

# Marketing Vs. Communication

The distinction between communication and marketing in Medicare lies in the intent and focus of the message being conveyed.



## Marketing

- **Goal:** To persuade and promote a specific Medicare plan.
- **Purpose:** Seeks to influence your decision by emphasizing the plan's features, benefits, and costs.

### Examples:

- A TV advertisement promoting a plan with \$0 premiums.
- A flyer comparing the benefits of two different plans.
- A sales agent discussing the advantages of a particular plan.

Although **marketing** is a type of communication, not all communication is considered marketing.

## Communication

- **Goal:** To inform and educate about Medicare plans.
- **Purpose:** Provides factual information without aiming to influence the choice of a particular plan.

### Examples:

- A brochure explaining the differences between types of Medicare plans (e.g., Medicare Advantage vs. Medicare Supplement) without naming any specific companies.
- A letter outlining what services an agent can offer.
- A reminder letter encouraging you to schedule an appointment.

## Key Notes

- CMS (Centers for Medicare & Medicaid Services) enforces strict rules for Medicare marketing materials to ensure they are fair and accurate.
- Marketing materials must be reviewed and approved by CMS before being used, whereas communication materials do not require CMS approval.

