

# AHIP: Insurers Support Strengthened Federal Regulation and Oversight for Marketing to Medicare Beneficiaries

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<?xml version="1.0"?> Insurers Support Strengthened Federal Regulation and Oversight for Marketing to Medicare Beneficiaries WASHINGTON, March 4

## Measures to Provide Additional Consumer Protections

WASHINGTON, March 4 /PRNewswire-USNewswire/ -- Yesterday, the Board of Directors of America's Health Insurance Plans (AHIP) issued a call for additional federal regulation and oversight of the Medicare Advantage and Medicare Part D plan marketing activities. In adopting this statement, the AHIP Board has indicated its strong commitment to serving seniors in Medicare and to advocate that more be done through this process to advance consumer protections.

(Logo: <http://www.newscom.com/cgi-bin/prnh/20040830/AHIPLOGO> )

The proposal calls for a prohibition of door-to-door marketing, cross-selling, cold calls, and any inducements for beneficiaries to enroll. In addition, the statement calls for strengthening consumer disclosures, verifying that beneficiaries intended to enroll, additional agent and broker training and other protections.

Karen Ignagni, President and CEO of AHIP, said that the AHIP Board wanted to send a strong message to Medicare beneficiaries that health insurance plans are calling for more government regulation to enhance consumer protections for every beneficiary who is considering Medicare Advantage or Medicare prescription drug plans.

"Seniors need to have complete confidence that they will be given the information they need to make the Medicare coverage decision that is best for them," Ignagni said. "Moreover, our members want to ensure that seniors will be given accurate information in an environment that further enhances safeguards to protect beneficiaries from unscrupulous marketing practices."

The AHIP Board also recommended that states be provided with additional tools to monitor sales activities and address market conduct issues. Specifically, AHIP supports the appointment of agents and brokers marketing Medicare Advantage and Part D plans consistent with state law so state insurance regulators know which company(s) an agent or broker is marketing for and can act quickly to address any inquiries or abuses.

AHIP also supports requiring Medicare Advantage and Part D plans to comply with state information requests about the performance of a licensed agent or broker as part of a state investigation into the individual's conduct. The Board also recommended the establishment of a process for a state to trigger a Centers for Medicare and Medicaid Services (CMS) targeted audit of marketing activities.

To ensure that compensation arrangements do not provide incentives for inappropriate marketing activities, AHIP also supports regulations that will reform agent compensation structures to better protect consumers. Specifically, AHIP supports requiring CMS to consult with the National Association of Insurance Commissioners (NAIC) and other stakeholders on new requirements for agent commissions.

AHIP and its members look forward to continue working with Congress, CMS, state regulators and other stakeholders to advance this proposal.

To review AHIP's proposal, Strengthening Oversight of Medicare Advantage and Part D Marketing, click here: <http://www.ahip.org/content/pressrelease.aspx?docid=22559>.

SOURCE America's Health Insurance Plans

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