



**SHIP**  
State Health Insurance  
Assistance Program

Navigating Medicare

# ASK SHIP

YOUR MONTHLY MEDICARE Q&A

October 2023

**Q: I have recently started getting a lot of extra mail about Medicare Plans. Is there any way I can stop it?**

**A:** Around the time of the Medicare Open Enrollment Period, which is October 15 – December 7 every year, you may notice an influx of mail advertising Medicare Advantage Plans. Because Medicare beneficiaries have the opportunity to change plans during this time, many insurance companies advertise heavily, in a variety of different ways.

The Centers for Medicare and Medicaid Services (CMS) have rules in place for insurance companies and agents who sell Medicare Advantage plans.

The following is a list of what they may NOT do:

- Come to your home uninvited to sell or endorse anything.
- Call you unless you're already a member of the plan or you've given them permission to contact you.
- Make an appointment to tell you about their plan unless you agree. During the appointment, they can only try to sell you the products you agreed to hear about.
- Ask for your personal information, such as bank account or credit card numbers, unless it's needed to process an

enrollment request. Plans don't need your personal information to give a quote.

- Require you to speak to a sales agent to get information about the plan.
- Offer you cash (or gifts worth more than \$15) to join their plan or give you free meals during a sales pitch for a Medicare health or drug plan.
- Ask you for payment over the phone or online. The plan must send you a bill.
- Tell you that they're selling Medicare supplement insurance (Medigap) policies.
- Sell you a non-health related product, like an annuity or life insurance policy, during a sales pitch for a Medicare health or drug plan.
- Talk to you about their plan in areas where you get health care like an exam room, hospital patient room, or at a pharmacy counter.
- Market their plans or enroll you during an educational event like a health fair or conference.
- Advertise to you without using specific plan names.
- Advertise to you using confusing words or images, or misleading Medicare logos.

Insurance companies and agents CAN:

- Give you plan materials.

- Tell you about the plan options and how to get more plan information.
- Give you an enrollment form.
- Collect your completed enrollment form.
- Leave business cards for you to give to friends and family.

During any meeting, the representative can NOT do the following:

- Charge you a fee to process your enrollment into a plan.
- Steer you into a particular plan.
- Communicate incorrect information about their plan type or use inappropriate statements like their plan is "the best" or "highest ranked."
- Tell you about other plan options you haven't agreed to discuss, unless you specifically ask about them (to discuss these options, you need to complete a separate appointment form).
- Pressure you to join their plan by saying things like "you have to join this plan or you won't have coverage next year."
- Ask you to give names and phone numbers or addresses so they can sell to your friends or family.
- Ask you to sign the enrollment form before you're ready to join.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find SHIP on Facebook, Twitter, LinkedIn, and YouTube.

The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. For questions about this article, contact Sarah Peeper, [speeper@idoi.in.gov](mailto:speeper@idoi.in.gov).