

The Medicare Map . . .

**Helping you and your clients
navigate the Medicare Maze**



Monthly Medicare Newsletter for Advisors
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Complaint Calls To Medicare Skyrocket in 2021

CMS (Centers for Medicare and Medicaid) has seen a more than **155% increase** in Medicare complaint calls related to marketing of Medicare Advantage and Part D drug plans. In 2020 the total was 15,497. That increased to 39,617 for 2021 (not including December). While CMS is not able to directly correlate the spike to the TV ads during fall enrollment, there are strong indicators those ads (and the related call centers) are the primary culprit.

Take a closer look at complaint categories and the significant increases:

Medicare Beneficiary alleged they:	2021	2020
Did NOT consent to enroll in a plan	2663	734
Were misled about which providers were in network	873	292
Had enrollment issues	771	76
Received incorrect plan benefit info or were dissatisfied with plan benefits	723	234
Had other deceptive marketing tactics used on them to enroll in the plan	652	—

If you have clients interested in knowing more about Medicare Advantage Plans, PLEASE have them call us instead of the 800 numbers they see on TV. You can trust we will give them an honest and accurate review of their options.

Medicare Annual Enrollment Period Is Here October 15th to December 7th

Why is AEP important to your Medicare clients?

ONLY time to change a Part D Drug Plan. We save \$100s to \$1000s for our clients each year.

The recently passed Inflation Reduction Act contains significant changes to Medicare prescription drug coverage. This will impact Medicare plans and their drug benefits.

Medigap/Medicare Supplement policyholders are experiencing more expensive premiums. They may be interested in a zero premium Medicare Advantage plan but concerned if they don't like it they can't go back to the plan they had. **We have the answer!** A Trial Right allows a test drive of an Advantage plan for up to 12 months. They're NOT stuck if they don't like it. They're able to go back to the Medigap plan they had, guaranteed, no health questions asked.

Your clients can go to our website medicarehbs.com and click on the "How To Get Started" tab or call us 303-973-6636 for a no cost, no obligation comparative analysis.



Did You Know?

HBS offers Medicare guidance to businesses. If you have small to mid-size business owners that you work with, contact us to find out how we can help prepare them and their employees for Medicare.

- HBS will conduct Medicare seminars/webinars for employees and owners



- Assist in enrollment and plan choices
- Work with HR staff to avoid the many mistakes made from lack of Medicare knowledge

How We Support Advisors and Help Their Clients

Tammy Sullivan and her agency, HealthCare Benefit Services, have specialized in Medicare for more than 20 years. Tammy and her team work closely with advisors and their clients, helping them navigate the Medicare Maze.

- We represent all plans (Medicare Supplement, Drug Plans, and Medicare Advantage), and all major companies
- Our process is thorough, no obligation and no pressure
- We're available to conduct Medicare webinars for your clients
- We are NOT your competition - Medicare and Long Term Care are all we do

To learn more about our process, visit [our website](#) or call our office.

Feel free to forward The Medicare Map monthly newsletter to other advisors you think would benefit from the services of Tammy and her team.



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