

# Scams a risk during Medicare open enrollment

TOPEKA, — During the upcoming open-enrollment period for Medicare Part D and Medicare Advantage plans, I urge Kansas Medicare beneficiaries to be alert to any potential scams surrounding sign-up activity.



**Sandy Praeger**  
 • Kansas Ins. Commissioner

Unfortunately, not everyone who contacts Medicare-age Kansans about switching to a Medicare drug plan has the best intentions. Educating yourselves is very important in fighting potential fraud and illegal sales. And, given the current health reform debates that Congress is engaged in, some unscrupulous people might try to take advantage by confusing certain aspects of the current proposals to scare beneficiaries into something they don't need.

The open-enrollment period for Medicare Prescription Drug Plan and Medicare Advantage plans begins Nov. 15 and ends Dec. 31. To protect your family members or yourself from scam artists intent on taking advantage of the situation, here are some tips.

• Beware of door-to-door salespeople. Agents cannot solicit business at your home without an appointment. Do not let uninvited

agents into your home. Also, Medicare has no official sales representatives. Beware of any salesperson who says that he/she is a Medicare representative.

• Check with us at the Kansas Insurance Department to make sure the salesperson is a licensed agent. Call (800) 432-2484 to speak with a Consumer Assistance representative.

• No marketing in educational or care settings is allowed. Federal regulations prohibit the marketing of Medicare products in places where health care is delivered or at an educational event.

• No free lunches, either. Federal regulations prohibit offers of free meals for listening to a sales presentation 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. Salespeople are not allowed to request such personal information in marketing activities and cannot ask for payment over the Internet. They must send the beneficiary a bill. Once he or she has decided to purchase a plan and verified that the agent is licensed, the customer may give the agent information to assist enrollment and billing.

• Verify that the plan is an approved Medicare plan. All approved plans are available at [www.medicare.gov](http://www.medicare.gov) under "Plan Finder" or by calling (800) MEDICARE, or (800) 633-4227.

• Read and understand the plan. Be sure that the chosen plan matches the beneficiary's needs and that the beneficiary can continue to see his or her current health care providers if desired.

With health care such an im-

portant topic in today's society, consumers have to arm themselves with all the information they can. Being a savvy Medicare beneficiary or family member of a beneficiary helps all of us fight fraudulent activities.

Kansas Medicare consumers can contact our department's Consumer Assistance Division for more information about Medicare Part D. Call (800) 432-2484.

## Commissioner answers plan's questions

Here are questions and answers on Medicare Part D and Medicare Advantage Plans:

### What are Medicare Prescription Drug Plans (PDPs)?

In 2003, the federal government enacted a Medicare prescription drug benefit for Medicare beneficiaries. Private insurance companies, whose plans have been approved by Medicare, sell Medicare PDPs. Everyone with Medicare is eligible to enroll in a PDP, regardless of income or assets.

### What if I am already enrolled in a Medicare PDP?

Plans might change from year to year. Therefore, you should carefully examine all available plans during each open-enrollment season, as you may find that your current plan no longer best meets your needs. Be sure to check the features of your plan, including the list of drugs covered and the amount of premium you pay.

If you are satisfied with your

current plan, you do not need to do anything to keep your plan. If you take no action, you will remain in your current plan.

### What if I am enrolled in a Medicare Advantage Plan with prescription drug coverage?

Medicare Advantage Plans might also make changes to important features of your plan from year to year, including the list of drugs covered, the premium you pay, cost-sharing requirements and provider networks. Your plan options should be carefully reviewed during each open enrollment season.

### What are my options if I want to enroll in a Medicare PDP?

You can enroll in a stand-alone prescription drug plan (Medicare Part D) or you can choose a Medicare Advantage plan (Medicare Part C) that includes the new drug benefit.

You will want to compare plans and select the one that best meets

your individual needs. Here are a few things to check:

• See if all of your prescriptions are on the plan's list of drugs (called a formulary).

• Check for your pharmacy.

• Find out what co-payments you will be responsible for paying when filling a prescription.

• Is the premium for your preferred plan affordable?

• Check the Medicare.gov "Plan Finder" section on the Internet.

What if I am eligible but wait to enroll?

If you are eligible but you wait to enroll after Dec. 31, you may be subject to late-enrollment penalties. These penalties are generally one percent per month for every month you delay enrollment. That means if you wait until March, you would pay a three percent late-enrollment penalty. There is no limit on the penalty, so the longer you wait to enroll, the higher the premium you will pay.

### Other important things to consider:

Federal assistance with premiums will be available to Medicare beneficiaries who meet certain income requirements. Kansas Medicare beneficiaries may seek assistance in reviewing options for coverage and obtaining financial assistance by contacting the Senior Health Insurance Counseling for Kansas program, (800) 860-5260.

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## Whooping cranes camping near Great Bend

As of Thursday morning, 18 whooping cranes were staying at Cheyenne Bottoms Wildlife Area near Great Bend.

The population of this endangered bird species has recovered from a low of 21 birds to around 340 birds in the wild. Cheyenne Bottoms is a common stopover for migrating whooping cranes as they make their fall journey from Canada to the Aransas National Wildlife Refuge near Corpus Christi, Texas.

The bottoms also has about 100,000 geese and 40,000 ducks this week.

"It is a great time of year to get outside," said Curtis J. Wolf, manager of the Kansas Wetlands Education Center near the refuge, "and we would love to have you stop in to begin your tour and learn about some of the other unique animals you can see at Cheyenne Bottoms."

For directions and other information, please visit our website

at [wetlandscenr.fhsu.edu](http://wetlandscenr.fhsu.edu), call (877) 243-9268 or e-mail [cjwolf@fhsu.edu](mailto:cjwolf@fhsu.edu).

Wolf said he wasn't sure how long the whoopers would hang around.





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KBSL/CBS	How I Met Purpose	Two Men	Big Bang		CSI: Miami	Local	Late Show-Letterman	Late Late			
KSNK/NBC	Heroes		Trauma		The Jay Leno Show	Local	Tonight Show	Late Nigh			
KSAS/FOX	House		Lie to Me		Local						
<b>Cable Channels</b>											
A & E	Intervention	Intervention	Hoarders		Paranorml	Paranorml	Intervention				
AMC	Jersey Girl				Mad Men		Jersey Girl				
ANIM	Bears	Bears	Pit Bulls-Parole	Animal Cops	Bears	Bears	Pit Bulls-Parole				
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CNN	Campbell Brown	Larry King Live			Anderson Cooper 360		Larry King Live				
COMEDY	Scrubs	Scrubs	South Park		Futurama	Daily	Colbert	Dunham	Tosh.0		
DISC	Man vs. Wild		Anatomy-Take.		Destroyed	Destroyed	Man vs. Wild	Anatomy-Take.			
DISN	Agent Cody Banks				Phineas	Montana	Wizards	So Raven	Life With	Cory	
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LIFE	Grey's Anatomy		Rita Rock	Rita Rock	Rita Rock	Rita Rock	Will	Will	Frasier	Medium	
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NICK	G. Martin	Malcolm	Lopez	Lopez	Chris	G. Martin	The Nanny	The Nanny	Malcolm	The Nanny	
SCI	Ghost Whisperer		Ghost Whisperer		Ghost Whisperer		Monster	Monster	Macross Plus 3		
SPIKE	Kung Fu Hustle		UFC Fight Night				UFC 105 Countdown		Kung Fu Hustle		
TBS	Fam. Guy	Fam. Guy	Fam. Guy	Fam. Guy	Fam. Guy	Fam. Guy	Lopez Tonight		Name Earl	Name Earl	
TCM	Topaz						Our Man in Havana		Cuba		
TLC	Little	Little	Jon & Kate Plus 8		Cake Boss	Cake Boss	Little	Little	Jon & Kate Plus 8		
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TOON	Tn-Titans	Tn-Titans	Tn-Titans	Tn-Titans	King-Hill	King-Hill	Fam. Guy	Fam. Guy	Chicken	Aqua Teen	
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