

You Have
CHOICES



**Don't Be a Victim
of Potential
Medicare Fraud,
Abuse or Scams:
Tips for Consumers
About Medicare**

**Part D Prescription Drug Plans &
Part C Medicare Advantage Plans**

Information & Assistance for
Seniors & Their Families

→Don't be fooled by sales materials that look like they're from the government. Medicare prescription drug Plans will have the "Medicare Approved" seal on their materials. The seal has "Medicare Rx" in large letters with "Prescription Drug Coverage" in smaller letters under it.

→Organizations may not use the phrase "Medicare Endorsed" or "Medicare Approved" as part of their Plan name or anything similar suggesting the Medicare endorsement.

→Plans can attend health fairs and *distribute* health Plan brochures and application forms that include a reply card. Plans *cannot* conduct sales presentations at these health fairs *or collect* enrollment applications. Plans can only conduct marketing or sales activities in the common areas of health care settings – no waiting rooms, exam rooms, pharmacy counter areas.

→Medicare prescription drug Plans and Medicare Advantage Plans should come with no strings attached. Signing up for a Plan is free, so don't let anyone charge you an application fee. Plans may no longer provide meals or have meals subsidized at marketing events and may only provide gifts of nominal value (\$15 or less) that cannot be converted to cash and are not conditioned on enrollment.

→You don't have to sign up for a Part D Plan. You won't lose your other Medicare benefits if you choose not to join a Part D Plan: If anyone tries to tell you otherwise, they're wrong.

→No one can ask you for personal information during their marketing activities.

→Always keep all personal information, such as your Medicare number, safe, just as you would a credit card or a bank account number.

→You will be able to enroll in Plans over the internet, but Plans cannot ask for payment over the web. The Plan must send you a bill.

→Know the law on how Medicare prescription drug or Medicare Advantage Plans can be marketed: No one can come to your door uninvited or send you an email without your permission. If you choose to enroll over

the telephone, you must call in to the Plan. The Plan cannot market other lines of business or request your credit card number or bank account information during your enrollment call. Plans can request that you call them back to enroll, offer to send information or arrange an appointment for a representative to visit your home. Agents must identify with you, in advance, the "line of business" to be discussed at a sales appointment and documented in writing or recording. To stop repeated and unwanted sales calls simply say "stop." Plans are required to honor your "do not call again" requests.

→Pharmacists, physicians and other health care providers cannot steer beneficiaries to a specific Plan that furthers their own interest. However, these providers can provide objective information, announce their contractual relationship with a Plan sponsor and assist consumers in choosing a Plan that best meets their needs.

It May Be Fraud or a Scam If...

- An individual or organization pretends to represent Medicare and/or Social Security, and asks you for your Medicare or Social Security number, bank account number, credit card number, money, etc.;
- Someone asks you to sell your Medicare prescription drug card;
- You are encouraged to disenroll from your Plan;
- You are offered cash to sign up for a Medicare prescription drug Plan;
- Your pharmacy does not give you all of your drugs and had no Plans to provide the drugs to you for your prescription at a later time;
- You are billed for drugs that you didn't receive;
- You believe that you have been charged more than once for your premium costs;
- Your Medicare prescription drug Plan did not pay for your covered drugs; or
- You received a different drug than your doctor ordered and your doctor did not allow substitution.

The CHOICES SHIP (State Health Insurance Assistance Program) and SMP (Healthcare Fraud, Abuse and Scams) Counselors cannot and do not recommend one Plan over another. They will help you find the best Plan for you. CHOICES does not charge for assistance - It is a FREE and OBJECTIVE service for Counseling or to Report Suspected Fraud or Scams.



LOCAL HELP FOR PEOPLE WITH MEDICARE



Call CHOICES at your Regional CT Area Agency on Aging

1-800-994-9422