



Oregon

Theodore R. Kulongoski, Governor

Department of Consumer and Business Services

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OREGON INSURANCE DIVISION BULLETIN INS 2005-3

DATE: December 5, 2005

TO: All insurance producers authorized to market health insurance in Oregon

SUBJECT: Marketing Medicare Prescription Drug Benefits and Medicare Part D

The Oregon Insurance Division has been informed that the federal Centers for Medicare and Medicaid Services are receiving complaints regarding aggressive tactics used by some insurance producers to market Medicare's new prescription drug benefit. Possible violations reported to Medicare officials in past weeks include uninvited door-to-door solicitation of business, misrepresentation of insurance products and in some cases insurance producers identifying themselves as working for the Social Security Administration or for the federal Centers for Medicare and Medicaid Services.

The new Medicare Part D benefits may be confusing to Medicare beneficiaries. This bulletin serves as a reminder that insurance producers are subject to all laws of this state, including those relating to prohibitions against unfair insurance trade practices such as misrepresentation, churning, and high-pressure sales tactics. The Division will carefully investigate allegations of misconduct by producers in connection with the marketing of Medicare prescription drug benefits, whether the allegations involve the sale of insurance products or otherwise, to determine if any violation of insurance unfair trade practice laws or other laws has occurred. Any misconduct will be prosecuted under the applicable laws of this state.

This bulletin is dated the 5th day of December 2005, at Salem, Oregon.

(Signed)

Joel Ario, Insurance Administrator