



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

May 14, 2007

### **Notice to all Insurance Agents Selling Medicare Advantage Plans.**

The Insurance Department has received information indicating that insurance companies and/or insurance producers marketing Medicare Advantage plans may have been using improper or misleading sales practices to convince Medicare recipients to switch from traditional Medicare plans to these privately offered plans.

The Insurance Department is concerned that unscrupulous agents may employ coercive and overly aggressive sales practices to enroll seniors into these plans. In addition, it has been reported that some producers are not fully explaining product features, conditions and limitations to the purchasers of these plans.

The Insurance Department will not tolerate these sales practices by Connecticut licensed producers. Providing untrue, deceptive or misleading information about an insurance product or misrepresenting the nature, benefits, advantages, conditions or terms of an insurance contract is a violation of the Unfair Insurance Practices Act that can lead to substantial penalties up to, and including, license revocation.

The Insurance Commissioner expects that all licensed insurance producers abstain from engaging in deceptive or misleading practices and conduct business in accordance with the highest ethical standards. In that respect, the Insurance Commissioner requests that any insurance agent, insurer or citizen who believes that any questionable practice is occurring with regard to the sale of Medicare Advantage plans report such information to the Insurance Department immediately so that the Department can commence an investigation and enforcement proceedings, if appropriate.

In addition, insurance producers are advised to maintain adequate records supporting a determination about the suitability of Medicare Advantage plans for each specific client and any recommendation to drop traditional Medicare in favor of such plans.

If producers or companies have any questions about the content of this notice, please contact the Licensing Division at <mailto:ctinsdept.licensing@ct.gov>.

If consumers believe they may have been a victim of overly aggressive, deceptive or misleading sales practices, please call the Consumer Services Division at (800) 203-3447.

A handwritten signature in black ink, appearing to read "Thomas R. Sullivan".

Thomas R. Sullivan  
Insurance Commissioner