



Preventing Medicare Fraud

ND SMP Scam of the Month – October 2023

New Rules for Medicare Advantage Plans

Remember the ads from last fall, the ads that William Shatner, JJ Walker and other celebrities appear in to sell you a Medicare Advantage (MA) plan? Beginning September 30th, these advertisements will be more specific to the actual plan they are selling and must avoid using the Medicare logo in a way that could make you think that they represent the federal government.

Medicare Advantage plans provide benefits much like the health insurance plans provided by private employer plans. Typically, you go to a health care provider in their network and if you want to see a provider for specialized care you must obtain prior authorization. The MA plans may also offer additional benefits like prescription drug coverage, dental and vision benefits. With original Medicare, you can see any provider that you choose to see that accepts Medicare. You also need to get a separate Part D drug plan and a supplement/Medigap plan to help pay the 20% Medicare does not cover.

The new regulation requires that anyone selling MA plans must fully explain coverage and benefits available when anyone sees the live ads. This new ruling “will stop misleading marketing schemes by health insurance companies,” according to Health and Human Services Secretary, Xavier Becerra. The new rule will require that a Medicare Advantage advertisement specify the name of the plan it is trying to sell, limit the use of the name Medicare and no longer use images of Medicare cards in their advertisements. Previous advertising led people to think that the toll-free number they were calling went to the federal government’s Medicare program, when in fact, it went to a private broker or insurance company.

Remember, Medicare Open Enrollment is October 15 through December 7. During this open enrollment period, you can join a new Medicare Advantage Plan or a stand-alone Part D plan, or switch between Original Medicare and Medicare Advantage. Your coverage will begin on January 1, 2024 (if the plan gets your request by December 7).

Reporting Medicare fraud: If you think you have spotted fraud, report it right away. ND SMP will help seniors prevent, detect and report Medicare fraud. If you see anything suspicious, contact the ND SMP at ndsmp@minotstateu.edu or call 1-833-818-0029. 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: ARP Bulletin (June 2023). *New Rules for selling Medicare Advantage*. AARP.org.

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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