

## Open Enrollment Oct 15 to Dec 7

### 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 \(medicare.gov\)](#)

## 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).

## CHANGING MEDICARE PLANS?

WATCH OUT FOR  
**PHONE SCAMS**



Agents can't threaten to take away your benefits if you don't sign up for a plan. They also can't offer you gifts if you agree to sign up. If you think you have been a victim of a scam, call the NYS Senior Medicare Patrol at 800-333-4374.

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**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.**

