SMP M©NTHLY

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REMINDERS



Join us for the SMP Volunteer Meeting on Oct. 21, 11 AM

Topic: Medicare Marketing Violations & Enrollment fraud

Speaker: SMP Coordinator Tiffany Erhard

- Click **HERE** to join virtually
- To join by phone dial 646-558-8656, Meeting ID: 533 682 2516

Hi everyone,

Fall is a Time for Change. Falling leaves, cooler temps, shorter days and it's Open Enrollment! Starting October 15th through December 7th, beneficiaries can switch to a different plan, add prescription benefits or make other changes to their Medicare plans. With so many options to choose from, our expert outreach counselors are ready to help whether you're signing up for the first time or looking to make a change during Open Enrollment.

With Open Enrollment upon us in a few days, let's all be aware of aggressive, misleading or "too-good to-be-true" offers. **Agents and brokers, must follow strict guidelines when they market to beneficiaries**. That's why in this month's newsletter and SMP volunteer meeting we will review Enrollment Fraud - what to look out for and some examples of what agents are allowed to do.

In case you haven't heard, Medicare recently announced some good news. In 2023, the standard monthly premium for Part B will decrease to \$164.90 and the annual deductible will also decrease to \$226. You can download the CMS Fact Sheet for more information on 2023 changes.

Looking forward to seeing you again on the 21st for our October virtual meeting. Have a great week!

- The SMP Team



The flu can be very serious for people 65 years and older.

The best way to protect yourself is to get the flu shot.

It's covered by Medicare, so you pay nothing out-of-pocket. For more information and related resources, click HERE.

Flu Shots Coverage (medicare.gov)

Medicare Fraud Helpline 800-333-4374

Report potential Medicare marketing violations and/or enrollment fraud, errors, or abuse if:

- You receive an unsolicited phone call from a company you have no prior relationship with.
- A company represents itself as coming from or sent by Medicare, Social Security, or Medicaid.
- You receive information such as leaflets, flyers, door hangers, etc., on your car or at your residence from a company you did not have an appointment with.



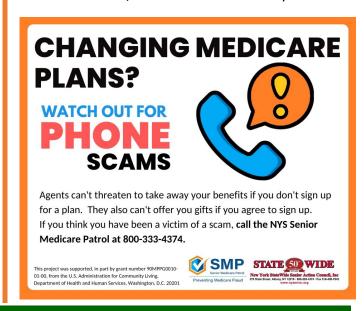
- An agent initiates a discussion about other insurance products, such as life insurance annuities, during a visit or meeting about a Part C or Part D Medicare product.
- An agent returns uninvited to your residence after missing an appointment with them earlier.
- You signed up for a plan after being told by a company that certain prescriptions or services were covered, but after reviewing your Explanations of Benefits



(EOB), you found they were not covered by the plan and you received a bill instead.

What are Agents Allowed to Do?

- Call a beneficiary who has expressly given advanced permission.
- Offer nominal gifts valued at \$15 or less to beneficiaries, gift is given regardless of whether a beneficiary enrolls in the plan.
- Include information about rewards and incentives programs in their marketing materials.
- Provide refreshments and light snacks, but not meals, at marketing/sales events.
- Make unsolicited contact with potential enrollees using conventional mail and other print media, by email provided it contains an opt-out function.
- Conduct marketing/sales activities in common areas of health care settings (i.e., waiting rooms, common entryways, recreational, or conference rooms).



The NYS Senior Medicare Patrol (SMP) can help you with your questions, concerns, or complaints about potential fraud issues. Please call the NYS SMP at 800-333-4374.



