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Washington, D.C. Office:
110 Maryland Ave, NE, Suite 112
Washington, DC 20002
Tel: 202-544-5561/Fax: 202-544-5549

June 19, 2007

Honorable Pete Stark
Chairman
Subcommittee on Health
U.S. House Committee on Ways and Means
Washington, DC 20515

Dear Chairman Stark,

The Medicare Rights Center (MRC) supports your efforts to hold Medicare Advantage plans accountable to the promises and claims they make to consumers. On a daily basis, our counselors assist older adults and people with disabilities enrolled in these plans who run into unexpectedly high out-of-pocket costs for their health care.

People with Medicare cannot anticipate what they will have to pay under private Medicare Advantage plans when the companies selling those plans don't give them important information about cost-sharing and restrictions on coverage. Too often, sales agents simply tell potential customers that they will pay less than they do under Original Medicare to get them to sign up. Once enrolled in these plans and locked in for the year, people with Medicare find out too late that the plans actually charge more for certain services, such as home health care, hospital stays or Part B drugs.

We believe the "Medicare Advantage Truth in Advertising Act of 2007" takes an important step towards establishing minimum standards for the benefits provided by Medicare Advantage plans. By barring Medicare Advantage plans from charging coinsurance for services that are provided free of charge under Original Medicare and ensuring copayments do not exceed cost-sharing under Original Medicare, the bill provides important protections to Medicare Advantage enrollees.

Many people with Medicare enroll in the private plans as a result of aggressive and misleading sales tactics. The Medicare Rights Center applauds your commitment to legislating real oversight of the Medicare Advantage program, and looks forward to working with you and other members of Congress in enacting these important consumer protections.

Sincerely,

Robert M. Hayes
President
Medicare Rights Center