

Do you Have Medicare?

Are you Eligible for Medicare?

If you have Medicare or are eligible for Medicare, some insurance salespeople may use sales tactics that are now illegal in Maine. These include:

- Showing up at your home to discuss Medicare products, without getting your OK prior to their arrival.
- Contacting you to schedule an appointment without being clear that they wish to make a sales call.
- Using a Medicare appointment to also discuss life insurance, health insurance, annuities, or other insurance products without getting your OK to discuss those products at least 48 hours before the appointment.

These practices are illegal in Maine.

Don't be misled by unscrupulous agents.

What You Can Do

If an insurance agent calls to schedule an appointment with you, get the person's name, the name of the insurance company they represent, and a phone number. Call back to verify that the agent is who he/she says he/she is. Call the Bureau of Insurance to make sure that the person and the company has a license to sell insurance in Maine.

If you decide to meet, try to schedule the appointment when a trusted family member or financial advisor can be with you.

Above all, do not be pressured into making a quick decision. Before you buy a product, think it over, and discuss it with a family member or an advisor who you trust.

If you believe an insurance agent has used illegal sales tactics, contact the Maine Bureau of Insurance by calling 800-300-5000 (toll-free in Maine), 207-624-8475, or our TTY # 888-557-6690, or write to us at:

Maine Bureau of Insurance
34 State House Station
Augusta, ME 04333

Other Questions?

If you have questions about Medicare products, call the State Health Insurance Program (SHIP) at your local Area Agency on Aging, or 877-353-3771. SHIP counselors are specifically trained to help you with your Medicare and health insurance questions.

If you have questions about Medicare Supplement policies, contact the Consumer Health Care Division of the Maine Bureau of Insurance at 800-300-5000 in state. You can also find other insurance brochures on the Bureau web site.