



K a n s a s I n s u r a n c e D e p a r t m e n t

Sandy Praeger

COMMISSIONER OF INSURANCE

FOR IMMEDIATE RELEASE

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CONSUMER ALERT: **MEDICARE RECIPIENTS WARNED TO RESIST AGGRESSIVE MARKETING** *Some Companies May Not Be Providing Sound Advice to Seniors*

TOPEKA, KS — Insurance Commissioner Sandy Praeger is urging Medicare beneficiaries and their families to be aware that some insurance companies may be using aggressive marketing tactics to sell Medicare Advantage products, which in turn may mislead consumers to make decisions that could negatively affect their insurance coverage.

“My greatest concern is that many Medicare beneficiaries may be receiving bad financial advice leading them to make decisions which are not in their best interest,” said Praeger. “Seniors should fully understand the terms and details of Medicare Advantage Plans before they buy.”

Information received from officials with the Senior Health Insurance Counseling of Kansas, SHICK indicates this is a growing problem in Kansas, as well as in other states. The complaints being received range from cold calls for in-home appointments to advising seniors they should cancel other health insurance plans.

Medicare Advantage plans include HMO, PPO, Medicare Medical Savings Accounts and Private Fee-for-Service products. They are a part of the Medicare program and provide Part A, Part B, and sometimes additional benefits.

- Beneficiaries may have to pay a monthly premium or may have out-of-pocket costs such as co-pays;
- Medigap and Medicare Supplement Plans do not coordinate with Medicare Advantage Plans;
- Not all doctors or hospitals accept Medicare Advantage Plans. Beneficiaries should make sure their healthcare providers will accept the plan they are considering before they buy it or they may find themselves without important services and may have to pay for all of the charges themselves. Be sure to call your doctor and ask before you buy;
- There may be a monthly premium, or out-of-pocket costs such as co-pays;
- Medigap or Medicare Supplement policies do not coordinate with any Medicare Advantage plan;
- If you have other health insurance, such as retiree coverage through a former employer, check with that plan before enrolling in a Medicare Advantage plan.

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Another important thing to keep in mind is that insurance agents cannot come to your home without permission. If they call you to schedule an appointment, do the following before meeting with them:

- Get the agent's name, the company name, and a phone number;
- Call back to verify the person is who he/she says they are. If you have any doubts, call the Kansas Insurance Department Consumer Assistance Hotline at 1-800-432-2484 to determine if that person is a licensed agent;
- Try to schedule the appointment for a time when a trusted family member, friend, or your financial advisor can be with you. Someone you trust can help you make a decision in your best interest without giving in to any sales pressures from the agent. Do not be pressured into making quick decisions. A credible agent can wait for you to think this over.
- If you have another health insurance plan, check with the plan before you enroll in a Medicare Advantage Plan.
- And, most importantly DO NOT be pressured to make a quick decision or sign anything.

Consumers with questions about any insurance products sold in Kansas should contact the Kansas Insurance Department Consumer Assistance Hotline at 1-800-432-2484.

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