

List Warns Seniors About Aggressive Medicare Advantage Sales Tactics

*BlueCross Provides Top Five List of Marketing Efforts to Avoid
When Signing Up for the 2009 Benefit Year*

CHATTANOOGA, Tenn. — Oct. 1 marks the start of the marketing campaign for 2009 Medicare Advantage plans along with stand-alone prescription drug plans (PDP). It also marks the implementation of final regulations issued by the Centers for Medicare and Medicaid Services (CMS) to protect seniors from questionable marketing tactics used to sell these popular plans.

In an effort to ensure the integrity of Medicare Advantage practices, BlueCross is providing seniors with a warning list of some common questionable and deceptive sales tactics.

“As seniors try to determine the best Medicare plan to meet their health care needs, the last thing they should have to worry about are deceptive sales practices,” said Sharon Dicatorato, manager of individual products for BlueCross. “Medicare Advantage and PDP plans are great options for many seniors and they shouldn’t be scared away by the actions of an unscrupulous few.”

According to BlueCross, there are five sales tactics that seniors should recognize and avoid when purchasing a Medicare Advantage or stand-alone prescription drug plan:

1. Insurance agents who ask for your Social Security or credit card numbers
2. Agents who “cold call” you whether on the phone or door-to-door
3. Anyone asking you to pay up front for a Medicare Advantage or PDP plan
4. Agents who try to sell you a non-health care related product while marketing a Medicare Advantage or PDP plan
5. Anyone offering you a meal while attempting to sell you a Medicare Advantage or PDP plan

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Information on marketing restrictions for Medicare Advantage products and PDP plans can be found on the CMS Web site at <http://www.cms.hhs.gov/HealthPlansGenInfo/>. Seniors may also contact Tennessee's State Health Insurance Assistance Program (SHIP) toll free at 1-877-801-0044 with their Medicare questions.

About BlueCross

BlueCross BlueShield of Tennessee is the state's oldest and largest not-for-profit health plan, serving nearly 3 million Tennesseans. Founded in 1945, the Chattanooga-based company is focused on financing affordable health care coverage and providing peace of mind for all Tennesseans. BlueCross serves its members by delivering quality health care products, services and information. BlueCross BlueShield of Tennessee Inc. is an independent licensee of the BlueCross BlueShield Association. For more information, visit the company's Web site at www.bcbst.com.

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