

MEMORANDUM

To: Current and Applicant Medicare Advantage Organizations and Prescription Drug Plan Sponsors

From: Patricia Smith, Director, Medicare Advantage Group

Subject: Educating Beneficiaries about the 2006 Medicare Advantage Program and Prescription Drug Coverage

Date: June 30, 2005

The Centers for Medicare and Medicaid Services (CMS) encourages current and applicant Medicare Advantage Organizations (MAOs) and applicant Prescription Drug Plan (PDP) sponsors to educate Medicare beneficiaries about the 2006 Medicare Advantage program and the new prescription drug coverage. Plans can access several sources of general information regarding the upcoming Medicare program. For example, plans may refer to <http://www.cms.hhs.gov/partnerships/> for general outreach and educational information. Plans that receive inquiries from beneficiaries about the Medicare Program in 2006 should refer them to the following CMS and Social Security (SSA) resources:

- Medicare Web site for beneficiaries: <http://www.medicare.gov/>
- Medicare Web site with Questions and Answers for Beneficiaries: http://questions.medicare.gov/cgi-bin/medicare.cfg/php/enduser/std_alp.php?p_cat_lvl1=46
- Beneficiaries requiring help with their prescription drug plan costs may access an SSA Web site entitled “Help With Medicare Prescription Drug Plan Costs” at <https://s044a90.ssa.gov/apps6a/i1020/main.html>
- Beneficiaries may call **1-800-MEDICARE (1-800-633-4227)** to speak to a Medicare Customer Service Representative.

Beginning October 1, 2005 all MAOs and PDP sponsors may begin using 2006 benefit marketing materials that have been submitted to CMS in accordance with applicable marketing guidelines. MAOs and PDP sponsors must avoid discussing product-specific or plan-specific benefits until they have contracted with CMS for the Medicare Advantage or Medicare Prescription Drug Program. Stating or implying CMS or Medicare approval of an organization or product is not appropriate. Examples of what 2006 MAO and PDP sponsor applicants could say to beneficiaries include:

- The new Medicare drug coverage will be offered through both Medicare fee-for-service and Medicare Advantage organizations (Medicare's coordinated care program);
- Beneficiaries will have the opportunity to receive information during the open enrollment period on all the options that are available in their community; but marketing related to particular products may not begin until Oct. 1, 2005;
- The plan has submitted an application and a bid to participate in 2006.

MA or MA-PD plan applicants with questions about generally educating beneficiaries on Medicare in 2006 should contact their CMS Regional Office plan manager.