

My wife, Elizabeth Azud, and I own an insurance brokerage agency in the City of Danbury specializing in Medicare healthcare products for seniors and those on disability in the states of Connecticut, New York, New Jersey, Rhode Island, Florida, Texas, and California. While our agency has been in business since 2014, we have noticed an alarming trend occurring in the last year or two, especially during the Annual Enrollment Period occurring each fall and in relation to Medicare Advantage healthcare plans.

Third Party Marketing Organizations, such as eHealth (who are not domiciled in our State), have been aggressively advertising in Connecticut via USPS Mail, Email, Internet, Television, etc. Much of this is due to recently relaxed marketing guidelines from the Centers for Medicare and Medicaid Services specifically in regards to broker agents/agencies. As a result, we have seen these TPO's pushing the boundaries far beyond the current guidelines.

While marketing of Medicare Advantage plans is handled by CMS on the federal level, we feel there is an opportunity for change on the state level. Reigning in these marketing tactics will protect our senior population from switching to a plan they may not want and may not be the proper fit for their healthcare needs. This will also lower the amount of official complaints submitted by seniors to their insurance company due to issues caused by a TPO.

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