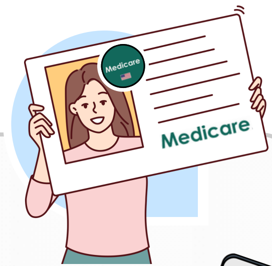
PROTECT YOURSELF FROM MARKETING VIOLATIONS

Medicare has rules about how plans, agents, and brokers can market their products. Knowing the rules can help you avoid misleading or aggressive sales tactics.

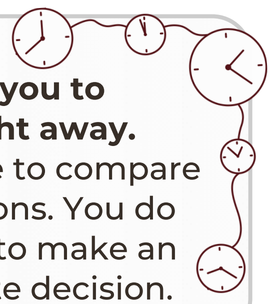
WATCH OUT FOR PEOPLE WHO:

Ask for your Medicare number, Social Security number, or bank information. Do not share personal information unless you're ready to enroll in a plan.



Claim they represent Medicare. Plans and agents cannot say they are Medicare or endorsed by Medicare.

Contact you without permission. Plans must give you a way to opt out of marketing calls and messages.



Pressure you to enroll right away. Take time to compare your options. You do not have to make an immediate decision.

Offer you gifts to enroll in their plan. Gifts must follow Medicare rules and cannot be tied to enrolling in a plan.

KNOW YOUR RIGHTS:

A scope of appointment (SOA) is required.
Complete a Scope of Appointment (SOA) before discussing plan options. No 48-hour waiting period is required.

Education & Marketing
A marketing event may follow an educational event, but attendees must be notified and given an opportunity to leave.

One-on-one Appointments
These appointments may be in person, by phone, or virtual. A written SOA is required for in-person meetings.

BEFORE ENROLLING

- **Understand plan costs, benefits, and coverage.**
- **Compare options before making a decision.**
- **Get important details in writing.**
- **Never feel pressured to enroll right away.**

REPORT POTENTIAL MARKETING VIOLATIONS

SMP
Senior Medicare Patrol
smpresource.org | 877.808.2468

SHIP
State Health Insurance Assistance Program
shiphelp.org | 877.839.2675

To your local **Senior Medicare Patrol (SMP)** or **State Health Insurance Assistance Program (SHIP)**. Your local SMP or SHIP can help you review the incident, report it to the correct authorities, and continue spotting marking violations

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