



Texas Department of Insurance

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CONSUMER ALERT

Protect yourself against Medicare Advantage fraud

The annual enrollment period for Medicare Advantage (MA) plans begins November 15 and lasts through December 31, 2009. While these plans may be a good deal for some people, they're not right for everyone. The Texas Department of Insurance cautions consumers to consider carefully before making any changes to their Medicare coverage and to beware of deceptive and fraudulent Medicare sales practices.

Here are some tips to help you protect yourself:

- Your choice of providers in an MA plan may be restricted. Before joining a plan, always personally confirm with your doctor and other providers that they will accept the plan. Don't take a salesperson's word for it!
- Don't buy anything from a salesperson who comes to your home uninvited. It is illegal to sell MA plans door-to-door. Plans may market by direct mail and by telephone, but they must comply with the "do not call" registry.
- Don't be fooled if a salesperson claims to be with Medicare or Social Security, even if he or she shows you an official-looking identification card. Medicare and Social Security do not make home visits or unsolicited phone calls. An agent may not enroll you in an MA plan over the phone unless you made the call.
- Be careful about giving out your Medicare number or other personal information. An unethical salesperson can use this information to remove you from original Medicare and enroll you in an MA plan without your knowledge.
- Don't sign anything you haven't read and don't fully understand.
- Don't believe a salesperson or agent who tells you that an MA plan won't affect your original Medicare coverage. If you enroll in an MA plan, it will provide your health coverage instead of original Medicare. Some salespeople may try to tell you that MA plans are Medicare supplement insurance (commonly known as Medigap). They're not. Medicare supplement insurance fills in the "gaps" in original Medicare by paying some of the costs that original Medicare won't pay. Medicare Advantage, however, entirely replaces your original Medicare coverage as well as any Medigap policy you might have.
- Take your time to decide. Don't buy anything from a salesperson who tries to pressure you into making a quick decision. Medicare offers online tools to help you learn about your options and find a plan that's right for you. Visit the

Medicare website at www.medicare.gov or call the **Medicare Help Line** at **1-800-633-4227**.

- When meeting with salespeople, ask questions about things you don't understand. Take notes. Write down the salesperson's name, address, phone number, and anything he or she told you. It's a good idea to have a trusted friend or family member with you when you talk to the salesperson.
- Verify that an agent and company are licensed. It is illegal to sell insurance in Texas without a license. To verify a license, visit the TDI website at www.tdi.state.tx.us or call TDI's **Consumer Help Line** at **1-800-252-3439**.
- Enrollment for the Medicare prescription drug benefit also begins November 15 and ends December 31. Before you enroll in a Medicare drug plan, call your pharmacy to make sure the plan covers the prescriptions you take. Visit www.medicare.gov for more information about the Medicare prescription drug benefit and the plans available to you.

Help fight Medicare fraud

If you believe you were misled or pressured into enrolling in an MA plan, or were enrolled in a plan without your knowledge, you have several options. Call the **Medicare Help Line** at **1-800-633-4227** and explain what happened. Ask to re-enroll in original Medicare or to switch to another plan that better meets your needs. Also, call the plan – not the agent – and report the problem.

Report fraud or other agent misconduct to TDI. TDI is aggressively pursuing disciplinary action against agents who mislead or deceive people to sell MA plans. We need your help to gather information to protect you and other potential fraud victims. To report fraud or misconduct and to file a complaint, visit the TDI website at www.tdi.state.tx.us.

For more information or assistance

If you have questions or need help with an insurance question, call TDI's **Consumer Help Line** at **1-800-252-3439**.

Area Agency on Aging (AAA) offices statewide can provide one-on-one assistance to people with insurance questions or issues. To speak with an AAA benefits counselor, call **1-800-252-9240**. Your call will be routed to the AAA office nearest you.