

Medicare Private Fee-for-Service Plan Marketing Rules

Medicare Private Fee-for-Service Plans are Medicare Advantage Plans offered by private companies. In a Medicare Private Fee-for-Service Plan, you may go to any Medicare-approved doctor or hospital that accepts the plan's payment. The insurance plan, rather than the Medicare Program, decides how much it will pay and what you pay for the services you get. You pay more or less for Medicare-covered benefits. You may have extra benefits the Original Medicare Plan doesn't cover. Medicare Private Fee-for-Service Plans are not the same as the Original Medicare Plan or Medigap (Medicare Supplement Insurance) policies.

All persons representing Medicare Private Fee-for-Service Plans must follow certain rules when giving you information about their plan. These rules also apply to independent agents and brokers working with Medicare Private Fee-for-Service Plans.

Medicare Private Fee-for-Service Plans **MUST**:

- Give you written information with a complete description of how the plan works
- Make clear that there is no guarantee that your doctor or hospital will agree to accept the plan's terms and conditions and provide you with treatment if you enroll in the plan
- Call you after you enroll to make sure that you wanted to join and that you understand how the plan works
- Send you a letter if they can't reach you by telephone with instructions on how to disenroll if you decide not to join
- Have people available to answer any questions you have about the plan
- Have people available to answer your providers questions

Like all Medicare Advantage Plans, Medicare Private Fee-for-Service Plans **CANNOT**:

- Ask for your personal information (like your Social Security, bank account, or credit card numbers) over the telephone
- Come to your home uninvited to sell or endorse any Medicare-related product
- Offer you cash to join their plan
- Enroll you in a plan over the telephone unless you call them
- Ask you to send payment over the telephone or web
- Tell you that they are Medigap (Medicare Supplement Insurance)

If you believe you have been misled by a Medicare Private Fee-for-Service Plan, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For more information about Medicare Private Fee-for-Service Plans, visit www.medicare.gov on the web. Under "Search Tools," select "Find a Medicare Publication" to view the booklet, "Your Guide to Medicare Private Fee-for-Service Plans." Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For information about your Medicare plan choices, look at your "Medicare & You" handbook.