

# PROTECTING YOURSELF FROM MARKETING VIOLATIONS



## PLANS CAN

- Send you mail.
- Have educational exhibits at public events.
- Call or email you about other health plans and products, as long as you are already a plan member and haven't asked them not to call or email.
- Schedule an appointment to discuss plan options with you, but:
  - Before the appointment, you must formally decide which topics will be discussed.
  - The appointment must occur 48 hours or more after it is scheduled (unless you walk into their office or it's the very end of Open Enrollment Period).
  - The plan agent must stick to the topics you have agreed on in advance.
  - The plan agent may not use your appointment or the time before or after to market or sell plans to other people in your building or neighborhood.



## PLANS CANNOT

- Call, send text messages, or leave voicemail messages, unless you are already a plan member or you gave the plan permission.
- Email you or call you (even if you are a plan member) if you opt out of this communication.
- Ask for your personal information or try to sell you a plan at an educational exhibit.
- Approach you in public areas, such as a parking lot, hallways, or sidewalks.
- Give you prizes or gifts worth over \$15:
  - Cannot be in the form of cash.
  - Cannot require enrollment or an appointment to get the gift.
- Conduct promotional activities worth over \$15 per expected event attendee (for example, a raffle prize at an event for 10 people must be valued at or below \$150).
- Provide full meals at sales/marketing events.

**NEW THIS YEAR** - Plans must provide you with the option to opt out of communications about Medicare products. It must be done annually and in writing. Also, before enrolling you, plan representatives must explain the plan's effect on your current coverage.

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**MEDICARE FRAUD HELPLINE - 800-333-4374**