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Senior Medicare Patrol

Preventing Medicare Fraud

Marketing and Senior Medicare Patrol Updates

Fall Medicare Training for Wisconsin Professionals
Tuesday, October 7, 2025

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Session Topics

- ✓ **Overview of marketing guidelines**
- ✓ **SMP Resources**
- ✓ **Medicare Fraud in Wisconsin**



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Senior Medicare Patrol (SMP)

The mission is...

to empower and assist Medicare beneficiaries, their families, and caregivers

to prevent, detect, and report health care fraud, errors, and abuse

through outreach, counseling, and education.





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Medicare Parts C & D Marketing Guidelines

- ✓ Rules that insurance companies and plan representatives (insurance agents and brokers) must follow when selling Medicare Advantage plans, Part D plans, cost plans, and Medicare-Medicaid plans (with some exceptions)
- ✓ Guidelines intended to prevent plans from presenting misleading information about plan costs and benefits
- ✓ Includes rules for how plan representatives may contact and market to beneficiaries



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Educational Events

- ✓ Information only, no marketing or sales pitches during the presentation
- ✓ Must be advertised explicitly as educational
- ✓ Beneficiary-initiated questions can be answered
- ✓ Can set-up marketing appointment if requested by beneficiary
- ✓ No marketing materials or enrollment forms can be distributed
- ✓ Insurance rep can distribute business cards and contact info for beneficiaries to initiate contact



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Marketing/Sales Events

- ✓ Designed to steer potential enrollees or retain current enrollees toward a plan
- ✓ Health and Drug plans:
 - ✓ Must submit talking points and presentations to CMS prior to use including those to be used by agents/brokers
 - ✓ Cannot require attendees to provide contact information as a pre-requisite for attending an event
- ✓ Sign in sheets must be clearly labeled as OPTIONAL
- ✓ Health screenings or other activities that may be perceived as, or used for, “cherry picking” are not permitted
- ✓ Contact information provided for raffles or drawings may only be used for that purpose



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Scope of Appointment

- ✓ Scope of Appointment documentation is required for ALL marketing appointments, regardless of venue
- ✓ Scope of Appointment must include:
 - ✓ Product type to be discussed
 - ✓ Date of appointment
 - ✓ Beneficiary and agent contact information
 - ✓ Statement that no obligation to enroll, current or future Medicare enrollment status will not be impacted, and automatic enrollment will not occur
- ✓ Encourage beneficiaries to request a copy of the Scope of Appointment documentation for their records



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Beneficiary Contact Guidelines

- ✓ Business Reply Cards (BRC) and Scope of Appointments (SOA) are not allowed to be **distributed** at educational events
- ✓ A marketing event may not occur within 12 hours of an educational event at the same venue
- ✓ Requirement: enrollees be **notified annually in writing** of ability to opt-out of plan business calls
- ✓ Requirement: there must be 48 hours between scheduling a personal marketing appointment/filling out an SOA and the meeting with the beneficiary
- ✓ Authority for agent to talk to member based on a request for more information limited to 12 months



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Marketing Requirement Guidelines

- ✓ Limits placed on use of the Medicare name, logo, and image of the Medicare ID card
- ✓ All TV ads and print materials to be submitted to CMS ahead of time and reviewed **PRIOR** to airing/distributing
- ✓ Door-to-door contact considered **unsolicited** and **prohibited**
- ✓ Superlatives (best, most, biggest) not allowed in marketing copy without evidence to support the statement
- ✓ Marketing of benefits not available by any of the plans in that service area is prohibited



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Third Party Marketing Organizations (TPMO) Requirements

- ✓ Definition: an organization or individual, including independent agents and brokers, who is compensated to perform lead generation, marketing, sales, and enrollment-related functions as part of the chain of enrollment
- ✓ Plans must have an oversight program to monitor agent/broker activity and report incidences of non-compliance to CMS
- ✓ Clarifying that the requirement to ensure that TPMOs record all marketing calls with beneficiaries **includes** technology like Zoom



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TPMOs Requirements (cont.)

- ✓ TPMO disclaimer to include all plans the TPMO sells (in print) or mention how many organizations the TPMO sells (when spoken)
- ✓ Including the State Health Insurance Assistance Program (SHIP) information to the TPMO disclaimer
- ✓ Requiring agents to explain the effect of enrollment on current coverage (e.g., enrolling in Medicare Advantage plan will cancel current plan/coverage, primary care provider status)
- ✓ Requiring agents to go through a CMS-developed list of items before enrollment (pre-enrollment check list)



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CMS' required questions and topics regarding beneficiary needs in a health plan choice

✓ Information regarding:

- ✓ **Primary care providers and specialists** (whether or not the beneficiary's current providers are in the plan's network)
- ✓ **Pharmacies** (whether or not the beneficiary's current pharmacy is in the plan's network)
- ✓ **Prescription drug coverage and costs** (whether or not the beneficiary's current prescriptions are covered)
- ✓ **Costs of health care services, premiums, benefits, and specific health care needs**



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Questions?

Comments?



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Marketing Violation Referral to SMP

- ✓ Suspected marketing violations/agent misconduct issues go to the Centers for Medicare and Medicaid Services SMP liaison
- ✓ If an insurance agent is involved, agent information is reported in a complaint to the Wisconsin Office of the Commissioner of Insurance
- ✓ If a Complaint Tracking Module (CTM) entry has occurred, SMP will include that in case information
- ✓ The more information/details available, the stronger the complaint/case

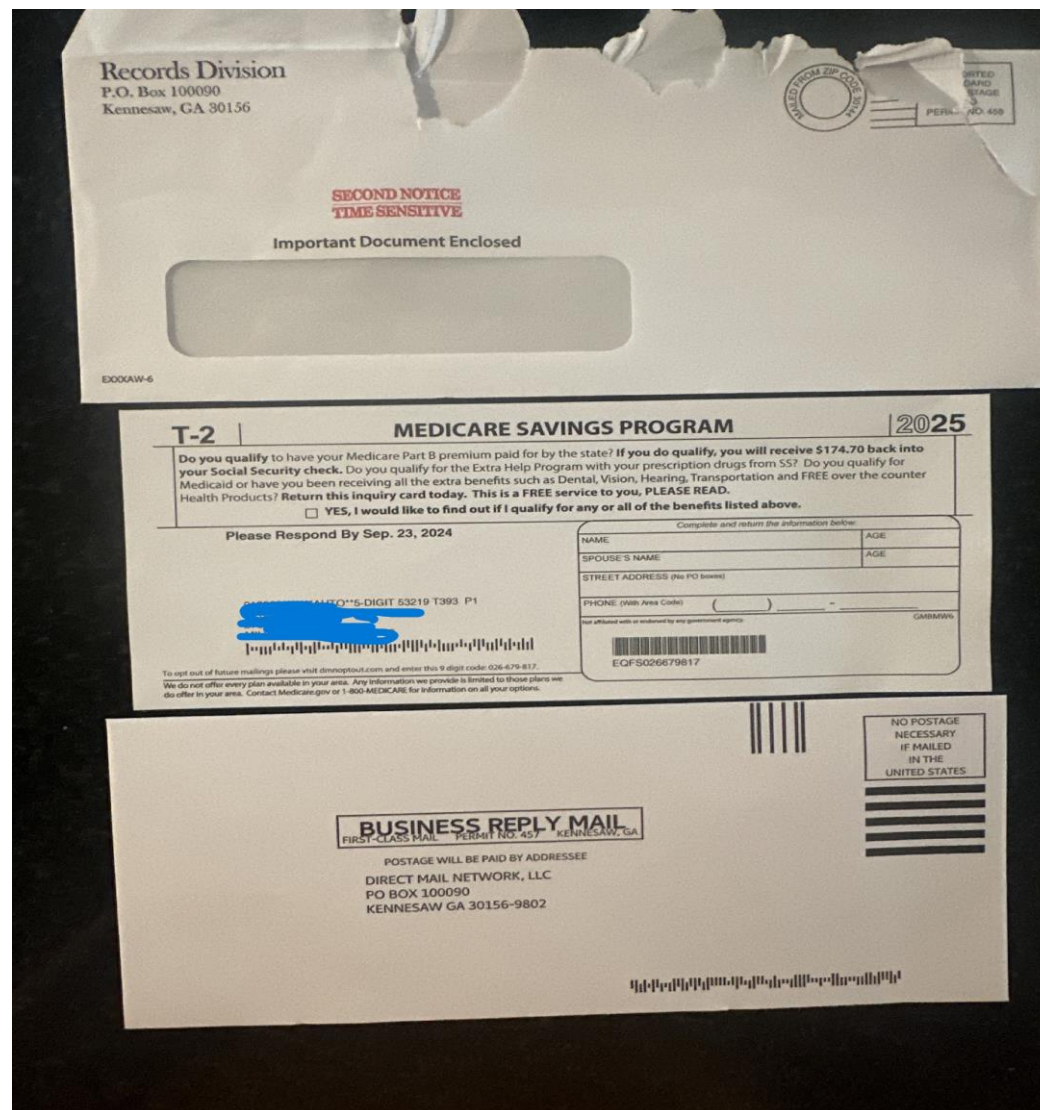


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Some Examples



Fine Print:

- ✓ Provides “Opt Out” for future mailings
- ✓ “We do not offer every plan in your area. Any information we provide is limited to those plans we do offer in your area. Contact [Medicare.gov](https://www.medicare.gov) or 1-800-MEDICARE for information on all your options.”



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Your Local Office:
316 N Barstow St., Suite J
Eau Claire, WI 54703



Dear [REDACTED]

I just received a shipment of the brand new updated free Medicare Guide, I put one aside for you, thinking you would definitely want to have this.

Will you please let me know if you want it so I can hold it for you?

Just send in the RESERVED COPY request below. There's NO obligation! It's yours for the asking, no strings.

Sincerely,

John Tavare

John Tavare
Regional Sales Manager

P.S. Quantities are limited. Please mail your request in the next 10 days.

FREE GUIDE!



Are YOU turning 65 soon ?

► **Request the free updated guide:**
MEDICARE GUIDE-What you need to know about Medicare in simple, practical terms

This is MUST-READ information for Medicare beneficiaries!

Request your copy A.S.A.P. so you understand your rights & upcoming deadlines for actions:

- What is Medicare?
– see p. 1
- Enrollment deadline Part B (doctor)
– see p. 12
- Getting Part D (prescription drugs)
– see p. 6
- And much more!

► Know your options! Don't miss the deadlines!

✂ Detach here – Mail in postage-paid envelope

L-1011-0723

FREE GUIDE [Reserved Copy] • MAIL in next 10 DAYS

437 A 33923 04-19



☐ **Yes, I would like to receive the Free Guide**

I understand there is NO cost and NO obligation.

(If this is not the current address where you live, please print your correct address on the back).



Please print: Birthdate ____/____/____ Phone _____

Email (optional): _____

By responding to this advertisement, you grant permission to be contacted by a licensed insurance agent affiliated with American Senior Benefits, which is not endorsed by any governmental agency.



Fine Print:

By responding to this advertisement, you grant permission to be contacted by a licensed insurance agent affiliated with American Senior Benefits, which is not endorsed by any governmental agency.



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**MILWAUKEE COUNTY
MEDICARE BENEFIT UPDATE**

Do Not Discard

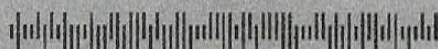
FIRST CLASS
PRESORTED
U.S. POSTAGE
PAID
PERMIT 1111
SLC, UT

T687 P1

D1

**RESPOND FOR IMPORTANT
MEDICARE INFORMATION**

MEDICARE RECIPIENT:



[Redacted Name]
[Redacted Address]
[Redacted City, WI 53107]

REGISTERED TO: [Redacted Name]

This is a Medicare Notice for Milwaukee residents. New Medicare plans are available in your area with additional benefits that many fail to claim.

- You may qualify for Medicare plans with **\$3,500** for routine dental.
- Plans with **\$325 per month** for healthy food options at certain grocery stores.
- **Call now** to check your eligibility to have up to **\$164.90** placed back into your monthly Social Security check

Please call

855-386-4702

(TTY 711) 8am to 8pm 7 days a week for your free Medicare review.

We do not offer every plan available in your area. Currently we represent Medicare Advantage organizations which offer multiple products in your area. Please contact Medicare.gov or 1-800-MEDICARE (24 hrs/7 days a week), or your local State Health Insurance Program (SHIP) to get information on all your options. Availability of benefits and plans varies by carrier and location. You will be directed to a licensed insurance broker to complete your review. United Health represents Medicare Advantage HMO, PPO, PFFS, and PDP organizations that are contracted with Medicare. DNPs also have contracts with State Medicaid programs. Enrollment in plans depends on contract renewal.

CAIR/03/357

MULTIPLAN 01/14/2010 M

24055-283576

Fine Print Summary:

- ✓ Do not offer every plan available in your area; currently represent Medicare Advantage organizations which offer multiple products in your area; contact Medicare or your SHIP to get information on all your options.



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Resources

- ✓ **Wisconsin Senior Medicare Patrol Website**
 - ✓ **Medicare Overview/Open Enrollment Period**
 - ✓ **Decision Making Tools**
 - ✓ **Ask the Right Questions**
 - ✓ **Comparing Medicare Coverage Options**
 - ✓ **Fall 2025 Quarterly Newsletter, The Scoop**
 - ✓ **October 2025 Scam Spotlight: Open Enrollment**
 - ✓ **Toll-Free Helpline: (888) 818-2611**



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SMP Medicare Open Enrollment Period Statewide Outreach

- ✓ **Radio Campaign**
 - ✓ 3043 spots airing between October 8 – 22, 2025

- ✓ **Radio Interviews**
 - ✓ Will schedule as radio stations are interested

- ✓ **Spectrum News TV and Streaming**
 - ✓ 963 spots airing between October 8 – 22, 2025





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What are we hearing from Wisconsin Medicare beneficiaries?

- ✓ New Medicare card scams
- ✓ Durable Medical Equipment Scams
 - ✓ Orthotic Braces
 - ✓ Catheter Kits
 - ✓ Ostomy Supplies
 - ✓ Continuous Glucose Monitors
 - ✓ Diabetic Supplies
- ✓ Faxes to clinics from DME Suppliers



Quantity, Item/Service Provided & Billing Code	Item/Service Approved?	Amount Supplier Charged	Medicare-Approved Amount	Amount Medicare Paid	Maximum You May Be Billed
February 7, 2024					
40 Ostomy pouch, drainable, with extended wear barrier attached, with built in convexity, with filter, (A5057)	Yes	\$600.00	\$524.00	\$410.82	\$104.80
March 8, 2024					
40 Ostomy pouch, drainable, with extended wear barrier attached, with built in convexity, with filter, (A5057)	Yes	600.00	524.00	410.82	104.80
April 8, 2024					
40 Ostomy pouch, drainable, with extended wear barrier attached, with built in convexity, with filter, (A5057)	Yes	600.00	524.00	410.82	104.80



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How to contact the Wisconsin Senior Medicare Patrol

- ✓ [Visit us online](#)
- ✓ **Call our Toll-Free & Confidential Helpline:
(888) 818-2611**
- ✓ [Follow Us on Facebook](#)
- ✓ **Email: smp-wi@gwaar.org**



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