

Article for Agent & Broker Trade Associations:

Medicare Marketing Reminders and Expectations for Medicare Advantage & Medicare Prescription Drug Plans for 2011/2012:

Marketing of the 2012 Medicare Advantage and Medicare Prescription Drug plans has already started, and starting this year, open enrollment begins and ends earlier, October 15- December 7, 2011. During this time, members can change their Medicare health Plan or prescription drug coverage for 2012. The following reminders will help ensure agents/brokers have a safe and compliant marketing environment.

- Proactively take measures to protect Medicare members by ensuring that members are not misled. Special attention should be focused on vulnerable members and beneficiaries impacted by plan non-renewals.
- Ensure your organization does not employ any type of pressure tactic that requires Medicare beneficiaries to provide their contact or personal information at marketing sales events or when they are calling for general information.
- Ensure your organization provides clear and accurate information related to your product's drug benefit, including information related to costs, plan formularies, and the coverage gap.
- Appointments that are scheduled with a beneficiary, regardless of the intent, are considered sales appointments and must comply with the requirements specified in section 70.9 of the Medicare Marketing Guidelines regarding individual appointments. You may provide educational content in addition to plan specific information during an individual appointment.
- Other than the CMS Online Enrollment Center, the only online enrollment mechanism that you may make available is via the plan sponsor's website.
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If you have questions, you are advised to contact the plan with which you work. Below are helpful Medicare links.

Final 2012 Medicare Marketing Guidelines may be viewed at

<http://www.cms.gov/ManagedCareMarketing/>

Guidance for MA plans under Part C and PDPs under Part D plans may be viewed at

<http://www.cms.hhs.gov/HealthPlansGenInfo/>

The final rule implementing MIPPA marketing requirements (Final Marketing Provisions 4131-F) may be viewed at

http://www.cms.gov/ManagedCareMarketing/02_RegulatoryResources.asp#TopOfPage

Fact Sheets with more information on each rule may be viewed at

http://www.cms.hhs.gov/apps/media/fact_sheets.asp