News Release: Minnesota Commerce Department urges Medicare shoppers to be alert for deceptive advertising and offers

For Immediate Release

A recent federal law change has many Minnesota seniors shopping this fall for new Medicare plans for 2019, and they may also be getting more mailings and sales solicitations with offers of Medicare coverage.

The Minnesota Commerce Department, which regulates the insurance industry in the state, is urging seniors and their family members to be alert for confusing or deceptive advertising and sales offers.

When reviewing Medicare plan sales information or researching online, it is important to know what information is from Medicare, what is from a legitimate insurance company or agent, and what might just be from a scam artist trying to steal your money.

The 2019 Medicare Open Enrollment period continues through December 7. To help seniors protect themselves as they shop, the Commerce Department offers the following tips:

- When looking for Medicare on the internet, make sure you go to the official website at <u>Medicare.gov</u>. Don't be fooled by private websites with similar addresses such as Medicare.com, Medicare.org and Medicare.net.
- Read the fine print and don't be deceived by appearances. Some advertisements and sales
 materials may look like they are from Medicare. If it is misleading in appearance, it may also be
 misleading in what it is really offering.
- Do not believe any agent who claims to work for Medicare, or any advertising that claims to offer plans "sponsored" or "endorsed" by Medicare.
- Hang up on any phone calls, either live or recorded, trying to sell you a Medicare plan.
 Insurance companies and agents are not permitted to make unsolicited Medicare-related calls.
- Contact Minnesota's Senior LinkAge Line, which is authorized by Medicare to provide free, comprehensive, unbiased assistance to help you understand your Medicare choices. The toll-free phone number is 1-800-333-2433.
- If you receive a Medicare advertisement or sales solicitation that you think is deceptive,
 misleading or a scam, report it to the Minnesota Commerce Department by email at

consumer.protection@state.mn.us or by phone at 651-539-1600 or 1-800-657-3602 (Greater Minnesota).

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