



AIMS

Advocates in Medicare Savings

Protecting Personal Information as Medicare Prescription Drug Plans Begin Marketing

Although Medicare prescription drug coverage doesn't officially begin until the first day of January 2006, marketing of the Medicare prescription drug plans to consumers can begin on October 1, 2005.

Protect your Medicare number as you would your credit card information. Don't give out your personal information, such as Social Security number, bank account numbers or credit card numbers, to plan marketing representatives. Plans are not allowed to request such personal information in their marketing activities.

Medicare prescription drug plans cannot begin marketing until October 1, 2005. Be suspicious of anyone trying to sell you a "Medicare" drug plan before October 1st. Marketing of Medicare supplemental plans and Medicare Advantage plans are not bound by these restrictions and can market their products at any time.

Plans cannot begin enrolling consumers until November 15, 2005. Although marketing of Medicare prescription drug plans can start in October, enrollment in a specific plan doesn't begin until November 15th.

Medicare prescription drug plans will have the "Medicare-Approved" seal on their materials. The seal has "Medicare Rx" in large letters with "Prescription Drug Coverage" in smaller letters under that.

People who are really marketing a Medicare prescription drug plan can't come to your home uninvited. Door-to-door marketing is prohibited. However, plan representatives may come to your home if they call and make an appointment with you or if you send in a postcard requesting additional information from a representative.

You will be able to enroll in plans over the Internet, but plans can't ask for payment over the web. If you enroll over the Internet, the plan must send you a bill.

Telemarketing of Medicare prescription drug plans is allowed with some limitations. Plans can only call between the hours of 8 a.m. and 9 p.m. You cannot be enrolled in a plan or asked to pay for a drug plan over the phone. Plans can request that you call them back to enroll, offer to send information or to arrange an appointment for a representative to visit your home.

To stop repeated and unwanted sales calls simply say "stop." Plans are required to honor your "do not call again" requests.

Any telemarketing of Medicare prescription drug plans must comply with the Do-Not-Call Registry. To avoid all telemarketing calls register with the federal "do not call" list at 1-888-382-1222 or go to <http://www.donotcall.gov>

Pharmacists, physicians and other health care providers cannot steer beneficiaries to a plan that furthers their own financial interest. However, these providers can provide objective information, announce their contractual relationship with a plan sponsor and assist consumers in choosing a plan that best meets their needs.

Medicare doesn't recommend one plan over another. It will be your choice.

Be informed. Detailed information about the Medicare drug plan and the plans available for Nebraskans will be available in mid-October when the Medicare & You handbook is mailed to consumers.

Compare plan benefits on-line. Beginning in mid-October, 2005, consumers can visit to Medicare's website at www.medicare.gov and check out their "Medicare Prescription Drug Plan Finder." This tool will provide information on the specific drug plans available to Nebraskans and a comparison of each plan's benefits.

Call for more information. If you would like more information about the new Medicare prescription drug coverage or wish to verify that a drug plan is Medicare-Approved, you can call Medicare at 1-800-MEDICARE or the Nebraska Senior Health Insurance Information Program (SHIIP) at 1-800-234-7119.

Resist pressure tactics. Choosing Medicare drug coverage is your decision. Take the time to make an informed decision that feels comfortable. If someone tries to pressure you into making an immediate decision, say, "No." Explain that you want time to review the information and will call them back once you have made your decision. Be suspicious of anyone who tries to pressure you into making an immediate decision.

Protect yourself. If at any point you feel like you are in danger for any reason, call your local police department immediately.

Report possible fraud. The ECHO Project provides education, assistance and advocacy to Nebraskans in order to identify, report and prevent Medicare and Medicaid fraud, waste and abuse. The ECHO Project is a service provided by the Nebraska Long Term Care Ombudsman Office. Call 1-800-942-7830 for more information or to report possible Medicare or Medicaid fraud.

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1-800-551-3191