

YOU MAY FILE A COMPLAINT AGAINST AN INSURANCE AGENT OR BROKER FOR ISSUES RELATING TO THE MEDICARE PRESCRIPTION DRUG PLAN (PART D)

If you would like the Division of Insurance to investigate your complaint against an insurance agent relating to the new Medicare Prescription Drug Plan, please read the important facts below before initiating your complaint:

FACTS ABOUT THE NEW MEDICARE PRESCRIPTION DRUG BENEFIT:

On January 1, 2006, Medicare prescription drug coverage will begin. Insurance companies can start marketing Medicare prescription drug plans to the public on October 1, 2005. Most Illinois residents with Medicare, regardless of their income, will be able to choose a plan among 17 companies.

Enrollment starts November 15, 2005. You do not have to sign up for a plan, but you may pay a higher premium if you don't sign up when you are first eligible.

HOW TO AVOID MARKETING FRAUD INVOLVING MEDICARE PRESCRIPTION DRUG COVERAGE:

Insurance companies began marketing on October 1, 2005. You can't enroll in a plan before November 15, 2005.

Before you sign up for a plan, make sure the medications you need are covered by the plan and you can afford the plan costs. You have a right to request information in the mail and review it at your convenience.

No company or agent should pressure you to enroll in a plan, nor should a plan demand checking account numbers or credit card numbers. **Look for the Medicare-approved seal on all prescription plan-marketing materials.**

NO ONE may go door to door to sell a Medicare prescription drug plan, though companies can make appointments for home visits. Companies can call you, but must comply with the National Do-Not-Call Registry AND honor "do not call again" requests. A company can't call you to enroll you in a plan. Only you or your representative can call the company to enroll. If plans use insurance brokers or agents, those individuals must comply with state licensing requirements. Plans that employ marketing representatives must ensure representatives meet all state requirements, including state licensure or registration.

If you make an appointment with an insurance broker or agent, the agent must identify him/her self as an insurance agent and they must clearly identify the insurance company they represent.

HOW TO FILE A COMPLAINT?

If you feel an insurance agent has not followed the facts listed above please complete the Consumer Complaint Form and submit it to the Division of Insurance.

Complaints may be submitted in the following ways:

- On-line at www.idfpr.com/DOI/default2.asp (Click on Consumer/Provider link at left of page)
- By email at consumer_complaints@ins.state.il.us.
- By fax to (217) 558-2083.
- By mail to 320 W. Washington Street , Springfield , IL 62767

QUESTIONS OR CONCERNS?

People with Medicare in Illinois may contact the Illinois Senior Health Insurance Program (SHIP) counseling service to get free, unbiased advice about Medicare Prescription Drug coverage. Call toll-free, 1-800-548-9034 to speak to a SHIP counselor. For answers to specific questions about the new insurance coverage you may contact Medicare at 1-800-Medicare (1-800-633-4227) or visit Medicare online at www.Medicare.gov.