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FOR IMMEDIATE RELEASE

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MID Encourages Seniors to Review Coverage During Open Enrollment Period

Jackson – From now until December 31, 2008, Mississippi seniors can select a new, or change their existing, Medicare Part D Prescription Drug Coverage, during an open enrollment period. Commissioner of Insurance Mike Chaney urges all seniors to take this time to review their coverage, particularly if they are considering a change. He also reminds seniors that anyone using questionable or abusive sales practices when talking to you regarding your prescription drug plan should be reported to the Mississippi Insurance Department (MID).

Private insurance companies sell Medicare Prescription Drug Plans or Medicare Advantage plans approved and regulated by Medicare and the federal government.

“Plan features might change from year to year. Carefully examine all available plans during each annual enrollment period, because your current plan may no longer best meet your needs. Be sure to check the features of your plan, including the list of drugs covered, the premium, deductible, and cost-sharing you pay, and any coverage gap,” Chaney said.

Beginning Oct. 1, 2008, new federal rules are in place to protect consumers against abuses in the marketing and sales of Medicare prescription drug plans and Medicare Advantage plans. According to these new rules, individuals who contact you about any type of private Medicare coverage:

- Must be licensed by the state. Check with the MID to make sure the salesperson is a licensed agent.
- May not make unsolicited contacts with prospective beneficiaries, such as door-to-door sales, cold calls or approaching you in a parking lot.
- Must have an appointment in advance before coming to your home.

- Must arrange with you in advance the type of products that will be discussed during a scheduled sales appointment. At the appointment, the salesperson may not try to sell you other types of insurance coverage other than the type(s) agreed upon in advance.
- May not try to sell you non-health care related products (like a life insurance policy or an annuity) during a sales or marketing presentation of a Medicare prescription drug or Medicare Advantage plan.
- May not attempt to sell you a plan in certain health care settings, such as in a doctor's office or in a pharmacy.
- May not attempt to sell you a plan at an educational event.
- May not offer you free meals at promotional or sales events.
- May not offer you gifts or other promotional items whose value is in excess of \$15.

To protect consumers from those individuals who try to take advantage of senior citizens, the MID offers some tips to help you avoid becoming a victim:

- Beware of door-to-door sales people. Agents cannot solicit business at your home without an appointment. Do not let uninvited agents into your home.
- Check with the MID to make sure the salesperson is a licensed agent.
- Do not give out personal information, such as Social Security numbers, bank account numbers or credit card numbers to anyone you have not verified as a licensed agent. People are not allowed to request such personal information in their marketing activities and cannot ask for payment over the Internet. They must send you a bill. Once you decide to purchase a plan and have verified that the agent is licensed, you may give the agent personal information to assist in enrollment and billing.
- Verify that the plan you have chosen is an approved Medicare plan. All of the approved plans are available at www.medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227).

If you believe you have been a victim of abusive sales practices, contact the MID Consumer Services Division at 800-562-2957 or go to the MID website at www.mid.state.ms.us.

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