



## **For Immediate Release**

**November 18, 2009**

# **MID Stresses Reviewing Coverage During 2009 Medicare Open Enrollment**

Jackson – The Social Security Administration has announced those receiving Social Security benefits will not be getting cost-of-living-adjustments in the coming year. Commissioner of Insurance Mike Chaney announced today that Mississippi senior citizens and Medicare recipients should be aware of the coverage in their policies during Medicare's 2009 open enrollment period. Open enrollment for Medicare prescription drug coverage and Medicare Advantage runs from November 15 – December, 31, 2009.

The Federal Government changes will put added financial burdens on many recipients.

“Making sure which plan is best for your budget and needs becomes more critical every day,” Chaney said.

“Some plans have chosen not to renew their contract with the Centers for Medicare and Medicaid Services (CMS), meaning some seniors may be forced to choose a new option. Carefully examine all available plans during each annual enrollment period, because your current plan may no longer 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 also reminds seniors that anyone using questionable or abusive sales practices when talking to you regarding your Medicare Advantage or prescription drug plan should be reported to the Mississippi Insurance Department (MID).

Certain Medicare Advantage plans (including some with prescription drug coverage) have chosen not to renew their contracts with CMS for 2010. If you have received notice that your plan will not renew in 2010, you should have received information about your options for selecting a new Medicare Advantage plan or returning to original Medicare. If you return to original Medicare, you can still apply for Medicare prescription drug coverage and/or Medicare supplement (Medigap) coverage.

State and federal rules are in place to protect consumers against abuses in the marketing and sales of Medicare prescription drug plans and Medicare Advantage plans. Individuals who contact you about any type of private Medicare coverage:

- Must be licensed by the state. Check with the Mississippi Insurance Department (MID) to make sure the salesperson is a licensed agent.
- May not make unsolicited contact, such as door-to-door sales, cold calls or approaching you in a parking lot.
- Must have made an appointment before coming to your home.
- Must arrange 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 a doctor's office or 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 Mississippians from becoming victims of Medicare fraud, the MID reminds consumers of these safety tips.

- Beware of door-to-door sales people. Remember, agents cannot solicit business at your home without an appointment. Do not allow uninvited agents into your home.
- 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](http://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227).

Federal assistance is available to Medicare beneficiaries who meet certain income requirements. If you think you may qualify, call the Social Security Administration at 1-800-SSA-1213 (1-800-772-1213). For more information about your Medicare prescription drug options including an online Medicare Prescription Drug Plan Finder, go to [www.medicare.gov](http://www.medicare.gov).

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](http://www.mid.state.ms.us).

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