

Common Questions From Secret Shoppers

GENERAL QUESTIONS

- Did the agent cover enrollment periods?
- Was “free” used when referring to plan premiums or benefits?
- Were materials distributed with a CMS approval code?
- Did the materials display information for the current year?

ALL PRODUCTS

- Did the agent announce what products would be presented at the beginning of the presentation?
- Did the agent explain the difference between Medicare Advantage and Medicare Supplement plans?
- Were enrollment eligibility requirements discussed?
- Was the plan’s provider network explained?
- Did the agent review plan benefits and costs, including cost sharing?

OTHER QUESTIONS

- Did the agent say they were an employee of CMS or AARP?
- Did the agent say that any plans were endorsed by Medicare, CMS, or AARP?
- Did the agent offer any incentives to enroll?
- Did the agent make it clear that there is no obligation to enroll in the plan?
- Were any non-health care related products presented?

Note: These questions are examples of some possible questions that secret shoppers may use to evaluate their interaction with agents. This list is not comprehensive.