

Advantage Plan Marketing-Additional Information

Frequently Asked Questions (you did not know to ask):

What is a Scope of Appointment (SOA)?

- The SOA ensures that consumer will not be pitched plans other than those they originally requested. Only information that was agreed to be discussed during an appointment, can be discussed.
- Every face-to-face meeting and one-on-one phone conversations requires a Scope of Appointment

What happens if a consumer requests Medicare information outside of the Scope of Appointment during a meeting?

- The Agent must fill out a second Scope covering the new information before continuing the meeting.

What if a consumer is interested in/asks about non-health related products?

- A new appointment must be scheduled (at a future time) to discuss them.

What kinds of 'unsolicited' marketing is allowed?

- Generally, only emails and print media/conventional mailings (e.g., advertisements, direct mail) are allowed without prior consent from a consumer.
- Due to a change in Medicare guidance in 2019 agents are now permitted to make unsolicited direct contact with potential enrollees via email, however the email must have an 'opt out' feature.
- Additionally, the content of any unsolicited email cannot intend to steer a recipient into choosing or retaining a plan.

Unsolicited marketing that is NOT allowed, includes?

- Unsolicited calls about other business as a means of generating leads for Medicare plans (e.g., bait-and switch strategies)
- Calls based on referrals (if an individual would like to refer a friend or relative to an agent or Plan/Part D sponsor, the agent or Plan/Part D sponsor may provide contact information such as a business card that the individual could provide to a friend or relative)
- Calls to market plans or products to former enrollees who have disenrolled or to current enrollees who are in the process of voluntarily disenrolling
- Calls to beneficiaries who attended a sales event, unless the beneficiary gave express permission at the event for a follow-up call (there must be documentation of permission to be contacted) or
- Calls to prospective enrollees to confirm receipt of mailed information

What about presentations I see advertised to the public?

There are two types of presentations that agents can offer: Educational and Sales. Each type of event has specific rules on what kind of information can be presented during and after the event. Here is a breakdown:

Educational events are meant to inform Medicare beneficiaries about the parts of Medicare in general. When holding an educational event agent's:

CAN:

- Distribute educational materials free of plan-specific information
- Distribute educational health-care materials
- Give out business card and contact info for beneficiaries to use to initiate contact
- Collect Scopes of Appointment
- Hold the event in a public venue (optional, but under no circumstance should events be held in-home or in one-on-one settings)
- Schedule future marketing appointments

CANNOT:

- Distribute plan-specific materials or enrollment packets
- Discuss any carrier-specific plans or benefits or distribute marketing plan materials
- **Require attendees to sign in (sign-in sheets MUST be optional)**

Sales events, on the other hand, are designed to steer, or attempt to steer potential enrollees towards a limited set of plans. During a sales event:

CAN:

- Market their ability to enroll beneficiaries through a Special Enrollment Period (SEP) if they are designated as five-star plans
- Include information about rewards and incentives programs in their marketing materials
- Make sure to use only carrier-approved materials
- Collect applications
- Call attendees from a sales event if they gave permission for a follow-up call

CANNOT:

- Offer meals
- Make absolute statements
- Use pressure to sign someone up
- Cross-sell or promote non-health-related products
- **Require attendees to sign in (sign-in sheets MUST be optional)**

Due to a change in Medicare guidance in 2020, agents are now permitted to schedule and hold a sales event immediately following an educational event.