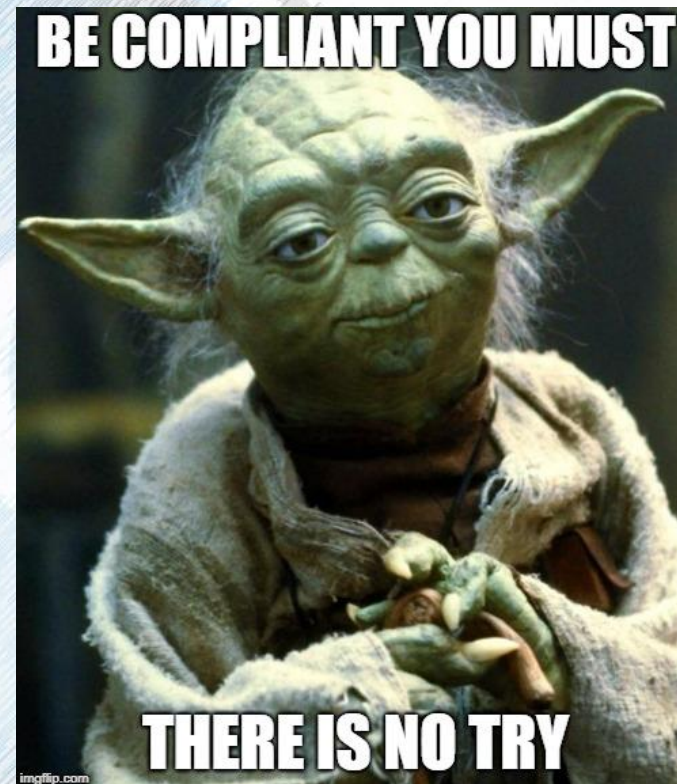


Medicare Marketing & Compliance

Graham Smith
United Insurance Group
Vice President, Brokerage



Who We Are

**United Insurance Group –
A national Field Marketing Organization
(FMO) with Brokerage and Career Agent
divisions specializing in senior market
products for over 30 years.**

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2019 Medicare Communications and Marketing Guidelines (MCMG)

Overhaul and renaming of Medicare Marketing Guidelines to be inclusive of more communications (carrier and other)

Changes significant for agents

- Removing the restriction on requesting email addresses when asking for referrals from enrollees.
- You may set up a future marketing appointment and distribute business cards and contact information for beneficiaries to initiate contact.
- Allowing the offering of a nominal gift to enrollees for a referral when soliciting leads.

Communications and Marketing Definitions

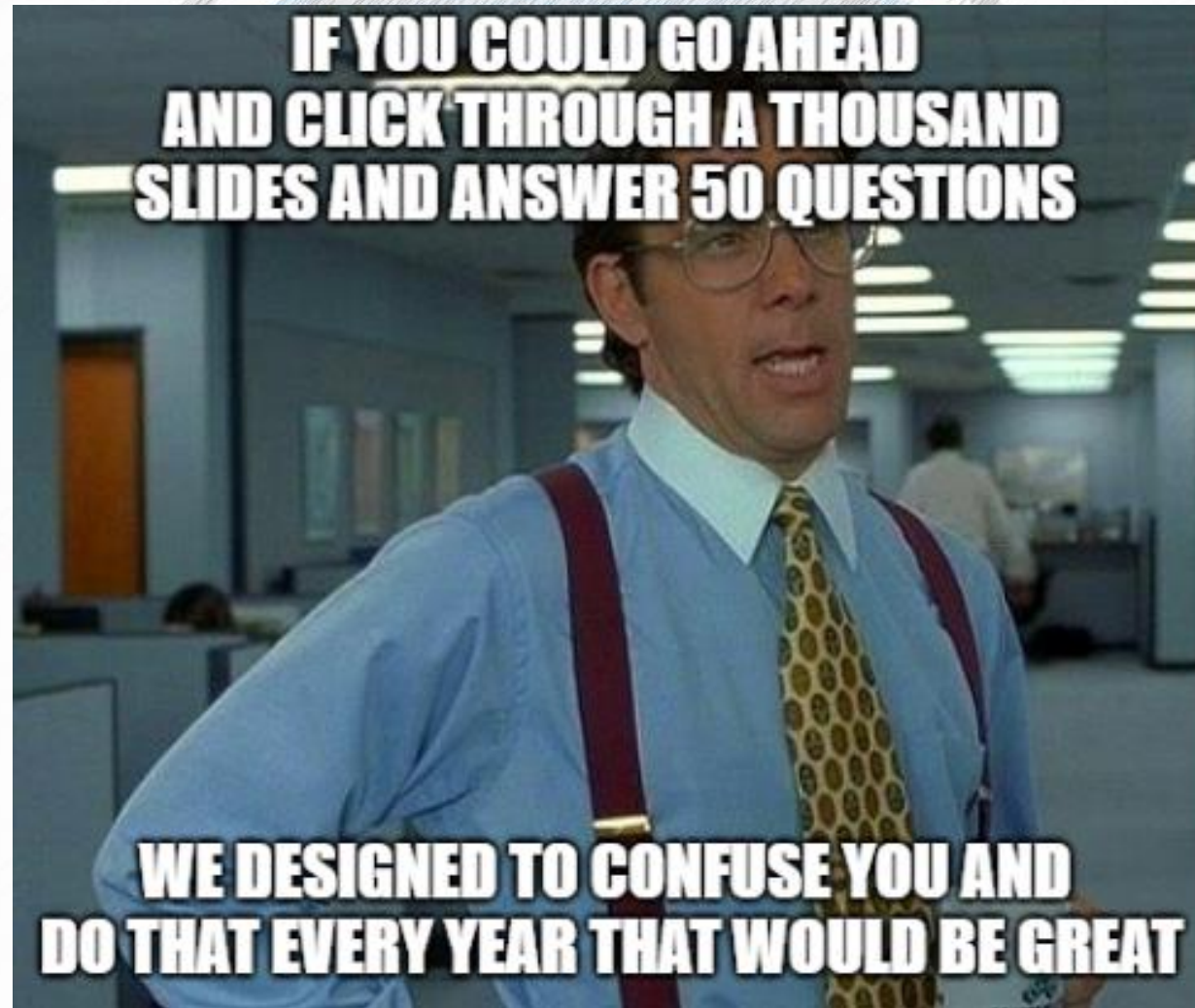
Communications means activities and use of materials to provide information to current and prospective enrollees.

This means that all activities and materials aimed at prospective and current enrollees, including their caregivers and other decision makers associated with a prospective or current enrollee, are “communications” within the scope of the regulations at 42 C.F.R. Parts 422, 423 and 417.

Communications and Marketing Definitions

Marketing is a subset of communications and includes activities and use of materials that are conducted by the Plan/Part D sponsor with the intent to draw a beneficiary's attention to an MA plan or plans and to influence a beneficiary's decision-making process when selecting an MA plan for enrollment or deciding to stay enrolled in a plan (that is, retention-based marketing). Additionally, marketing contains information about the plan's benefit structure, cost sharing and measuring or ranking standards. However, CMS excludes materials that might meet the definition of marketing based on content, but do not meet the intent requirements of marketing. All marketing materials must be submitted to CMS.

Training/Certification



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Marketing/Communications Compliance

Why is compliance so important to carriers?

- Plans/Part D sponsors are responsible for ensuring compliance with CMS' current marketing regulations and guidance. This includes monitoring and overseeing the activities of their subcontractors, downstream entities, and/or delegated entities. If CMS finds the Plan/Part D sponsor has failed to comply with applicable rules and guidance, CMS may take compliance and/or enforcement actions, including, but not limited to, intermediate sanctions and/or civil money penalties.

Reinstatement of the Open Enrollment Period

The Medicare Advantage Disenrollment Period (MADP), which would usually take place Jan. 1 – Feb. 14 is being replaced with the Medicare Advantage Open Enrollment Period (OEP). The new OEP will occur annual from Jan. 1 – March 31 beginning in 2019.

During this time, clients who are enrolled in a Medicare Advantage plan (and those who are newly eligible for MA plans) will be permitted to choose a different MA plan or return to Original Medicare, with or without a prescription drug plan.

Reinstatement of the Open Enrollment Period

Agents must be mindful of “knowingly targeting.” The MCMG states Plans/Part D Sponsors may not do the following (which means agents can’t either):

- Send unsolicited materials advertising the ability/opportunity to make an additional enrollment change or referencing the OEP
- Specifically target beneficiaries who are in the OEP because they made a choice during Annual Enrollment Period (AEP) by purchase of mailing lists or other means of identification
- Engage in or promote agent/broker activities that intend to target the OEP as an opportunity to make further sales
- Call or otherwise contact former enrollees or clients who have selected a new plan during the AEP through another agent

So what can and can't you do to market Medicare products?

Electronic



Mail



Phone



Social Media



Seminars/Community Based



Expos



Door to Door



Generic Marketing Material Examples

MEDICARE CAN DRIVE YOU BANANAS

THAT'S WHY YOU NEED ME — AN EXPERIENCED PROFESSIONAL AGENT

There are so many things to consider when you're turning 65, doesn't it make sense to sit down and talk directly with me? Just because your neighbor has a Medicare Advantage plan, doesn't mean it's the right choice for you. Ever one's needs are different, depending on your own situation. Even husbands and wives may end up choosing different options based on current needs.

I can help you decide what's best for you.

I CAN HELP YOU UNPEEL YOUR OPTIONS. AND MY ADVICE IS FREE.

QUESTIONS ABOUT MEDICARE DRIVING YOU BANANAS?

DON'T LET MEDICARE DRIVE YOU BANANAS

WHAT DO YOU KNOW ABOUT DENTAL, VISION, HEARING & MEDICARE?

MEDICARE

The dreaded word of 64-year-olds everywhere. How did it happen so quickly? (No kidding!) It's so confusing, especially if you're still working. Do I sign up now? (Maybe, maybe not.) Is there a penalty if I don't? (Could be.) What's the connection between Social Security and signing up for Medicare? (I can explain.) So many questions!

THIS IS WHY YOU NEED ME

IT'S GOING TO BE OKAY!

Navigating the murky world of Medicare can seem daunting. I'll show you the best options for your unique situation.

Q: What exactly is Medicare?
A: Original Medicare is a federal government health insurance program for those who qualify by age or disability. Part A is the hospital insurance portion and Part B is the medical insurance portion.

Q: When do I become eligible for Medicare and when do I sign up?
A: It's different for everyone — if you're turning 65 but still working, if you're a Veteran, if you're on COBRA, if you're on disability — each situation is unique. Don't take advice from your neighbor or your sister because your life is different. Call me instead. I'm a trained professional.

Q: I've heard about penalties. Penalties for what?
A: Yes, believe it or not, you could incur penalties if you don't sign up for Medicare at the correct time in your life. Making the right decision about when to sign up is important because making the wrong decision could mean financial penalties that NEVER GO AWAY. Like glitter.

Q: So let me get this straight: I'm turning 65 this year and planning to retire. My husband is also turning 65, but he is going to work for a few more years. I'm on his insurance right now. Both of us are turning 65 in the same year, but I might sign up for Medicare and maybe he won't? I'm confused...
A: I know, it is confusing. Medicare is individual for each person, so you and your husband will make independent decisions based on each of your current situations. Give me a call.

PEELING AWAY MEDICARE'S MYSTERIES

BUT WAIT! THERE'S MORE.

There are also Medicare Supplement plans, sometimes called Medigap plans, that do just that — fill in the "gaps" that Medicare doesn't cover. Those plans are known as Plans A, B, C, D, F, G, K, L, M or N. An alphabet soup of confusion. This is why you need me.

WHAT DO YOU KNOW ABOUT DENTAL, VISION, HEARING & MEDICARE?

Probably not much, because you haven't had to think of it until now. You may have had coverage for dental, vision and hearing throughout your working life with an employer, but you're going to be in for a big surprise when you find out what's NOT covered under Medicare. Especially now, ahem, when you need "readers" when you look at a menu, right? And your TV has to be turned up just a little louder than it used to, doesn't it? And have you seen the car your dentist drives? Wow, it costs a lot to go to the dentist! Your oral health, vision and hearing can be a good reflection of your overall health and out-of-pocket costs can really add up.

Don't go crazy worrying about how to pay for glasses, hearing aids or dental work. There are affordable options available and the plans take effect immediately. Give me a call today.

If You Need Assistance...



United Insurance Group Agency, Inc.

www.uigbrokerage.com

Contact your Broker Sales Agents

800-878-1058

Medicare Communications and Marketing Guidelines

<https://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/FinalPartCMarketingGuidelines.html>

Social Security Administration

www.SSA.gov

1-800-772-1213

Medicare

www.Medicare.gov

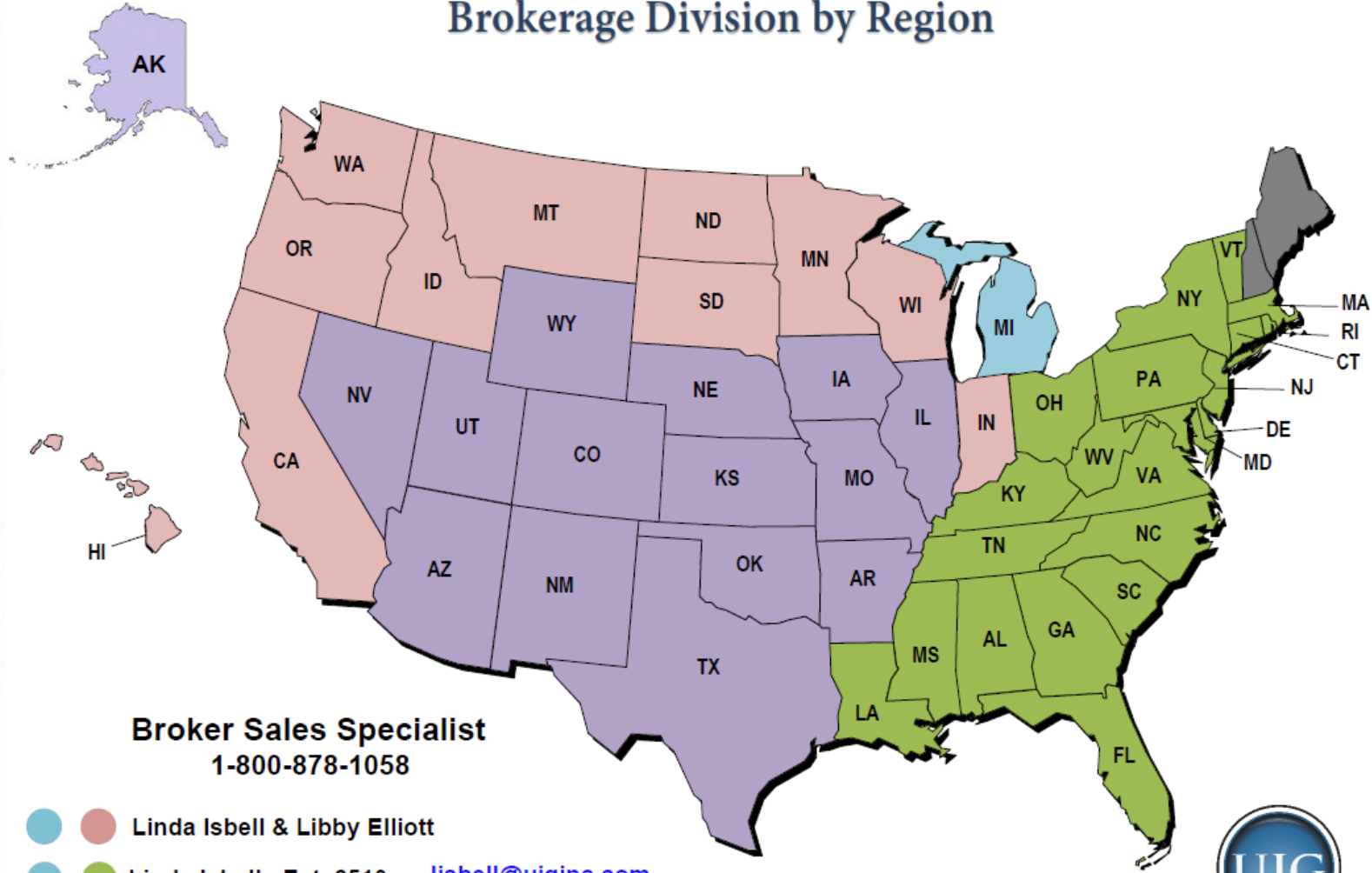
1-800-Medicare (633-4227)

TTY 1-877-486-2048







UNITED INSURANCE GROUP®

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Brokerage Division by Region



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