

AGENT ADVISORY

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TO: Symetra Life –Appointed agencies in Maine
RE: Maine House Bill 332 – an act to protect seniors and the public from unfair health insurance sales practices

Maine has issued the following update to prohibit cold lead advertising when using an appointment to discuss Medicare products to solicit sales of life insurance, health insurance or annuity products, unless requested by the consumer. Products to be discussed must be clearly identified to the consumer in writing 48 hours in advance of the appointment. Door-to-door solicitation of Medicare products is prohibited unless an invitation is received from the consumer. The act reads as follows:

Section 2152-B. Unfair solicitation methods

1. Definitions. As used in this section, unless the context otherwise indicates, the following terms have the following meanings.
 - a) *Cold lead advertising* means making use directly or indirectly of a method of marketing that fails to disclose in a conspicuous manner that a purpose of the marketing is insurance sales solicitation and that contact will be made by an insurance producer or insurance company.
 - b) *Medicare products* include Medicare Part A, Medicare Part B, Medicare Part C, Medicare Part D, Medicare Advantage and Medicare supplement plans.
2. Unfair solicitation methods. It is an unfair trade practice under this chapter for an insurer or producer to:
 - a) Sell, solicit or negotiate the purchase of health insurance in this State through the use of cold lead advertising.
 - b) Use an appointment that was made to discuss Medicare products or to solicit the sale of Medicare products in order to solicit sales of life insurance, health insurance or annuity products unless the consumer requests such solicitation and products to be discussed are clearly identified to the consumer in writing at least 48 hours in advance of this appointment.
 - c) Solicit the sale of Medicare products door-to-door prior to receiving an invitation from a consumer.

If you have questions, please contact the Sales Center at invest@symetra.com or (800) 706-0700.

Sincerely,

Michael Murphy, AVP
Compliance Department
Symetra Life Insurance Company