**Medicare Information Overload! What Does it All Mean?**

By Ingrid Kundinger, Wisconsin Senior Medicare Patrol Project Manager

Does this sound familiar? You receive relentless phone calls, view TV ads with amazing deals, and get random mailings informing you of special offers. If you are a Medicare beneficiary, you are likely familiar with all these things. While there are many great resources available to help you navigate your Medicare options, there are also many things to watch out for.

The focus of unwanted and misleading offers is often conducted on the telephone. However, there are two other solicitation tactics to be aware of, television commercials and postcards or mailings about Medicare plans. Though not necessarily fraudulent, they can be deceiving and potentially cause issues down the road with your providers, coverage, and prescription drugs.

Proceed with caution and know that if something sounds too good to be true, it probably is!

Have you seen the television commercial featuring a former NFL quarterback, encouraging you to call today to put money back in your pocket with a different Medicare plan? Be careful. While everyone wants to have more money in their pockets, there is more to it than that. Often there is eligibility criteria that is not fully explained, and the plan may not be offered in your area or might force you to change health care providers. Another word of warning: if you decide to call the toll-free number that is advertised on the commercial, beware that you are going to be talking with an insurance agent, not directly with a Medicare customer service representative. The fine print that plays during the commercial states that this advertisement is not affiliated or endorsed by any governmental agency or the Federal Medicare programs, plan availability varies by region or state. If you make this call, you are giving this insurance company permission to continue to call you and, in some cases, pressure you in to making a decision about a Medicare plan without understanding it completely. This can have a negative impact on your health care as well as your pocket.

The postcards or mailers that you receive, notifying you that you may be entitled to a new Medicare plan with additional benefits…again, be careful! While the mailers say all the right things and again promise to add money back to your monthly Social Security payments, there is often a catch. And, unfortunately, people do not realize this until it is too late. These mailers are advertisements for insurance and are not connected to or endorsed by any governmental agency, including Medicare. Calling the number provided could potentially cause you more telephone calls from potentially aggressive insurance agents.

It can be frustrating to know that there are so many insurance companies and telemarketing companies out there making Medicare, which can already be complicated and difficult to understand, even more confusing. But finally, some good news! There are resources available that will provide unbiased information at no charge.

Important Resources for Wisconsin Medicare Beneficiaries:

* **Benefit Specialists** at local **Aging and Disability Resource Centers (ADRCs)** and **aging units** in every county and tribe offer benefits counseling. For contact information, visit <https://www.dhs.wisconsin.gov/benefit-specialists/index.htm> or call 608-266-2536.
* The **Medigap Helpline** (800-242-1060) is a toll-free helpline operated by the Wisconsin Board on Aging and Long-Term Care that provides counseling for all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long term care insurance and related topics.
* The **Wisconsin Medigap Part D and Prescription Drug Helpline** (855-677-2783) is a toll-free helpline that answers questions from Wisconsin residents age 60 and over about Medicare Part D and other prescription drug coverage options.
* The **Disability Drug Benefits Helpline** (800-926-4862) is a toll-free helpline operated by Disability Rights Wisconsin that helps people who have Medicare due to a disability with questions about prescription drug coverage.
* **Office for the Deaf and Hard of Hearing** (video phone: 262-347-3045) provides outreach and individual counseling in American Sign Language.
* **Wisconsin Judicare, Inc.** (800-472-1638) provides outreach and benefits counseling to Native American Medicare beneficiaries.
* The **Wisconsin Senior Medicare Patrol** (888-818-2611) is a toll-free helpline for Medicare beneficiaries and their families to call to report suspected Medicare fraud, errors, and abuse.