



MISSOURI SENATE

JEFFERSON CITY

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**A Weekly Column for the
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Medicare Advantage Plans

JEFFERSON CITY – For the second year in a row, I have filed legislation to regulate insurance agents who sell Medicare Advantage plans. In previous columns I have discussed how many of our seniors get talked into purchasing a Medicare Advantage plan, and then find out that their doctor is not in the provider network they've just joined. Some seniors buy these plans thinking that they are Medigap supplement plans only to find out later that Medicare Advantage plans replace Medicare plans, they don't supplement them.

Senate Bill 169 creates a two-day waiting period after an insurance agent first contacts a consumer to give the consumer time to consider his or her options before signing the contract. The bill also requires insurance agents to provide the consumer with a statement that Medicare Advantage plans are not Medigap supplement plans, and a statement advising the consumer to check with his or her health care provider to make sure they are part of the Medicare Advantage plan's network. Insurance agents who disregard these consumer protections would face civil penalties and fines.

During a committee hearing on SB 169 this week, we heard testimony that most insurance agents play by the rules, but a few bad apples who have taken advantage of our elderly citizens make this legislation necessary. Many of us get our health insurance through our employers, and it's usually a simple matter of choosing a fee for service plan or an HMO. But seniors face an overwhelming choice, with 152 Medicare Advantage plans and 23 special needs plans currently offered in Missouri. A member of the Silver-Haired Legislature testified that older adults often change plans without knowing what they are doing because they often misunderstand insurance issues and they tend to believe what they are told.

My legislation helps ensure that consumers make educated decisions about their health care needs, and that insurance agents play by the rules. SB 169 is supported by the American Association of Retired Persons and by the American Medical Association, among others. It provides some common sense consumer protections that I hope will provide some peace of mind to our seniors.

If you have any questions or comments about this or any other issue, give my Capitol office a call at (573) 751-7852, send me an email at wes.shoemyer@senate.mo.gov, or drop a line to Room 434, State Capitol, 201 West Capitol Ave., Jefferson City, MO 65101.