



## **For Immediate Release**

**October 16, 2014**

# **MID Urges Seniors to Review Coverage During Medicare Open Enrollment**

Jackson – Mississippi senior citizens and Medicare recipients are today urged by Commissioner of Insurance Mike Chaney to carefully review the coverage and benefits of their policies during this year’s Medicare open enrollment period. Open enrollment for Medicare prescription drug coverage and Medicare Advantage runs from October 15-December 7, 2014.

During the Medicare annual enrollment period, all Medicare beneficiaries may change their Medicare coverage for the coming year. Beneficiaries should carefully investigate plan benefits and choices. New benefit choices will take effect January 1, 2015. Seniors may also receive Medicare and health insurance counseling from the Mississippi Department of Human Services – Division of Aging and Adult Services at (888)240-7539.

“It is also important for seniors to understand Medicare is NOT a part of the federal Health Insurance Marketplace and those who are receiving their health insurance benefits through Medicare will continue to do so rather than switch to the Health Insurance Marketplace,” Chaney said.

He added that if a senior purchases a plan through the Marketplace, they lose their Medicare coverage and are not eligible for the Marketplace subsidy. Also, depending on their situation, when the senior decides to leave the Marketplace, a late enrollment penalty for Medicare may apply. Regardless of whether a senior has Original Medicare or a Medicare Advantage Plan, the federal Marketplace will not affect coverage.

“During difficult economic times, making sure which plan is best for your budget and needs becomes extremely important,” Chaney said.

Chaney also reminds seniors that anyone using questionable or abusive sale practices when talking to you regarding your Medicare Advantage or prescription drug plan should be reported to the Mississippi Insurance Department.

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

- Must be licensed by the state. Check with the Mississippi Insurance Department 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 make 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.

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.ms.gov](http://www.mid.ms.gov).

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