



CareFree Insurance Services (CIS) Core Values

CIS success is based upon our Core Values. These values reflect our culture. They help guide our employee activities with both our clients and each other. They are the beliefs we share and how we want to be known. We try conducting business with those who share our views on compliance and ethics. And we expect our agents to respect and comply with our [Compliance Program policies and Core Values](#) when conducting business with us or on our behalf.

Failure to comply with the Company's Compliance Principles may result in disciplinary action.

CMS Medicare Communications and Marketing Guidelines

The Centers for Medicare and Medicaid Services (CMS) holds CIS and Carriers responsible for the actions of any person marketing their Medicare products.

The CMS Medicare Communications and Marketing Guidelines (MCMG) is [available online](#). Be sure you're knowledgeable with it and all related Medicare and federal health care laws. You agree to comply with the requirements listed in the MCMG including any updates to Medicare marketing guidance and Compliance Program

requirements from CMS, CIS, and Carriers. Guidelines apply to all Medicare age-ins and existing beneficiaries.

All producers, brokers, and agents:

- Must be *properly licensed and appointed prior to selling Medicare products* in accordance with applicable law in each state you intend to or are selling.
- Must notify CIS and Carriers immediately if your license is suspended or revoked. And you must be *certified and “ready to sell” prior to selling*.
- Must *train/test annually* on Medicare rules/regulations, and details specific with Plan products you plan in selling.
- Must *conduct compliant marketing activities* in accordance with all state, CMS, CIS, and Carrier requirements.
- Must *acknowledge consequences* of engaging in inappropriate/prohibited marketing activities. This includes disciplinary action, termination, and forfeiture of compensation.

View a summary of [CIS Core Values & CMS Medicare Marketing Communications and Guidelines](#) that all agents are responsible for following. También disponible en español: [Valores fundamentales y Directrices de Marketing de CMS](#).

Reminder: Our Compliance Team offers a compliance review of any agent/agency communications or marketing materials. This ensures you’re protecting your business and staying in compliance with the latest CMS guidelines. Some Carriers require submission of any materials used for them through CIS Compliance as their FMO/top of hierarchy.

Questions? Contact our [Compliance Team](#) with any questions about CIS Core Values & CMS Medicare Communications and Marketing Guidelines.

CareFree Insurance Services, Inc.

We're here for you!

888-549-4800
Monday - Friday 8:30AM thru 5:00PM ET
agentservices@carefreeinsurance.net

261 N University Dr, Ste 100
Plantation, FL 33324
carefreeagency.com

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