

MARKETING & ENROLLMENT COMPLAINTS REPORTING PROCESS

INTAKE INTERVIEW WITH SHINE AND/OR MA SMP

Complainant reports coverage concerns with questionable marketing and enrollment conduct.

SHINE/SHIP

- SHINE counselor determines if beneficiary has an enrollment period available to change plan.
- SHINE counselor will escalate all complaints to SHINE Regional Lead for review, research, and determine whether complaint is appropriate to submit to the Centers for Medicare and Medicaid Services (CMS).
- SHINE Regional Lead submits appropriate complaint to CMS to determine beneficiary's eligibility for a Special Enrollment Period (SEP) by sending a detailed, comprehensive **secure** email with attached supporting documentation to ACLcases@acl.hhs.gov, with a copy to Cynthia.Phillips@mass.gov, and MarketingandEnrollment@masmp.org.
- If the complaint is regarding the marketing practices of an insurance agent/broker, SHINE Regional Lead should provide beneficiary with information on how to file an online complaint with the Division of Insurance (DOI) by visiting www.mass.gov/DOI to access Consumer Complaint Form.
- SHINE Regional Lead will share complaint resolution with a **secure** email to: Cynthia.Phillips@mass.gov, and MarketingandEnrollment@masmp.org.

SMP

- SMP Complex Interaction Specialist will conduct comprehensive interview and document in SIRS database.
- SMP Complex Interaction Specialist will research and gather all pertinent information and documentation to file complaint with the Centers for Medicare and Medicaid Services **secure** email: ACLcases@acl.hhs.gov, to determine beneficiary's eligibility for a Special Enrollment Period. Copy of complaint should be sent to the following **secure** email: Cynthia.Phillips@mass.gov, MarketingandEnrollment@masmp.org, and SHINE Regional Lead.
- If the complaint is regarding the marketing practices of an insurance agent/broker, SMP Complex Interaction Specialist will provide beneficiary with information on how to file an online complaint with the Division of Insurance (DOI) by visiting www.mass.gov/DOI to access Consumer Complaint Form.
- SMP Complex Interaction Specialist will share complaint resolution with **secure** email to: Cynthia.Phillips@mass.gov, MarketingandEnrollment@masmp.org, and SHINE Regional Lead.

DIVISION OF INSURANCE

- Report fraud or broker/agent misconduct by filing a complaint with DOI's Consumer Service Unit at www.mass.gov/DOI or call (617) 521-7794 or toll free (877) 563-4467.
- DOI will only address complaints if an investigation is warranted related to agent licensure or enrollment.