

# Meeting with Agents One-on-One



**Agents and Brokers can help you learn about Medicare Advantage and Prescription Drug Plans.**

**Learn what may happen at this meeting.**

## WHAT TO EXPECT WHEN YOU MEET ONE-ON-ONE WITH AN AGENT:

### BEFORE you meet with the agent:

- The agent must get your permission to meet in person and must document the plan options you wish to discuss
- The agent cannot come to your home without an appointment

### DURING the meeting:

#### the agent **MAY**:

- Give you plan materials
- Tell you how to get more plan information
- Tell you about the plan options you agreed to discuss
- Give you an enrollment form
- Collect your completed enrollment form
- Leave business cards for you to give to friends and family

#### the agent **MAY NOT**:

- Tell you about other plan options you have not agreed to discuss, unless you specifically ask about them (you'll need to complete a separate appointment form to discuss these options)
- Sell you any products not related to health care, like life insurance
- Offer you cash (or gifts worth more than \$15)
- Ask for your credit card or banking information
- Pressure you to join their plan by saying things like, "you have to join this plan or you won't have coverage next year"
- Ask you to give names and phone numbers or addresses so that the agent can sell to your friends or family
- Ask you to sign the enrollment form before you are ready to join; you should only sign the form when you are ready to join

### AFTER the meeting (if you joined the plan):

- The plan will contact you to make sure that you wanted to join and that you understand the plan's coverage and rules
- The agent who helped you join the plan can call you to talk about other plan options

### If your agent does not follow these rules:

Call 1-800-MEDICARE (1-800-633-4227) • TTY users should call 1-877-486-2048

OR

Contact your State Health Insurance Assistance Program (SHIP).  
Call 1-800-MEDICARE to get the phone number for your local SHIP.