

**DATE:** October 18, 2002

**TO:** Medicare +Choice Organizations

**FROM:** Director  
Health Plan Benefits Group

**SUBJECT:** Retrospective Review of 2003 Marketing Materials

As with last year, CMS will be conducting a retrospective review of Medicare +Choice (M+C) marketing materials used for this year's Fall campaign. The purpose of the retrospective review is to ensure the accuracy of the benefit, cost sharing and premium information received by Medicare beneficiaries. This review will take place in November, after all Annual Notices of Change (ANOCs) and Summaries of Benefits (SBs) have been mailed to members.

This retrospective review will entail an analysis of the benefit and cost sharing information contained in a M+C plan's ANOC and SB. We will be reviewing the ANOC and SB of at least one plan for every M+C organization. Errors found during this review will result in an organization having to correct plan materials and to send corrections to all members. Our goal is to notify organizations of any errors no later than November 22, and to have the organization mail correction notices to members no later than December 6. In addition, if errors are identified by CMS for one of your plans, you will be instructed to conduct a self-review of the other plans offered by your organization to ensure the accuracy of benefit, cost sharing and premium information.

Please remember, as mentioned in my June 25 memorandum on "Implementation of Medicare + Choice provisions contained in the Public Health Security and Bioterrorism Response Act of 2002," M+C organizations must send a final copy of the ANOC and SB that is mailed to all members. Please send this final copy to your regional office contact or marketing review specialist by November 5.

Questions about this memorandum may be directed to your Regional Office Contact or Marketing Review Specialist. Thank you.