

Draft Pending Adoption

insurance regulators and companies to look at the flexibility of having a family caregiver included on a month to month basis during this national emergency.

Director Wing-Heier asked Ms. Burns if there is anything state insurance regulators can do when they speak with carriers about these concerns. Ms. Burns replied that it is important for state insurance regulators to make carriers aware of this fraud and these problems and encourage them to make changes or alternatives during this national emergency.

Commissioner Caride said regarding fraud, she had heard about companies going and taking swabs of seniors and charging the seniors insurance. She said she knows the Task Force has talked about different things that are going on around the country regarding seniors. She said that is our watchlist, and it is interesting to hear how other states are handling different situations.

Ms. Burns raised the concern with a lot of emphasis on medical services that plans are able to provide, and while they may be valuable for people who qualify for it, it is not universally applicable to every senior. She said she is seeing a lot of evidence that agents are telling people to sign up for these plans, telling them about medical events and home delivered meals, for instance. But only a very small percentage of people would qualify and actually get that benefit, and that information is not communicated. Ms. Burns said there are all kinds of ads running on TV right now that emphasize these non-medical benefits to the broad population.

Mr. Henderson said he has noticed an uptick in advertisements enticing seniors with plans that offer additional benefits. He said his department is receiving more and more calls from seniors who have called the number of the advertisement and find out that they have been switched to another plan without their knowledge or consent. He said his department is spending a lot of time correcting these changes. He cited as an example, a senior who, unbeknownst to her, was removed from her company retirement plan and put into a Medicare Advantage plan.

Ms. Brown said she is seeing these ads, and they are on many cable channels and often on some specific channels. She said she cannot recall the names of the specific ads that cater to seniors. She said these ads are not from Colorado, but they are being beamed into Colorado

