



Preventing Medicare Fraud

ND SMP Scam of the Month – September 2023

Marketing Violations: Tips for Protecting Yourself and Medicare

Insurance companies selling Medicare Part D and Medicare Advantage (Part C) plans must follow certain rules. The rules prevent plans from giving confusing information about costs or benefits.

Some marketing Do's and Don'ts for agents selling Part C and Part D plans. An agent cannot:

- Ask for personal information like your Medicare, Social Security, or bank account numbers.
 - Only share this information if you verify membership or are enrolling.
- Represent themselves as though they come from or represent Medicare.
- Steer you into a particular plan.
- Pressure you to join a plan by saying things like “you have to join this plan, or you won’t have coverage next year.”
- Come to your home uninvited to sell or endorse their plans.
- Call unless you are already a member of the plan and then only the agent who helped enrolled you can call.
- Offer gifts of more than \$15 to join their plan or give free meals during a sales pitch for healthcare plans.
- Ask for payment over the phone or online. The plan must send you a bill.
- Tell you that they are a Medicare supplement (Medigap) policy.
- Make an appointment to tell you about their plan unless you agree.
 - During the appointment, the agent can only try to sell you the products you agreed to hear about.
- **Market their plans or enroll you during an event like a health fair or conference.**
- Sell you a life insurance policy during a sales pitch for a Medicare health or drug plan.
- Advertise the plan using confusing words or images or misleading Medicare logos.

Not following these rules is marketing fraud and should be reported!

*** Television commercials for Medicare Advantage plans have new rules. This information will take effect September 30. The October scam of the Month will have more information on TV advertising.

Reporting Medicare fraud: Report potential Medicare marketing violations and/or enrollment fraud to ND SMP at 1-833-818-0029 or ndsmp@minotstateu.edu, or ND SHIP at 1-888-575-6611.

The information provided is intended to be a general summary only. Source of information: SMP National Resource Center Library. <https://smpresource.org/medicare-fraud/fraud-schemes/medicare-marketing-violations-and-enrollment-fraud-2/>. Retrieved: 7 Aug 23. *Medicare Marketing Violations: Tips for protecting yourself and Medicare.*

North Dakota Senior Medicare Patrol Phone: 833-818-0029 or (701) 858-3580

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

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