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## No more “free lunch” with Medicare sales

(Salem) — In an effort to protect Medicare recipients from deceptive or high-pressure marketing tactics, Medicare is banning the traditional “free lunch” sales pitch during this year’s fall open enrollment period that starts later this month.

In addition, the Oregon Department of Consumer and Business Services, which regulates agents through its Insurance Division, reminds people with Medicare that:

- Agents can’t show up on your doorstep or call without an invitation.
- Agents can’t sell Medicare Advantage plans or Medicare Part D prescription drug plans in your doctor’s office or other places where health care is delivered.
- Agents can’t come talk to you about Medicare Advantage or drug plans and then try to sell a non-health care product such as an annuity.

Medicare’s fall open enrollment season starts Nov. 15 and continues through Dec. 31. This is the time when most people with Medicare can change Medicare Advantage health plans or Medicare Part D prescription drug coverage. Medicare encourages people to review their health and drug coverage annually because plan costs and benefits change.

“Most people are satisfied with their choices and the help they receive from agents; however, every year we hear from many seniors who end up with the wrong plan,” Acting Insurance Division Administrator Teresa Miller said. “People have a plan their doctor doesn’t accept or a plan that doesn’t cover an expensive drug they take or a plan they simply don’t understand.”

To avoid problems, the Insurance Division recommends that you:

- Ask for a summary of the benefits of any plan you are considering and have a friend or family member help you study the features.
- Make sure your doctor accepts the plan.
- Take your time. While Medicare urges people to make their choices by early December for a smooth transition to the new coverage year starting Jan. 1, same-day decisions are rarely necessary.
- Don’t give personal information, such as a Social Security number, to people over the phone.

**For help comparing plans:** Free and unbiased help is available from the department’s Senior Health Insurance Benefits Assistance program. SHIBA volunteers are available in most counties and state staff offers counseling by phone for people who live in areas that lack a SHIBA volunteer. Call toll-free in Oregon: 1-800-722-4134.

**To complain about an agent:** Call the Oregon Insurance Division’s consumer advocates toll-free at 1-888-877-4894. Agents must be licensed with the division.

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The Insurance Division is part of the Department of Consumer & Business Services. For more information, visit [www.insurance.oregon.gov](http://www.insurance.oregon.gov). The Department of Consumer and Business Services is Oregon’s largest business regulatory and consumer protection agency. For more information, visit [www.dcbs.oregon.gov](http://www.dcbs.oregon.gov).