

MEDICARE OPEN ENROLLMENT RED FLAGS —

Medicare Open Enrollment is every year from **October 15 to December 7—prime time for scam artists to prey on people with Medicare!** During this time, Medicare recipients may change Medicare health and prescription drug plans. If you need assistance in choosing a plan that is right for you, contact the AR SHIP at 800-224-6330.

What you should know:

Marketing and enrollment misconduct occurs when some Medicare health plans/representatives do not follow the strict guidelines set by Medicare. When comparing or enrolling in plans, here are some **red flags** to watch for to avoid becoming a victim:

Medicare plan representatives **MAY NOT:**

- Use scare tactics or pressure tactics.
- Solicit door-to-door.
- Leave leaflets, flyers, or door hangers at your home.
- Make unsolicited calls or texts (unless you have given them permission (in writing or recorded phone discussion)).
- Misrepresent themselves (“I am with Medicare”).
- Mislead or fail to disclose that the MA plan REPLACES original Medicare and is NOT A SUPPLEMENT.
- Fail to disclose to you that they are trying to sell you a Medigap policy.
- Try to sell you a Medigap policy, even though they know you are already enrolled in a Medicare Advantage plan.
- Provide you with misleading information about plan benefits (mislead/lie about providers in network; dental and vision coverage specifics).
- Approach potential enrollees in common areas (parking lots, hallways, lobbies).
- Enroll a beneficiary without their permission.

Medicare plans **MAY:**

- Call you **IF** you are already enrolled in a plan, to discuss options.
- Call you **IF** you expressly give permission.

Best response?

To report a plan violating Medicare guidelines, please report the plan to the CMS NBI MEDIC at 877-772-3379. If you encounter misconduct of a plan representative, please call the Arkansas SHIP at 800-224-6330.

WARNING!

Never give your Medicare number, money, or your bank account information to *anyone who contacts you!*

REPORT all scams to the Arkansas SMP—866-726-2916