



DEPARTMENT OF

Professional & Financial Regulation

STATE OF MAINE

- OFFICE OF SECURITIES
- BUREAU OF INSURANCE
- CONSUMER CREDIT PROTECTION
- BUREAU OF FINANCIAL INSTITUTIONS
- OFFICE OF PROF. AND OCC. REGULATION

Do you Have Medicare? Are you Eligible for Medicare?

State law protects you from the following sales practices

If you have Medicare or are eligible for Medicare, some insurance salespeople may use tactics that are illegal in Maine. These include:

- Showing up at your home to discuss Medicare products without getting your OK prior to their arrival.
- Contacting you to schedule an appointment without being clear that they wish to make a sales call.
- Using a Medicare appointment to also discuss life insurance, health insurance, annuities, or other insurance products without getting your OK to discuss those products at least 48 hours before the appointment.

These practices are illegal in Maine. Don't be misled by unscrupulous agents.

What You Can Do

If an insurance agent calls to schedule an appointment with you, get the person's name, their National Producer Number, the name of the insurance company they represent, and a phone number. Call back to verify that the agent is who he/she says he/she is. Call the Bureau of Insurance to make sure that the person and the company has a license to sell insurance in Maine.

If you decide to meet, try to schedule the appointment when a trusted family member or financial advisor can be with you.

Above all, do not be pressured into making a quick decision. Before you buy a product, think it over, and discuss it with a family member or an advisor whom you trust.

If you believe an insurance agent has used illegal sales tactics, contact the Maine Bureau of Insurance by calling 800-300-5000 or 207-624-8475 (TTY Relay 711) Or you can write to us at pfr.insurance@maine.gov or at

Maine Bureau of Insurance
34 State House Station
Augusta, ME 04333