

Protect Your Personal Information from Marketers



The Office of the
Minnesota Attorney General
helping people afford their lives and live with dignity, safety, and respect

Senior citizens often receive mail that asks for 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 mailings will typically 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."

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"—sometimes send mailings that look like they may be from government agencies. They feature headings like "New 2018 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 percent 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 those who return the card may receive a no-cost dental, vision, and hearing discount plan.

Lead generators want you to hand over your personal information before you have time to think about it. The mailings usually try to create a sense of urgency and ask you to act quickly. One, for example, states that your request for information won't be processed if submitted later than 15 days after you get the mailing.

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 appear official or seem 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 into thinking 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. You can review the coverage you already have through Medicare by calling (800) MEDICARE ((800) 633-4227) or visiting the Medicare website at www.mymedicare.gov.

Contact Minnesota Aging Pathways.

Minnesota Aging Pathways, formerly the Senior LinkAge Line, is a free statewide service of the Minnesota Board on Aging in partnership with Minnesota's area agencies on aging. Minnesota Aging Pathways connects older Minnesotans, their families, and caregivers with information, services, and support they need. You may contact Minnesota Aging Pathways as follows:

Minnesota Aging Pathways

540 Cedar Street

St. Paul, MN 55164

(800) 333-2433

Email: aging.pathways@state.mn.us

www.mn.gov/aging-pathways

"Opt Out" of Prescreened Offers.

The three major credit bureaus sell lists of individuals who meet certain credit criteria to lead generators and others. You can opt out of receiving prescreened insurance offers by visiting www.optoutprescreen.com, or by calling the "Opt Out" hotline at (888) 5-OPT-OUT (888) 567-8688. You can also send a written request to permanently opt out to each of the three major credit bureaus. Your request should include your home telephone number, name, address, Social Security number, and date of birth, and must be sent to the following addresses:

Equifax Information Services LLC

P.O. Box 740123

Atlanta, GA 30374-0123

Experian Marketing Services

Opt Out Services

P.O. Box 80128

Lincoln, NE 68521

TransUnion

Opt Out Request

P.O. Box 505

Woodlyn, PA 19094

For more information about how to protect your personal information from insurance marketers, contact the Minnesota Attorney General's Office as follows:

Office of Minnesota Attorney General Keith Ellison

445 Minnesota Street, Suite 600

St. Paul, MN 55101

(651) 296-3353 (Twin Cities Calling Area)

(800) 657-3787 (Outside the Twin Cities)

(800) 627-3529 (Minnesota Relay)

www.ag.state.mn.us