tell you if the plan you are currently enrolled in is leaving the Medicare program in the coming year.
- Consistent Poor Performance Notice
 - This notice will arrive in late October if you are enrolled in a plan that has received a low rating for three or more years in a row. A low rating is three stars or fewer out of five. The notice encourages you to look at other plan options.

During the OEP, there is a higher risk for fraudulent activities. Know what to look for and how to protect yourself from becoming a victim of fraud. Enrollment fraud includes Medicare marketing violations. **Some examples of marketing violations include:**

- An agent from a plan purposefully tricks you into enrolling in **their** plan, whether or not it is the right plan for you. They may do this by giving you false information to get you to enroll or some may even enroll you without your knowledge.
- A plan cannot use language that suggests their plan is **preferred** by Medicare.
- A plan cannot **call or email** you if you did not ask them to do so or if you have no prior relationship with them.
- A plan cannot **leave information** like flyers or door hangers on your car or at your home if they came from a company that did not have a scheduled appointment.

Reporting Medicare fraud: If you believe a company has violated Medicare marketing rules or is using manipulative sales tactics, report it right away. ND SMP helps seniors prevent, detect and report Medicare fraud. Contact the ND SMP at ndsmp@minotstateu.edu or call 1-800-233-1737 or 701-858-3580. For non-Medicare fraud issues, contact the ND Attorney General's Office at 1-800-472-2600.

The information provided is intended to be a general summary only. Source of information: SHIP National Technical Assistance Center (August 2021). *Medicare Minute: Common open enrollment notices*. 2021 Medicare Right Center.

North Dakota Senior Medicare Patrol Phone: 800-233-1737 or (701) 858-3580

For more information or to locate your SMP, visit <https://ndcpd.org/smp/>

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