

Centers for Medicare and Medicaid Services Releases Increased Guidance on Plan Sponsor Responsibility for Marketing

Is Joe Namath's Medicare Career Over? CMS Reminds of Plan Sponsors Responsibility for Downline Marketing Practices

TAMPA, FLORIDA, USA, October 12, 2021

/EINPresswire.com/ -- One of our good friends, Robert Bache, shared with us the guidance reminder from the Center for Medicare and Medicaid regarding the advertising practices of Plan Sponsors and their Downline Entities. The document clearly wanted to get across the message that it had increased interest in policing and penalizing [Medicare Advantage](#) companies and their agents for misleading marketing and sales practices. Medicare Advantage has been a sore subject area for many years in the marketing and distribution practice due to the average Medicare beneficiaries' understanding of the difference between Traditional Medicare and a [Medigap](#) Plan G versus Medicare Advantage. Medicare beneficiaries see the advertisements coming out and with additional benefits and premium giveback claims and believe these are just enhancements to the way their Medicare already works. Unfortunately they often do not realize that they have put their Traditional Medicare in a dormant status until it is too late.

Medicare Advantage is certainly useful and a good option for certain people when they understand it. It is not Medicare Advantage that needs to take all of the blame. Often times the appropriate coverage with Traditional Medicare is unaffordable and the Medicare Advantage plans do provide a maximum out of pocket. The providers' billing departments often tell beneficiaries to cancel their Medicare Advantage plan and return to Traditional Medicare without knowing the ins and outs of Medicare alone or the repercussions of doing so.

Medigap plans being underwritten means that they cannot be purchased anytime, and though there is a one year trial right associated with tested Part C Medicare Advantage, often times



Justin Brock Medicare Guru

beneficiaries are outside of that one year test period when their health takes a wrong turn.

Medicare is a complex healthcare system that many struggle to understand. Using a local broker familiar with the market where you are is recommended. You can find local brokers through certain only directories or just google Medicare and the name of your town to search for Google's recommendation. It is then recommended you pick someone with significant quality reviews.

Bobby Brock Insurance										
Medigap Benefits Chart	Plan A	Plan B	Plan C	Plan D	Plan F*	Plan G	Plan K	Plan L	Plan M	Plan N
Medicare Part A Coinsurance & Hospital Costs (Up to an additional 365 days after Medicare benefits are used) are used up	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B Coinsurance or Copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A Hospice Care Coinsurance or Copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled Nursing Facility Coinsurance	X	X	100%	100%	100%	100%	50%	75%	100%	100%
Medicare Part A Deductible	X	100%	100%	100%	100%	100%	50%	75%	50%	100%
Medicare Part B Deductible	X	X	100%	X	100%	X	X	X	X	X
Medicare Part B Excess Charges	X	X	X	X	100%	100%	X	X	X	X
Foreign Travel Emergency (Up to plan limits)	X	X	80%	80%	80%	80%	X	X	80%	80%
						** Out of Pocket Limit	\$5,560	\$2,780		

Medicare Supplement Comparison Chart

It isn't perfectly clear what the intent of this letter was, but there is a tremendous amount of uproar in the agent community that commercials with celebrities like Joe Namath, Jimmy Walker and more continue to be allowed. These celebrity endorsements of plans they do not even have is something that skirts regulation and confuses many senior citizens.



We hope that the Plan Sponsors will take note and make clear their expectations to these large call centers that routinely change people to plans they do not understand."

Justin Brock

[Justin Brock](#) said "We hope that the Plan Sponsors will take note and make clear their expectations to these large call centers that routinely change people to plans they do not understand, and we also hope this extends to large recruiting organizations leaning in on transactional marketing practices that decrease the Medicare aged populations' faith in Medicare and the systems that support it."

Steven Martinez
 Bobby Brock Insurance
 +1 662-844-3300
[email us here](#)
 Visit us on social media:
[Facebook](#)
[Twitter](#)
[LinkedIn](#)



Gurunomics Podcast Logo

This press release can be viewed online at: <https://www.einpresswire.com/article/553676827>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2021 IPD Group, Inc. All Right Reserved.