

DEPARTMENT OF INSURANCE

COMMUNITY RELATIONS BRANCH
CONSUMER EDUCATION & OUTREACH BUREAU
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LOS ANGELES, CA 90013
(877) 401-9550 OR (213) 346-6870
www.insurance.ca.gov



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DEC 2010

December 07, 2010

Dear Senior Center Manager:

Open enrollment for Medicare Advantage plans and the Medicare Prescription Drug Program runs from November 15th through December 31, 2010. Additionally, from January 1, 2011 through February 14, 2011, Medicare Advantage enrollees can switch to original Medicare.

Between now and the end of the open enrollment period, many insurance agents will engage in vigorous marketing and sales efforts. As Insurance Commissioner, I want to be sure that unwary seniors do not become the victims of aggressive or deceptive sales practices.

As you know, consumer education is the key to fighting unscrupulous and illegal sales practices. I am asking you to help us in our effort to protect seniors by posting and distributing the attached Senior Advisory in your center. By sharing these simple tips, I believe that we can greatly reduce improper Medicare-related sales practices aimed at seniors.

The Department of Insurance has established a senior portal on our website, www.insurance.ca.gov which contains valuable information specifically for seniors.

If you have any questions about this letter or the enclosed Senior Advisory, please contact the Department of Insurance Hotline at 1-800-927-HELP (4357).

Information about Medicare is available by calling 1-800-MEDICARE (1-800-633-4227) or by visiting www.medicare.gov or the California Department of Aging Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222.

Thank you so much for your assistance with this effort.

Sincerely,

A handwritten signature in cursive script that reads "Steve Poizner".

Steve Poizner
California Insurance Commissioner
Enclosure



California Department of Insurance

Steve Poizner, Insurance Commissioner

Date 12/02/10 SA-12-10

SENIOR ADVISORY

ANNUAL MEDICARE ENROLLMENT

Dates and Benefit Changes Seniors Should Know

Open enrollment for Medicare Advantage plans and the Medicare Prescription Drug Program runs from November 15 through December 31, 2010. Additionally, from January 1 through February 14, 2011, Medicare Advantage enrollees can switch to original Medicare. If you choose to change, you can also enroll in a Medicare prescription drug plan.

Keep these tips in mind when considering a Medicare Advantage or Prescription Drug plan:

- If the person you are dealing with claims to be an insurance agent, contact the California Department of Insurance at 1-800-927-4357 or visit www.insurance.ca.gov to verify license status.
- A salesperson may not make unsolicited contact such as door-to-door sales, cold calls or approach you in a parking lot. A salesperson must have an appointment to come to your home.
- A salesperson may not try to sell you other types of insurance coverage (such as life insurance or an annuity) during any sales presentation for a Medicare Advantage or Prescription Drug Plan.
- Medicare has no official sales reps and does not send "representatives" to solicit your business.
- A salesperson may not offer you free meals at promotional or sales events.
- Contact the California Department of Insurance at 1-800-927-4357 or visit www.insurance.ca.gov if you have any questions about an insurance offer, scheme, or agent.

There are significant changes to Medicare with the Patient Protection and Affordable Care Act (PPACA) that was signed into law in March of this year.

- Preventive care – Beginning in 2011, Medicare beneficiaries will receive free preventive services including diabetes screening, mammograms, some vaccines and colorectal cancer screenings.
- Annual physical exams – Beneficiaries are eligible for a yearly wellness exam to develop or update a personalized prevention plan.
- Medicare Prescription Drug Coverage – some beneficiaries enrolled in Medicare Prescription Drug plans face a gap in coverage often referred to as the "doughnut hole." Beginning in 2011, some beneficiaries who enter the "doughnut hole" will get a 50% discount on Medicare-covered brand name drugs and a 7% discount on Medicare-covered generic prescriptions while in the "doughnut hole."
- Medicare Advantage Plans – beginning in 2011, Medicare Advantage plans cannot charge you more than traditional Medicare for chemotherapy, dialysis, skilled nursing care, and other services deemed appropriate. Check with your plan to see if preventive care and wellness improvements to Original Medicare will be available to you.
- Information about Medicare is available by calling 1-800-MEDICARE (1-800-633-4227) or by visiting www.medicare.gov or the California Department of Aging Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222.