

COMPLIANCE BULLETIN

REMINDER

SCOPE OF APPOINTMENT (SOA) GUIDELINES

CB0013-14
March 13, 2014

When conducting marketing activities for Medicare Advantage (MA) and Medicare Prescription Drug Plans (PDP), a Sales Agent may not market health care related products beyond the scope that the beneficiary agreed upon prior to the meeting. The Sales Agent must document (and the beneficiary initial) the scope of the agreement **before** the appointment.

- Distinct lines of plan business include MA, PDP and Cost Plan products. If a beneficiary would like to discuss additional health-related products that they did not agree to discuss in advance, a second SOA form must be completed and the appointment can continue.
- If a prospect attends a formal marketing sales presentation and subsequently schedules an in-home appointment, the agent must obtain an SOA from the prospect agreeing to the products that will be discussed.
- If additional sales prospects (includes a husband and/or wife) are present for a scheduled in-home appointment, the sales agent must request the additional prospects complete the SOA form. A 48-hour wait is not necessary; however, the agent must document as to why the SOA and the presentation occurred on the same day.

Reminder: Permission to contact is considered to be short-term, event specific and may not be treated as an open-ended permission for future contacts.

“Walk-in” beneficiaries to an Agent/Broker Office

If a beneficiary visits an agent/broker office on his/her own accord, an SOA form must be completed prior to any MA or PDP presentation and document that the beneficiary was a “walk in”.

Carriers will monitor SOAs signed less than 48 hours prior to the appointment and where there is no documentation as to why the agent did not wait 48 hours prior to presenting a health plan. Agents may be subject to disciplinary action by the carrier.

Remember - During Medicare Part C or Part D appointments, an agent cannot “cross sell” non-related products; e.g., life insurance or annuities. You can schedule another appointment for no less than 48 hours in advance.

Please click on the link below for an example of a completed Scope of Appointment form.