

In the Know: Medicare Marketing Guidelines for Providers

The 2015 Centers for Medicare & Medicaid Services (CMS) Annual Election Period for beneficiaries is fast approaching. For those providers who are independently contracted with Blue Cross and Blue Shield of Montana (BCBSMT) to provide services to our Blue Cross Medicare Advantage PPOSM members, it's important to keep in mind the rules established by CMS when marketing to potential enrollees.

You may not be planning specific marketing activities, but what if a patient asks for information or advice? Remaining neutral when assisting with enrollment decisions is essential. Below, you'll find a partial listing of additional "Dos" and "Don'ts" for providers, as specified within the CMS Medicare Marketing Guidelines (MMG) for contract year 2015 (section 70.11.1 on Provider-Based Activities).

DO:

- *Provide the names of Plans/Part D Sponsors with which [you] contract and/or participate (see MMG section 70.11.2 for additional information on provider affiliation)*
- *Provide information and assistance in applying for the LIS**
- *Make available and/or distribute plan marketing materials*
- *Refer their patients to other sources of information, such as SHIPs** plan marketing representatives, their State Medicaid Office, local Social Security Office, CMS' website at <http://www.medicare.gov/> or 800-MEDICARE*
- *Share information with patients from CMS' website, including the "Medicare and You" Handbook or "Medicare Options Compare" (from <http://www.medicare.gov/>), or other documents that were written by or previously approved by CMS*

DON'T:

- *Accept Medicare enrollment applications*
- *Make phone calls or direct, urge or attempt to persuade beneficiaries to enroll in a specific plan based on financial or any other interests of the provider*
- *Mail marketing materials on behalf of Plans/Part D Sponsors.*
- *Offer inducements (e.g., Free Health Screenings, Cash, etc.) to persuade beneficiaries to enroll in a particular plan or organization*
- *Distribute materials/applications within an exam room setting*

The above lists provide just a sampling of important points for your convenience. For a more in-depth review of the guidelines that are applicable to providers, please refer to the [Provider Medicare Marketing Guidelines](#) located in the Important Links section on the Provider home page of our website at www.bcbsmt.com/Pages/provider.aspx.

If you have questions about these guidelines or are planning marketing activities, please refer to the Managed Care Marketing page located under Health Plans, in the Medicare section of the CMS website, at cms.gov.

*LIS refers to low income subsidy

**SHIPs are Senior Health Insurance Assistance Programs

Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.