

## Your Rights Concerning Marketing from Medicare Advantage Plan Representatives



### Medicare Advantage Representatives (including agents and brokers) CANNOT:

- ✗ Call you unless you’re already a member of their plan.
- ✗ Come to your home **uninvited** to sell or endorse any Medicare-related product.
- ✗ Require you to speak to a sales agent to get information about the plan.
- ✗ Offer you cash (or gifts worth more than \$15) to join their plan or give you free meals during a sales pitch for a Medicare health or drug plan.
- ✗ Enroll you into a plan, in general, over the phone unless you had already given them permission to contact you (for example: you called them and ask to enroll, you emailed the plan and asked them to call you).
- ✗ Make an appointment to tell you about their plan unless you agree in writing, through a recorded phone discussion, or electronically signed.
- ✗ Talk to you about their plan in areas where you get health care like an exam room, hospital patient room, or at a pharmacy counter (waiting rooms, hospital cafeterias, conference rooms are OK).
- ✗ Market their plans or enroll you during an educational event like a health fair or conference.

### Guidelines if You Decide to Meet with a Medicare Advantage Representative

If you decide to meet with a representative, they must follow all the rules for Medicare plans and some specific rules for meeting with you. During the meeting:

Representatives <b>CAN</b>	Representatives <b>CANNOT</b>
<ul style="list-style-type: none"> <li>✓ Give you plan materials and tell you how to get more information.</li> <li>✓ Give you an enrollment form and collect your completed enrollment form.</li> <li>✓ Leave business cards for you to give to friends and family (it is a good idea to get the agent’s information anyway in case there is a problem with the visit or your enrollment).</li> </ul>	<ul style="list-style-type: none"> <li>✗ Steer you into a particular plan or pressure you to join their plan by saying things like "you have to join this plan or you won't have coverage next year."</li> <li>✗ Communicate unsubstantiated information about their plan, such as statements like their plans is ‘the best’ or ‘highest ranked’ without providing a source for that information."</li> <li>✗ Tell you about other plan options you haven't agreed to discuss, unless you specifically asked about them (to discuss these options, you need to complete a separate appointment form).</li> <li>✗ Ask you to sign the enrollment form before you’re ready to join or make you feel uncomfortable because you declined to enroll.</li> </ul>

### If you feel that the plan or representative did not follow the rules:

- Call us at 1-800-MEDICARE (1-800-633-4227)
- Call the Medicare Drug Integrity Contractor (MEDIC) at 1-877-7SAFERX (1-877-772-3379)

For more information on Rules for Medicare Health Plans, visit <https://www.medicare.gov/forms-help-resources/help-fight-medicare-fraud/rules-medicare-health-plans>