

HEALTH

Feds Crack Down on Medicare Advantage Marketing

Celebrity endorsers must identify whom they represent and not mislead potential MA enrollees

By Dena Bunis, AARP



Starting Sept. 30, if Joe Namath, William Shatner or Jimmy Walker wants to sell you on [Medicare Advantage \(MA\)](#), they are going to have to disclose what insurance plan they are advertising. And these television pitches can't misuse the Medicare logo or card to lead consumers to believe the celebrity endorsers represent the federal government.

It's all part of a regulation the Centers for Medicare & Medicaid Services (CMS) finalized in April that is designed to crack down on what Health and Human Services Secretary Xavier Becerra has called "misleading marketing schemes by health insurance companies that offer

Medicare Advantage plans.”Original Medicare and MA plans differ. Under original Medicare, beneficiaries can go to any provider they choose that accepts Medicare. They have to sign up for a separate [Part D prescription plan](#) to get drug coverage, and they often buy a supplemental or Medigap policy to help pay for out-of-pocket Medicare expenses. Under MA, enrollees typically have to go to a doctor or other health care provider that participates in that private insurance plan’s network. MA plans typically include prescription drug coverage, and many cover services that original Medicare doesn’t, such as dental, vision and hearing.

Among other provisions, Becerra said, the new rule “would prohibit overly general ads about the Medicare Advantage program that often tend to confuse and mislead those individuals who are eligible to apply for some of these insurance plans.”

AARP expressed support for the regulation in a Feb. 13 letter sent to CMS leaders when the agency proposed the rule: “AARP has repeatedly raised concerns about marketing abuses around MA plans and supported greater oversight, enforcement and regulation of marketing materials and marketing standards for both MA and Part D [prescription drug] plans.

Limits on Medicare marketing

“We’ve heard from many seniors and people with disabilities about misleading and confusing advertising for Medicare Advantage and Part D plans,” Meena Seshamani, CMS director of the Center for Medicare, said when the rule was announced April 5. She said this regulation “includes changes to protect people exploring Medicare Advantage and Part D coverage from confusing and potentially misleading marketing practices.”

Note: This Article was taken from AARP website and compressed for general information