

AGENT-HOSTED EVENTS

This document is an agent resource that provides an abbreviated listing of CMS guidelines and plan policy with respect to what is allowable (and differs) between educational, formal, and informal events. This document is a quick reference guide intended as a supporting tool to compliant sales activities and agent behavior. Please know, this document is not intended to be used as a replacement to formal trainings, but rather as a supplement to provide you with compliance reminders. It is not an all-inclusive listing of applicable federal and state regulations and UnitedHealthcare rules, policies, and procedures that apply to the marketing and sale of UnitedHealthcare Medicare Solutions products.

Marketing Guidance	Formal Marketing/Sales Event	Informal Marketing/Sales Event	Educational Event
Deciding to Host an Event			
All events must be reported in bConnected prior to advertising and not less than 14 calendar days prior to the date of the event. Refer to the Agent Guide for UnitedHealthcare event reporting and cancellation policies.	Required	Required	Required
Host the event at a public venue	Required	Required	Required
Advertising an Event			
Advertise the event as an Educational Event	Not Allowed	Not Allowed	Required
Include disclaimer(s) on event advertising <i>(See Agent Guide for additional information)</i>	Required	Required	Required
Nominal Gifts			
Provide meals (Maximum \$15 combined nominal retail value)	Not Allowed	Not Allowed	Allowed
Serve light snacks/refreshment within combined \$15 nominal value <i>*No snacks or refreshments allowed at UnitedHealthcare Retail Program kiosks.</i>	Allowed*	Allowed*	Allowed
Provide gift cards, gift certificates, or cash as giveaways	Not Allowed	Not Allowed	Not Allowed
Provide giveaways that advertise or display agent contact information	Allowed	Allowed	Not Allowed
Event Activities			
Restrict event admission to an exclusive organization membership list or specific social group	Not Allowed	Not Allowed	Not Allowed
Post an approved UnitedHealthcare sign-in sheet	Allowed	Allowed	Not Allowed
Proactively approach or engage the consumer at an informal (table/booth/kiosk) setting	NA	Not Allowed	Not Allowed
Conduct lead generating activities	Allowed	Allowed	Not Allowed
Conduct health screening or other like activities	Not Allowed	Not Allowed	Not Allowed
Obtain a Scope of Appointment for a future appointment at/during an event	Allowed	Allowed	Not Allowed
Discuss specific UnitedHealthcare plans/products/benefits <i>*At a member educational event, agents may present the specific plan's benefits.</i>	Allowed	Allowed	Not Allowed*
Distribute plan materials	Allowed	Allowed	Not Allowed
Distribute or collect Enrollment Applications	Allowed	Allowed	Not Allowed
Provide educational materials on health care topics (including Medicare Made Clear)	Allowed	Allowed	Allowed
Provide a business card if consumer requests one	Allowed	Allowed	Allowed
Offer a business card without being asked for one	Allowed	Allowed	Not Allowed

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Attach a business card to materials with a single staple or piece of tape *Note, at Educational Events, only educational materials may be distributed.	Allowed	Allowed	Not Allowed*
Collect or accept lead cards/business reply cards	Allowed	Allowed	Not Allowed
Respond beyond a specific question a consumer asks	Allowed	Allowed	Not Allowed
Request or accept a referral's name and/or contact information from an existing consumer or member * Agent may provide contact information.	Not Allowed*	Not Allowed*	Not Allowed
Provide an extra business card so a consumer can provide to others. *Agent may ONLY provide consumer with business card to pass along if the consumer requests one.	Allowed	Allowed	By Request Only*
Solicit consumers for personal/individual marketing appointments under the premise that the appointment is for education purposes	Not Allowed	Not Allowed	Not Allowed
Schedule a follow-up in-home or one-on-one appointment with consumer	Allowed	Allowed	Not Allowed
Immediately follow an educational event with a marketing/sales event	Not Allowed	Not Allowed	Not Allowed
Guests at Agent-Hosted Events			
<p>Agents sometimes wish to have providers or local personalities speak at their sales events on educational topics. We ask that you refer to the UnitedHealthcare Expectations for Providers when attending events hosted by UnitedHealthcare Medicare Sales teams for important and specific guidance and details. Below are some high level points to consider when determining whether to include a provider as a guest or guest speaker at your event. The same basic rules apply for a non-provider guest.</p> <p>Providers are any professional, service organization or supplier that can render health care, health-related services, manufacture or sell supplies or medical equipment. This can range from providers of hearing aids, glasses and diabetic supplies, to those rendering professional services such as physicians and chiropractors, as well as representatives of facilities such as hospitals, surgical centers or pharmacies.</p>			
Provider Guests			
Providers or guest speakers may speak at events on educational topics only.	Allowed	Allowed	Allowed
Providers steering consumers to a plan and acting as an agent of the plan.	Not Allowed	Not Allowed	Not Allowed
Providers may speak about their practice in general, factual terms.	Allowed	Allowed	Allowed
Non-Provider Guests			
Non-provider topics must be of interest to the audience (such as a city mayor speaking about healthy or community activities in the area).	Allowed	Allowed	Allowed
Non-provider be present to sponsor an item to sell or promote their specific service.	Not Allowed	Not Allowed	Not Allowed
* Please contact compliance if you are considering a non-provider guest and have questions on approach or content.			
Miscellaneous Reminders			
Expect secret shoppers who will score your adherence to the guidelines and appropriate activities	Allowed	Allowed	Allowed

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