



Protect Your Personal Information from Marketers

From the Office of Minnesota Attorney General Lori Swanson

Senior citizens often receive mail that asks for their personal information in exchange for details about life insurance, funeral expense benefits or supplemental Medicare benefits. Once seniors provide their information, they are sometimes flooded with mailed solicitations or hounded by sales calls.

The organizations that send these mailings are not affiliated with the government. They sell your personal information to insurance companies that then use it to try to sell you life, burial, or supplemental Medicare insurance.

These companies - called “lead generators” - send mailings that look like they may be from government agencies. They feature headings like “New 2016 Government Benefit Update for Minnesota Citizens,” “IMPORTANT LETTER OF NOTIFICATION” or “Medicare Open Enrollment Qualification Request Card.”

One mailing pressures seniors to return the card to see if they qualify for a “Final Expense Insurance Program” that may pay 100% of final expenses or as much as \$25,000.

Another mailing asks seniors to provide their personal information to see if they qualify for a “NEW state-regulated” life insurance program that would pay up to \$50,000. The mailing also claims that by returning the card, people may receive a no-cost dental, vision, and hearing discount plan.

They ask you to fill out a postage-paid card with your name and date of birth and promise to provide free information about the “benefits available to you.”

Lead generators want you to hand over your personal information before you have time to think about it. The mailings usually ask you to act quickly. One states that your request for information won’t be processed if it is received later than 15 days.

You Should Know . . .

The Minnesota Department of Commerce regulates the insurance industry. When a mailing uses a phrase like “state-regulated,” it may be trying to sound more official or like it is notifying you about a new government benefits program. In reality, all insurance companies are regulated by the state, so a “state-regulated” plan is nothing new or special.

What Can You Do?

Contact local folks first. If you think you need the benefits that these mailings mention, don’t send your personal information to someone you don’t know in order to get more information. Contact your local insurance agent or chat with a friend or family member about possible options.

Throw the mailing away. You don’t have to disclose your personal information to receive information about insurance options. Personal information is only necessary to get an insurance quote or to apply for coverage.

Check your existing insurance coverage. Lead generators try to scare you and make you think that you may not have enough money to pay your final expenses or that Medicare won’t pay your medical bills. A lot of people already have life or supplemental Medicare insurance policies.

Contact the Minnesota Senior LinkAge Line. The Senior LinkAge Line is run by the Minnesota Board on Aging. When you call the Senior LinkAge Line, a state employee who is trained on a host of issues affecting seniors can talk to you about insurance options and help you make a good decision.

Minnesota Senior LinkAge Line

Minnesota Board on Aging

P.O. Box 64976

St. Paul, Minnesota 55164-0976

1-800-333-2433 or 1-800-627-3529 (TTY)