



# The Helping Hand

Oregon Senior Health Insurance Benefits Assistance  
Oregon Senior Medicare Patrol

Volume 2, Issue 2

December 1, 2019

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Brought to you by:  
Senior Health Insurance Benefits Assistance and Senior Medicare Patrol  
350 Winter St. NE Salem, OR 97309  
800-722-4134 (toll-free)  
[shiba.oregon.gov](http://shiba.oregon.gov)  
[shiba.oregon@oregon.gov](mailto:shiba.oregon@oregon.gov)

## Don't forget to do your benefits checkup

The annual Medicare Open Enrollment period and continues until Dec. 7 for coverage to begin Jan. 1, 2020. This is the time to evaluate your Medicare Advantage and Prescription Drug Plan options. You can switch from one Medicare Advantage plan to another, or from one Medicare Part D (prescription drug) plan to another. You can also go from Medicare Advantage to Medicare Part D or the reverse.

Medicare plans are year-long contracts and can change from year to year. It is important to make sure you evaluate your options so you can start the new year in the most cost-effective plan for you and your unique situation.

If you start the year off in a Medicare Advantage plan, there is the Medicare Advantage Open Enrollment Period from Jan. 1, to Mar. 31. You have one action you can take during this time if you choose to. You can switch Medicare Advantage plans, switch from Medicare Advantage to a Medicare Part D prescription drug plan, or disenroll completely from a Medicare plan.

For help, call the Senior Health Insurance Benefits Assistance Program at 800-722-4134.



# Protecting yourself from enrollment fraud

Enrollment fraud occurs when a plan agent or representative purposefully tricks you into enrolling in their plan, regardless of whether it is the right plan for you. They may do this by telling you misleading or false information to get you to enroll. Some may even enroll you without your knowledge.

## Watch out for people who:



**Ask for your Medicare number, Social Security number, or bank information just to provide you with information.** Someone can use this personal information to enroll you in a plan without your permission. Plans cannot request this personal information at an educational event and cannot call you to ask for a payment over the phone. They must send a bill.



**Pressure you with time limits to enroll in their plan.** You can use the entire open enrollment period to make your decision. You will not receive extra benefits for signing up early for a plan.



**Say they represent Medicare.** Plans are never allowed to suggest they represent or are preferred by Medicare or any other government agency. People who say they represent Medicare may also be identity thieves, not representatives of any plan.



**Offer you gifts to enroll in their plan.** Gifts must be given to everyone, regardless of their enrollment, and cannot be worth more than \$15.



**Threaten you with the loss of your Medicare benefits unless you sign up for their plan.**

# Medicare has rules about how plans can contact you and market their services for open enrollment.

Plans can	Plans cannot
<ul style="list-style-type: none"> <li>☑ Email you (as long as there is an opt-out option in the email)</li> <li>☑ Call or text you about any plan business if you gave the plan permission to do so</li> <li>☑ Provide meals valued at \$15 or less at events advertised as educational</li> <li>☑ Provide refreshments or light snacks at sales events</li> <li>☑ Raffle a prize worth up to \$15 per event attendee (cannot be tied to enrollment)</li> <li>☑ Provide gifts worth up to \$15 to each attendee of an event (cannot be tied to enrollment)</li> <li>☑ Visit you to discuss plan options if they schedule an appointment and you have formally agreed on the topics to discuss before the appointment (called scope of appointment)</li> <li>☑ Send you mail</li> </ul>	<ul style="list-style-type: none"> <li>☒ Send materials that look like they are from an official government source</li> <li>☒ Make unsolicited contact through calls, visits, or texts with prospective enrollees</li> <li>☒ Send unsolicited text messages</li> <li>☒ Display business cards, sign-up sheets, or application forms at educational events</li> <li>☒ Approach you as a potential enrollee in public areas, such as parking lots or malls</li> <li>☒ Conduct sales events in a health care setting (unless it is a cafeteria or other common area)</li> <li>☒ Change or add to the agreed-upon topics for your appointment, unless: You agree to a change of scope and the agent documents it before going forward</li> </ul>

SHIP National Technical Assistance Center: 877-839-2675,

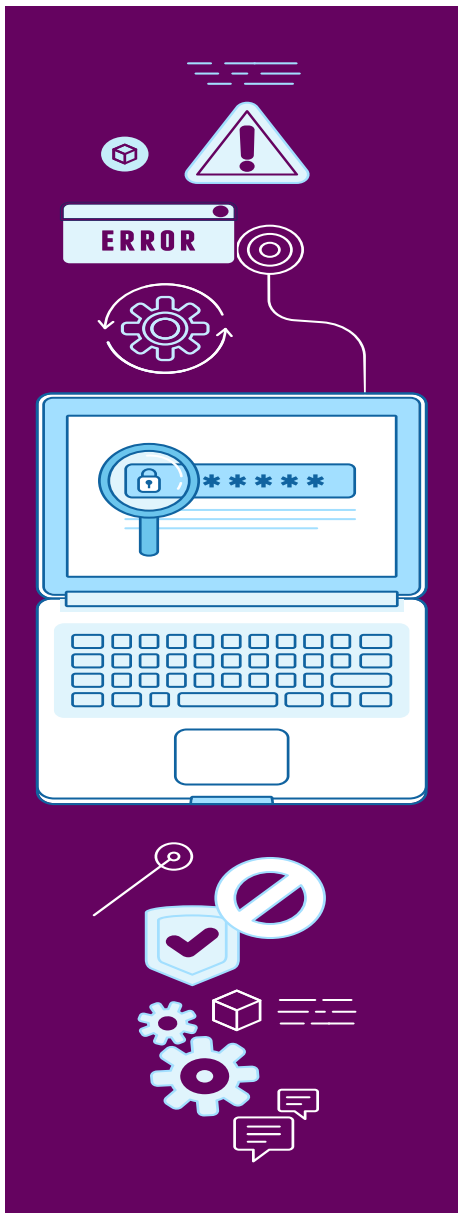
[www.shiptacenter.org](http://www.shiptacenter.org) | [info@shiptacenter.org](mailto:info@shiptacenter.org)

SMP National Resource Center 877-808-2468 | [www.smpresource.org](http://www.smpresource.org) |

[info@smpresource.org](mailto:info@smpresource.org)

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# Protecting yourself from enrollment fraud



## Tips for avoiding potential enrollment fraud:

- Confirm what a plan agent tells you before making a final decision about a plan.
- Ask for everything in writing.
- Call your doctors to make sure they are in network for the plan you want to join.
- Never provide your Medicare information to anyone but your trusted health care providers.
- Contact SHIBA to make sure you understand a plan's costs and benefits before enrolling.

## Report potential enrollment fraud and marketing violations

Contact your Senior Medicare Patrol (SMP) if you believe a plan or agent has violated Medicare's marketing rules or if you think you were enrolled in a plan without your permission.

## Questions about your Medicare coverage?

Contact your SHIBA for trustworthy and unbiased counseling about your Medicare options.

