

Quick Reference: Educating Patients About Medicare and Medicare Advantage

Hospitals may provide educational information to help patients understand their Medicare coverage options. The goal is to support informed decision-making that aligns with each patient's health care needs.

When discussing Medicare, Medicare Advantage or traditional Medicare, communications should remain educational, neutral and patient-centered.

Guiding Principles

Focus on the patient, educate and let patients decide.

All information should:

- Be patient-centered
- Be neutral, factual information and answer questions
- Focus on clinical care needs and access to care
- Support informed decision-making
- Allow the patient to make the final choice

Language Framing

"Our goal is to help patients understand their Medicare options so they can choose the coverage that best meets their health care needs."

"We provide educational information about Medicare coverage choices but do not recommend specific health plans."

"Patients should carefully evaluate their options and select the coverage that best aligns with their personal needs and preferences."

Do

- ✓ Share objective information about Medicare and Medicare Advantage.
- ✓ Use trusted resources, such as Centers for Medicare & Medicaid Services materials, Medicare.gov and SHIP programs.
- ✓ Answer patient questions with factual, unbiased information about Medicare Advantage plans, including questions about benefits and cost sharing.
- ✓ Inform patients about the Medicare Advantage plans with which the hospital or provider participates.
- ✓ Explain how different coverage options may affect access to providers, services and care.
- ✓ Refer patients to official resources for additional information.

Don't

- ✗ Direct, urge or attempt to persuade a patient to enroll in a particular Medicare Advantage plan because of the hospital's financial or other interests.
- ✗ Accept Medicare enrollment applications on behalf of an MA organization during plan-initiated provider activities.
- ✗ Offer incentives to persuade patients to enroll in a particular MA plan.
- ✗ Conduct plan marketing in exam rooms, hospital patient rooms or other areas where care is being delivered.
- ✗ Present information supplied by a health plan as independent hospital advice without considering the applicable CMS requirements.

Quick Test Before Sharing Information

Ask:

1. Is this educational rather than promotional?
2. Is the information neutral and factual?
3. Does it focus on patient care rather than business interests?
4. Could a reasonable person view this as steering, directing or urging a patient toward a specific plan?

If the answer to any of these questions is **yes**, revise the content before proceeding.

Reminder

When discussing Medicare coverage options, hospitals should focus on **patient education, clinical considerations and informed choice**, not plan promotion. The patient should always make the final decision. Based on CMS guidance in 42 CFR §422.2266 regarding activities in health care settings. [[ecfr.gov](https://www.ecfr.gov)]

Disclaimer

This resource is intended as general guidance only and is not legal advice. Hospitals should consult legal counsel or compliance advisors regarding specific educational activities, marketing materials or events involving Medicare beneficiaries.