

# Medicare Supplement Insurance 3

## Advertising and marketing standards

- The following must be prominently typed, stamped, or by otherwise appropriate means displayed on the first page of the outline of coverage and policy:

*Notice to buyer: This policy may not cover all of the costs associated with medical care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all policy limitations.*

- Make every reasonable effort to determine if the applicant already has a supplement or other health insurance
- Make reasonable efforts to determine the appropriateness of the policy being sold
- Selling a supplement that results in the individual having more than one supplement is not allowed
- Selling a supplement to an individual enrolled in Medicare Part C is not allowed unless the supplement effective date is after the termination date of the Part C coverage