

FOR IMMEDIATE RELEASE

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MEDICARE OPEN ENROLLMENT BEGINS OCTOBER 15, 2019

JACKSON, Miss. – The open enrollment period for Medicare runs from October 15 through December 7, 2019 at which time you may change your Medicare health or prescription coverage for 2020.

“As Insurance Commissioner I take my responsibilities of protecting the consumers of this state very seriously. Never is that more true than when it comes to the ever-growing complex issues facing seniors in Mississippi relating to their health coverage,” said Insurance Commissioner Mike Chaney. “Rising health care costs put a strain on many retirement budgets and seniors need to remain well informed to make the most economical decisions.”

While the Mississippi Insurance Department (MID) does not regulate Advantage Plans, the MID is available to answer questions if you have concerns or are confused by the open enrollment process. **Consumers with questions should call 1-800-562-2957.**

Medicare is a federal insurance program comprised of four parts that is administered by the Centers for Medicare & Medicaid Services (CMS). Medicare is for people age 65 or older or for people who are under 65 with certain disabilities or End Stage Renal Disease.

There are several things you should consider during each open enrollment period:

- Read all notices you get from Medicare about upcoming changes, many of which can be found in the annual Medicare Supplement Shoppers Guide issued by MID.
 - Yearly Medicare revisions can include such changes as out of pocket limits and prescription costs.
- Know that there are programs out there to assist you in paying for Medicare. You can find out about these programs at medicare.gov or the Division of Aging and Adult Services of the Mississippi Department of Human Services.

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.
- 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.

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