

# COMPLIANCE BULLETIN

## STANDARD WEBSITE GUIDELINES

CB0007-14  
February 5, 2014

The Company and contracted carriers maintain requirements regarding the content on agent and agency websites. Specific compliance emphasis relating to regulations implemented by the Centers for Medicare and Medicaid Services (CMS) for Medicare Advantage (MA) Plans and Prescription Drug Plans (PDP) must be applied to website content regarding MA and PDP.

### Standard Website Guidelines:

1. Website fonts must be equivalent to or larger than a 12-point Times New Roman font.
2. Websites with educational information relating to Medicare or Medicaid should include a link to the official website for Medicare and Medicaid; <http://www.medicare.gov>.
3. Websites may not make misleading statements regarding CMS, the Medicare program, or any other government agency.
4. Websites may not use words or symbols in a manner that would give the false impression that the entity or the website is approved, endorsed, or authorized by Medicare or any government agency.
5. Websites must be up-to-date with current information.
6. Information (e.g., numbers, facts, figures) posted on a website should cite sources and include dates.
7. Agents may not use carrier brands and/or logos without the express written permission from the carrier.
8. Plan materials or proprietary plan information must not be posted to any agent or agency website.
9. Do not provide links to foreign drug sales; this includes links from ads byat may appear on the website.

### Consumer Facing Website Guidelines

The following is a list of required CMS disclaimers that must be posted within a website when providing benefits or requesting information:

- When an electronic business reply card is presented, it is recommended that one of the following disclaimers appear:
  - *“A sales agent may call as a result of completing the information.”*
  - *“A licensed representative may [call/visit] you regarding this insurance-related information request.”*
- When benefits are promoted, the following disclaimer is recommended:
  - *“The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information, contact the plan. Limitations, copayments and restrictions may apply.”*

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### Agent-Facing Website Guidelines

Agent-facing websites are directed to agents for agent recruitment activities, education, and communication. These websites must contain a disclaimer similar to the following:

- *“The information on this website is for agent use only and not intended for the general public.”*
- *“For agent use only. Not for use with consumers.”*
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Websites may not include any carrier-specific marketing tools, marketing material, and/or proprietary materials developed by the carrier. Printed information may not indicate that the agent/agency is providing objective or unbiased source information.

### Social Media

Use of company/carrier logos and/or plan name affiliation announcement(s) are not permitted on social media platforms such as Facebook or Twitter.

### Website Monitoring

Monitoring of agents' websites will be conducted on a routine basis. Agents are encouraged to review all proposed website content for compliance prior to displaying content on their website. Compliance issues must be promptly corrected.

### Corrective Action

Agents/agencies notified of a compliance issue should correct the issue immediately, but in no event greater than 14 days to correct the issue from the date of notice. If the issue is not corrected, the agent or agency will be subject to corrective action. CMS reserves the right to request immediate action regarding website content.

*We have received requests from agents for compliance guidance relating to the Centers for Medicare and Medicaid Services (CMS), carrier guidelines and applicable insurance regulations. From this e-mail address, you will only receive compliance information; there will be no product solicitation. Your reply to [compliance@NISHD.com](mailto:compliance@NISHD.com) acknowledges receipt and that you agree to receive Compliance Bulletins.*