

State of Idaho
DEPARTMENT OF INSURANCE

BRAD LITTLE
Governor

700 West State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Phone 208-334-4250
Fax 208-334-4398
Website: <https://doi.idaho.gov>

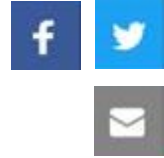
DEAN L. CAMERON
Director

Idaho Department of Insurance News Release

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Contact: Julie Robinson, 208-334-4312

Julie.Robinson@doi.idaho.gov



Idahoans Urged to be Cautious During 2023 Medicare Open Enrollment

BOISE, ID (October 10, 2023) – The Idaho Department of Insurance is warning consumers shopping for Medicare health insurance to be wary of improper marketing by telemarketers and television commercials during Medicare’s Open Enrollment Period, which begins on October 15 and ends December 7. During that period, Medicare beneficiaries can choose the plans that are best for them for 2024. The DOI offers these reminders to Idahoans:

- **If anyone calls you who you did not have a scheduled appointment with, and requests personal or private information** (Medicare number, Social Security number, bank or credit card information), **hang up!** CMS will not directly call you about Medicare coverage, and it is illegal for companies to market Medicare Advantage over the phone.
- **Be cautious of changing your insurance plan based on advertisements.** Any extra benefits in Medicare insurance advertisements on television or in mailings might not be available where you live. Get all the details in writing *before* you sign up.
- **Ensure the plan is right for you.** Before you sign up, reach out to your doctors to verify they are in that plan’s network, and check if your prescription drugs are covered.
- **You can’t have both a Medigap plan and a Medicare Advantage plan.** Even if someone promises that you can keep your Medigap plan (supplemental plan) and have a Medicare Advantage plan, it is against the rules and is not beneficial to have both.

Before making a change, contact your trusted insurance agent or call Senior Health Insurance Benefits Advisors (SHIBA) at 1-800-247-4422. Licensed agents can be found at the [Department of Insurance’s website](#).

“We highly recommend consumers work with a licensed, local agent, or someone they know and trust to carefully evaluate plan options,” says Dean L. Cameron, Director of the Idaho Department of Insurance. “We hope Idahoans will utilize our department and SHIBA if they have any concerns about manipulative or deceptive sales and enrollment tactics. Our role is to protect consumers.”

For more information, visit the [DOI’s Medicare Improper Marketing](https://doi.idaho.gov/shiba/medicare-improper-marketing/) web page at <https://doi.idaho.gov/shiba/medicare-improper-marketing/>.

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About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at doi.idaho.gov or email us at consumeraffairs@doi.idaho.gov.