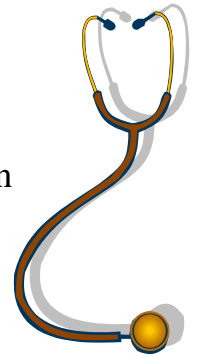


# **CONSUMER ALERT**

## **MEDICARE ADVANTAGE PLANS**

**WARNING** — Beware of unscrupulous individuals, including insurance agents marketing Medicare Advantage plans, which are offered by private health plans for medical services. The California Department of Managed Health Care has become aware that some individuals will try to persuade you to switch from your current health plan to the Medicare Advantage plan they are selling even though it may not be in your best interest or without your consent.



### **Consumers beware! Be on guard of any individual who:**

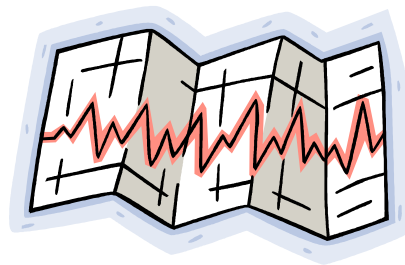
- Makes uninvited house or telephone calls. In most instances, it is illegal for insurance agents and brokers to contact you without your permission.
- Approaches you at your doctor's office, hospital, or pharmacy. In most instances, it is illegal for insurance agents and brokers to sell Medicare Advantage plans in places where health care is provided.
- Tells you that the Medicare Advantage plan he or she is promoting won't affect your current health coverage. For instance, it is a red flag if an individual:
  - Tells you that you will be able to see your regular doctors, go to your regular hospital, or obtain the same prescription medications under the promoted Medicare Advantage plan.
  - Tells you that your monthly premium will not change.
  - Tells you that your co-pay obligation will not change.
- Tells you he or she is from Medicare or Social Security.
- Has you sign any document unless you have specifically agreed to enroll in the promoted Medicare Advantage plan.
- Offers to buy you a meal or give you cash for signing up for a Medicare Advantage plan.
- Asks you to provide your personal information such as your Medicare number, social security number, bank account number, credit card number, or birth date.



**-more-**

## **BEFORE purchasing a Medicare Advantage plan, you should:**

- Know what coverage your current health care plan provides.
- Ask why the Medicare Advantage plan is better than your current health care plan.
- Ask whether there are any disadvantages to the Medicare Advantage plan.
- Understand that if you currently receive your health care coverage under Medicare A and Medicare B, if you enroll in a Medicare Advantage plan, you will no longer receive your benefits under Medicare A and Medicare B.
- Only sign the enrollment form if you have read and understand all of the terms of the Medicare Advantage plan.
- Review the Medicare Advantage plan with a trusted relative or friend.
- Always personally call your regular doctors and other health care providers you currently use to confirm that they will accept the Medicare Advantage plan. If your health care providers do not accept the plan and you want to continue seeing them **DO NOT SIGN UP FOR THE PLAN.**
- Call your pharmacy to confirm that your current medications are covered under the Medicare Advantage plan.
- Know the monthly premium cost, co-pay obligations, and deductible of the promoted Medicare Advantage plan.
- Read and understand the health plan information.



If you have questions or concerns about the conduct of any insurance agent or broker selling a Medicare Advantage Plan, assistance is available at the California Department of Managed Health Care Help Center. Call toll free 1-888-HMO-2219 or (TDD) 1-887-688-9891, or log on to [www.healthhelp.ca.gov](http://www.healthhelp.ca.gov) .

You can also direct your questions or concerns about the conduct of any insurance agent or broker selling a Medicare Advantage Plan to the Centers for Medicare and Medicaid Services. Call toll free 1-800-447-8477.