

Insurance Department Gives Direction For Medicare-Type Questions

The Medicare open enrollment period always brings a number of questions to the Kansas Insurance Department, according to Ken Selzer, CPA, Kansas Commissioner of Insurance.

However, only Medicare Supplemental/Medigap-type plans fall under the Kansas Insurance Department's jurisdiction, and those can be purchased any time during the year, Commissioner Selzer said.

"We are able to direct many questions about Medicare Part D prescription drug coverage, Medicare Advantage and Medicare Parts A & B to the appropriate agencies," said Commissioner Selzer, "but consumers need to know that those plans are not regulated by KID and those questions need to be answered by experts in other places. Calling them first will save Kansans time and possible frustration."

Medicare open enrollment for Medicare Part D and Medicare Advantage plans begins tomorrow, Saturday, Oct. 15, and ends December 7, 2016. Below are the contacts for particular Medicare-type plans:

Medicare Supplement/Medigap plans—Kansas Insurance Department's Consumer Assistance Hotline-1-800-432-2484, or the online chat service on the department's website, www.ksinsurance.org.

Medicare Part D/Medicare Prescription Drug coverage-- Senior Health Insurance Counseling for Kansas (SHICK) state help line, 1-800-860-5260; the federal Centers for Medicare and Medicaid Services, 1-800-MEDICARE (1-800-633-4227); or go to www.medicare.gov.

Medicare Advantage coverage (Part C)-- Senior Health Insurance Counseling for Kansas (SHICK) state help line, 1-800-860-5260; the federal Centers for Medicare and Medicaid Services, 1-800-MEDICARE (1-800-633-4227); or go online to www.medicare.gov.

Medicare Parts A & B-- Senior Health Insurance Counseling for Kansas (SHICK) state help line, 1-800-860-5260; the federal Centers for Medicare and Medicaid Services, 1-800-MEDICARE (1-800-633-4227); or go online to www.medicare.gov (signup is actually through your local Social Security office).

As part of the Kansas Insurance Department's mission to assist consumers, Commissioner Selzer offers these tips for protecting Medicare-eligible seniors from scam artists intent on taking advantage of open enrollment:

- Beware of door-to-door salespeople. Agents cannot solicit business for either Medicare Part D or Medicare Advantage Plans at your home without an appointment (this does not apply to Medicare Supplement plans). Do not let uninvited agents into your home. Also, Medicare has no official sales representatives.
- Check with us at the Kansas Insurance Department (KID) to make sure the salesperson is a licensed agent. Call 800-432-2484 to speak with a Consumer Assistance representative.
- Realize no marketing is allowed in educational or care settings. Federal regulations prohibit the marketing of Medicare products in places where health care is delivered, or at an educational event.

- Understand that no free lunches are allowed, either. Federal regulations prohibit offers of free meals for listening to a sales presentation for a Medicare product or for signing up for a particular plan.
- Do not give out personal information, such as Social Security numbers, bank account numbers or credit card numbers to anyone not verified as a licensed agent. Also, you must receive a bill as the beneficiary; no Internet or phone payments can be made.
- Verify that the Medicare plan chosen is an approved Medicare plan. All of the approved plans are available at www.medicare.gov under the “Finding Plans” section, or by calling 800-MEDICARE (800-633-4227).

“Consumers need to arm themselves with all the information they can,” Commissioner Selzer said.
“Educating yourselves is very important in getting questions answered and fighting potential fraud.