CareFree
INSURANCE SERVICES

Compliance Spotlight

Scope of Appointment (SOA)

The SOA is a documented agreement between a Medicare beneficiary and an agent. It must be completed *before* **the start of an individual marketing/sales appointment**. SOAs include all types of individual meetings: in-person, virtual (online), and over the phone. SOA forms must be filled out completely, dated, and signed by both the beneficiary and agent.

Important reminders

1. CMS does *not* require an SOA for beneficiaries when attending formal or informal marketing/sales or educational events.
2. Follow all CMS SOA guidelines regardless of type used and setting (e.g., in-home, library, by phone, online).
    - The SOA provides a choice for beneficiaries in selecting which Medicare MA, MAPD, PDP product types they want reviewed.
    - Complete the SOA *before* starting an individual appointment, conversation, or marketing activity.
    - If a beneficiary requests additional information for a different plan type than previously agreed upon, a second SOA must be obtained for the additional product(s). The appointment may then continue.
    - SOAs *must* include the statement *"There's no obligation to enroll, current or future Medicare enrollment status will not be impacted, and automatic enrollment will not occur."*
    - Maintain SOAs for at least **10 years**. They *must* be readily available upon request. This includes initial and additional SOAs obtained during appointments.
    - Beneficiaries while attending formal and informal marketing/sales or educational events *may* complete an SOA for scheduling future marketing appointments.
    - Agents may *not* solicit or accept enrollment applications for a January 1 effective date prior to the start of the Annual Enrollment Period (AEP) — October 15 — unless the beneficiary is entitled to another enrollment period, such as an SEP or IEP.

For more information, see our guide Scope of Appointment Requirements. También disponible en español: Requisitos del Alcance de la Cita.

Need a SOA? Download a Scope of Appointment Form from our website. También disponible en español: Formulario de confirmacion de temas para la cita de ventas

Conducting Compliant Individual Marketing/Sales Presentations & Enrollments

All sales and marketing activities *must* be conducted in compliance with all state, CMS, and carrier requirements. Below are the presentation and enrollment guidelines agents must follow when marketing Medicare plans.

1. *Must* obtain permission to contact from prospect prior to initial contact. Have explicit written permission to contact a beneficiary by phone or virtually regarding MA/MAPD/PDP plans. Or, client may call agent directly.
2. *Must* obtain a Scope of Appointment (SOA) *prior* to the start of all individual marketing appointments held by phone,

virtually, or in-person when MA/MAPD/PDP products are to be discussed.
3. Ensure all required sales material is available *prior* to any marketing/sales appointment, including a virtual (online) or telephonic sales/enrollment.
   - Summary of Benefits (must include Pre-enrollment Checklist)
   - Current Star Rating sheet
   - Formulary access information
   - Enrollment Application
4. Sales agents selling MA/MAPD/PDP plans are required to conduct a full and compliant carrier's CMS-approved sales presentation to a beneficiary or a beneficiary's legal representative *prior* to enrolling into a plan.

For more information on compliant enrollment see our guide to Conducting Compliant Individual Marketing/Sales Presentations & Enrollments (whether by phone, virtually, or in-person). También disponible en español: Realización de Presentaciones e Inscripciónes Individuales de de Marketing / Ventas que Cumplan con las Normas (ya sea por teléfono, virtualmente o en persona).

Questions? Reach out to your Broker Sales Manager for assistance planning your AEP strategy and getting Ready To Sell for 2022. You may also contact the Compliance Team with any compliance specific questions.

CareFree Insurance Services, Inc.

We're here for you!

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