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# FRAUD ALERT!

From Denver District Attorney Mitch Morrissey

## 2009 MEDICARE ENROLLMENT – MORE THAN A ROLL OF THE DICE

On October 1, marketing began for the 2009 Medicare prescription drug plans (Medicare Part D) and Medicare Advantage and Health Plans (Medicare Part C). Consumers are now seeing a flood of advertising and mail solicitations for these offerings. Because companies can change pricing, plan offerings and drug coverage each year, it's wise for consumers to shop and compare. Yet with a dizzying array of plans and choices, how do you know what to choose and what you're getting? Also how do you avoid becoming the target of overly aggressive marketing?

New Medicare regulations forbid many marketing practices, including:

- Calling you on the telephone, unless you have provided the agent written or recorded verbal permission to contact you.
- Calling you and saying they represent Medicare, Social Security or some other government agency. The government will not call to ask your personal information.
- Misleading you to believe the plan they're selling is something other than it is.
- Knocking on your door uninvited.
- Approaching you in parking lots or other public areas.
- Offering a free lunch or dinner in exchange for a sales presentation.

The Colorado Division of Insurance's SMP Medicare Fraud program has a publication, called, *Your Medicare Matters: Protect It!*, that provides consumers with questions to ask when meeting with a sales agent to clarify the plan being offered. This is available on our website – [www.denverda.org](http://www.denverda.org). Also, impartial Medicare counseling is available free of charge through the SHIP (Senior Health Insurance Assistance Program). To reach a counselor who can help you choose the best Medicare plan, or to report improper Medicare marketing practices call **1-888-696-7213**.

**Need help or have a question concerning ID Theft and Consumer Fraud?  
Call the Denver DA Fraud Line: 720-913-9179**

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