

CENTERS FOR MEDICARE & MEDICAID SERVICES



Marketing Rules for Medicare Private Fee-for-Service Plans

A Medicare Private Fee-for-Service (PFFS) Plan is a type of Medicare Advantage Plan (like an HMO or PPO) offered by a private company. In a Medicare PFFS Plan, you can go to any doctor or hospital you could go to if you had Original Medicare if the doctor or hospital agrees to accept the plan's terms and conditions of payment, or otherwise agrees to treat you. Your doctor or hospital doesn't have to accept the plan's terms and conditions, and may choose not to treat you, except for emergencies. Your doctor or hospital can decide if they will accept the terms of the plan, and whether or not to treat you, each time they see you. This is why you must show your plan ID card every time you visit a doctor or hospital.

The plan determines how much it will pay doctors and hospitals, and how much you must pay when you get care. A Medicare PFFS Plan works differently than Original Medicare and Medigap (Medicare Supplement Insurance) policies. You must follow the plan rules carefully when you go for health care services. When you are in a Medicare PFFS Plan, you may pay more, or less, for Medicare-covered services than in Original Medicare. You may have extra benefits that Original Medicare doesn't cover.

All people representing Medicare PFFS Plans must follow certain rules when giving you information about their plan. These rules also apply to independent agents and brokers working with Medicare PFFS Plans.



Medicare PFFS Plans MUST do the following:

- Give you written information with a complete description of how the plan works
- Make clear that there is no guarantee that your doctor or hospital will agree to accept the plan's terms and conditions or provide you with treatment if you join the plan
- Call you after you join to make sure that you wanted to join and that you understand how the plan works
- Send you a letter if they can't reach you by telephone with instructions on how to disenroll if you change your mind
- Have people available to answer any questions you have about the plan
- Have people available to answer your doctor's or other providers' questions

Like all Medicare Advantage Plans, Medicare PFFS Plans CAN'T do the following:

- Ask for your personal information (like your Social Security, bank account, or credit card numbers) over the telephone.
- Come to your home uninvited to sell or endorse any Medicare-related product.
- Plans can't call you unless you are already a member of the plan. If you are a member, the agent who helped you join can call you.
- Require you to speak to a sales agent to get information about the plan.
- Offer you cash to join their plan or give you free meals while marketing a plan to you.
- Enroll you into a plan, in general, over the telephone unless you call them and ask to enroll.
- Ask you for payment over the telephone or web. The plan must send you a bill.
- Tell you that they are Medigap (Medicare Supplement Insurance) policies.
- Sell you a non-health related product, like an annuity or life insurance policy, during a sales pitch for a Medicare health or drug plan.
- Make an appointment to tell you about their plan unless you agree in writing or through a recorded telephone discussion to the products being discussed. During the appointment, they can only try to sell you the products you agreed to hear about.



Like all Medicare Advantage Plans, Medicare PFFS Plans CAN'T do the following: (continued)

- Talk to you about their plan in areas where you get health care like an exam room, hospital patient room, or at a pharmacy counter.
- Market their plans or enroll you during an educational event like a health fair or conference.

If Plans use independent agents and brokers to sell their plans, they must be licensed by the state and the plan must tell the state which agents are selling their plans.

If you believe you have been misled by a Medicare PFFS Plan, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For More Information

For more information about Medicare PFFS Plans, visit www.medicare.gov on the web, and select “Find a Medicare Publication” to read or print a copy of the booklet “Your Guide to Medicare Private Fee-for-Service Plans.” You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For information about your Medicare plan choices, look at your “Medicare & You” handbook.



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