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GOVERNOR**

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BULLETIN

TO: All Medicare Advantage Companies
FROM: Walter A. Bell, Commissioner of Insurance 
DATE: June 8, 2007
RE: Medicare Advantage Insurance Producers

It has come to the attention of the Department some Medicare Advantage insurance producers are marketing and soliciting Alabama senior citizens in a deceptive and inappropriate manner. In some cases the agent has provided a business card that was designed so as to give the appearance the agent represents Medicare.

Therefore, all insurance producers marketing Medicare Advantage in this state must do the following:

1. Each insurance producer must leave an identifying card with the insured.
2. This card must only represent that the producer is an insurance agent and may identify the insurance company said producer represents.
3. The insurance producer may not under any circumstances say, do, or leave any materials including a business card that would cause a prospective buyer to misunderstand the organization the producer represents.
4. No check for the Medicare Advantage product may be made out to any named entity other than the insurance company.

The four conditions set forth above are in addition to any other requirements set out in Alabama Department Regulation, Chapter 482-1-071.

WAB/EB/ss