



Help With Medicare

To complain about an insurance agent or company or for insurance questions:

Oregon Insurance Division

Consumer Advocacy Unit
1-888-877-4894 (toll-free)
503-947-7984 in Salem
503-947-7280 (TTY)

www.insurance.oregon.gov

For free help comparing different types of Medicare health plans and prescription drug plans and for help filing Medicare claims and appeals:

Senior Health Insurance Benefits Assistance

1-800-722-4134 (toll-free in Oregon)
www.oregonshiba.org

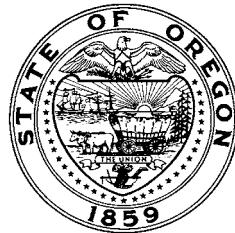
Medicare

1-800-633-4227 (toll-free)
www.medicare.gov

If you suspect Medicare fraud and waste:

Oregon Senior Medicare Patrol

1-888-372-8301 (toll-free in Oregon)



Visit our Web site:
insurance.oregon.gov

440-4105 (2/09/COM)

Medicare insurance

Know what you're buying



CONSUMER ADVOCACY UNIT
OREGON INSURANCE DIVISION

Protecting consumers: 1-888-877-4894

MEDICARE INSURANCE: KNOW WHAT YOU'RE BUYING



Most people with Medicare have Parts A and B to cover some of their hospital and doctor bills. Because many costs aren't covered by these parts of original Medicare, people buy additional or alternate coverage. This might be:

- » A Medigap (or Medicare supplement) plan that helps cover the "gaps" in medical coverage.
- » A Medicare Advantage Plan, which provides an alternative to original Medicare coverage. The plans combine your Medicare benefits into a single package sold by private companies.
- » A prescription drug plan (Part D).

It is important to have enough insurance and to pick a plan that fits your needs.

This brochure gives you tips so you can avoid problems or scams. It tells you where to go for free, unbiased help comparing plans or to complain about agents.

Protect yourself

- » Don't let uninvited people into your home. Agents aren't allowed to come to your home unless you invite them in advance.
- » Never give personal information to someone who calls you or comes to your door. Some people might pretend they are with Medicare and ask for your Social Security, bank account, or credit card number. Medicare doesn't make home visits or unsolicited calls.
- » Don't sign anything you haven't read or don't understand. Ask a trusted friend or relative for help comparing plans. Or, call the state's Senior Health Insurance Benefits Assistance (SHIBA) program at 1-800-722-4134. This program provides free, in-person help comparing plans.
- » Ask your doctor if he or she accepts the plan **before you enroll**.
- » Take your time. Don't let anyone pressure you into making a decision the same day they offer you a new plan.

- » Don't pay twice! You don't need a Medigap policy **and** a Medicare Advantage plan. There are two different ways of getting your Medicare benefits. Do not buy more than one Medigap plan.
- » Make sure you know if your plan is a Medicare Advantage plan or a Medigap policy. Understand the difference.
- » If it sounds too good to be true, it probably is!

Contact the Oregon Insurance Division at 1-888-877-4894 to see if an insurance agent is licensed to sell insurance in Oregon. Call this same number to complain about an agent.

