



CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

*Hennis
FYI*

New Jersey Office of the Attorney General

Division of Consumer Affairs
Office of the Director
124 Halsey Street, 7th Floor, Newark NJ



JEFFREY S. CHIESA
Attorney General

THOMAS R. CALCAGNI
Director

January 24, 2012

Department of Health and Senior Services
Division of Senior Benefits and Utilization Management
P.O. Box 715
Trenton, NJ 08625-0715
Attn: Kathleen Mason, Assistant Commissioner

Mailing Address:
P.O. Box 45027
Newark, NJ 07101
(973) 504-6534

Re: Mailing of a Misleading Flyer ("The Senior Help Line 1 (800) 480-4838")

Dear Assistant Commissioner Mason:

I am writing to thank you for your recent letter regarding a solicitation directed to Pharmaceutical Assistance to the Aged and Disabled recipients in which low-income seniors seeking financial aid from the Specified Low-Income Medicare Beneficiary Program, instead, received application forms for Medicare Advantage health plans and scope of appointment forms that would allow insurance salespersons to make a home visit.

I share your concerns about the misleading nature of the flyer and the way in which it was distributed. When I received your letter, I immediately directed the Division's Office of Consumer Protection ("OCP") to open an investigation and to use all methods at our disposal to determine the identity of the individuals behind the solicitation. The investigation revealed several individuals and businesses that appear to be involved either directly or by association.

After determining that the individuals were licensed as insurance agents, OCP investigators reached out to the Enforcement Unit of the New Jersey Department of Banking and Insurance ("DOBI"). The Enforcement Unit disclosed that the named individuals had been the subjects of prior DOBI inquiries.

As a result of these findings, we are referring this matter to DOBI for a review of possible violations implicating insurance producer laws. The Division will ensure that any investigative materials needed by DOBI's Enforcement Unit will be turned over by OCP and will ensure that its Investigators make themselves available to DOBI for questions and any further assistance.

I appreciate your referral. If you require any further information, please feel free to contact me.

Sincerely,

Thomas R. Calcagni
Director

TRC/lg-ckm

THE SENIOR



HELP-LINE

1-800-480-4838

Call Today!

**IF YOU MAKE LESS THAN \$1,361.25 PER MONTH YOU MAY BE ELIGIBLE TO
RECEIVE \$99.90 BACK EVERY MONTH.**

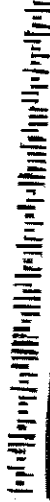
YOUR NEW FEDERAL SUBSIDY COULD BEGIN NEXT MONTH!

Call to Apply for FREE today!

If you have Medicaid and were forced into an HMO managed care, you may be losing valuable benefits and may be billed for going to certain Doctors or Hospitals. Call and get a FREE consultation to see your best options. Don't lose your benefits. **CALL NOW!** You will be locked in within a few weeks. **Free Consult with Subsidy available only until FEB 15th.**

**Free Consult Sponsored by the Senior Help Line*

PROSORTED
FIRST CLASS
US POSTAGE
PAID
PERMIT #992
04103



Newark, NJ

Distributed to residents
in Newark Sr Hsg in Feb 2012.

The Senior Help Line 1(800)480-4838

If you make less than \$1361.25 Per Month

Did you know you can get back \$96.40 every month from a Federal Subsidy Program. (Starting next month).

Call our volunteer to apply for free!!!

If you have Medicaid and were forced into a HMO managed care, you may be losing valuable benefits and may be billed for going to certain Doctors or Hospitals!!!

Call and get a FREE consultation to see your best options.

Do not lose your benefits. Call now.

You will be locked in within a few weeks.

Free Consult with Subsidy available only until Dec 14th

Free Consult Sponsored By The Senior Help-Line

M-F 9am-5pm (800) 480-4838