

## **Medicare Advantage Plan Abuses**

Some widespread examples from Alabama residents include:

- Despite the prohibition of door-to-door marketing, agents arrive on residents' doorsteps stating that "the President" sent them or that they represent Medicare.
- Agents ask beneficiaries to show them their Medicare cards and, if applicable, their Medicaid cards, to verify that the beneficiaries are on Medicare. Later, the beneficiaries find out they were enrolled in the plan without their knowledge.
- Agents ask some beneficiaries, after an initial visit, to take them around their apartment building or neighborhood so the agent can visit and sign up their neighbors. These agents ask the even beneficiaries to introduce them to friends and relatives who are Medicare beneficiaries and who may or may not live in the same neighborhood.
- After a sales presentation, agents ask beneficiaries to sign forms merely verifying that the agents have met with beneficiaries or they ask beneficiaries to sign forms in order to receive "free" gifts. What the beneficiaries are actually signing is the plan's Medicare Advantage application form.
- Agents encourage beneficiaries to enroll in plans stating the beneficiaries would not pay anything for medical care and if they did not sign up the beneficiaries would be penalized by Medicare. Not wanting this "penalty," the beneficiaries, who are often dual-eligible, enroll in the plans.
- One agent continued to visit a building where he enrolled many of the residents. When residents complained to the agent about receiving bills for co-payments from their health care providers, the agent took the bills and said that he would straighten them out with the plan and call the beneficiaries back. They did not hear from him again and the unpaid bills were turned over to collection agencies.
- Agents have repeatedly used red, white and blue business cards that look like miniature Medicare cards.
- Telephone marketing has been equally aggressive. Repeated phone calls to beneficiaries have become increasingly threatening, using scare tactics and misrepresentation. One plan called the same person five times in one day. Telemarketers have called beneficiaries stating that Medicare needs to send an agent to their homes to correct a mistake in the *Medicare and You* handbook that all beneficiaries receive.
- Some telemarketers insist that they are calling from Medicare and they tell beneficiaries that they will lose their Medicare if they do not sign up for the telemarketer's plan. Telemarketers have told beneficiaries they have the plan that the government won't tell beneficiaries about and it could save beneficiaries money. Telemarketers have told beneficiaries that Medicare is going out of business or that Medicare is being turned over to the plan.

- Agents will arrive early if they know that the beneficiaries have requested friends or relatives to be with them during the appointment. By the time of the appointment, and the arrival of a trusted third party, the agents have already enrolled the beneficiaries and gone on their way.

In many instances, beneficiaries do not even realize they are no longer enrolled in Original Medicare. Beneficiaries learn of their enrollment into Medicare Advantage plans when a health care provider refuses to see them because the provider does not accept the terms and conditions of the new plan—most often a private fee for service (PFFS) plan—the provider is out of the plan's network, or the beneficiary begins to receive bills from providers for unpaid services or co-payments.

When beneficiaries learn that they have been deceptively enrolled in Medicare Advantage plans, they try to sort out the challenges and problems on their own. Too often they discover that it is not an easy problem to fix and that they require assistance.