

Event Compliance

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I. DEFINITIONS

Term	Definition
MCMG	Medicare Communication and Marketing Guidelines
CMS	Centers for Medicare and Medicaid Services
MA	Medicare Advantage
PDP	Prescription Drug Plan
Carrier/Plan	Insurance Company, or Plan Sponsor as defined by CMS
Sales/Marketing Event	Events hosted by agents or Plans where all allowable types of <u>Marketing Activities</u> can occur, and is designed to steer, or attempt to steer, potential enrollees toward a plan or a limited set of plans. Events can be formal (presenter/audience format) or informal (kiosk, table, etc.) - referred to as "Sales Event" within this policy
Educational Event	Events hosted by agents or Plans that are designed to inform or educate beneficiaries about Medicare including MA, PDP, or other Medicare Programs, does not include marketing or sales activities
Agent	For the purpose of this policy, agent refers to any individual or entity contracted with an MA/PDP Plan Sponsor (i.e. carrier) to market and sell MA/PDP plans.

II. PURPOSE

The purpose of this policy is to ensure all CMS and carrier regulations are followed in regards to sales and educational events.

III. POLICY

Medicare Advantage Specialists will assist applicable carriers in their efforts to ensure all CMS, MCMG, and carrier guidelines are followed in regards to sales and educational events. Agents should report all sales events, and, when required, educational events to the appropriate carriers. Furthermore, agents should follow all CMS and MCMG regulations during these events.

IV. PROCEDURE

Marketing/Sales Events:

Agents should report all sales events using the applicable carrier methods. In most cases, agents need to report their event at least two weeks prior to the date of the event. Cancellations or changes to the sales event must be made 48 hours prior to the event or as the carrier or CMS requires. The following CMS requirements apply to all marketing/sales events:

- Agent will provide talking points and/or presentation to Plans prior to use to submit to CMS. Agent must adhere strictly to the submitted talking points.
- Sign in sheets must clearly be labeled as optional
- Health screens or other activities that may be perceived as, or used for, “cherry picking” are not permitted
- Agents may not require attendees to provide contact information as a prerequisite for attending an event
- Contact information provided for raffles or drawings may only be used for that purpose (agents may not retain the contact information as a lead)

Educational Events:

Should a carrier require the reporting of educational events, agents should also report them according to the carrier’s methods. The following CMS requirements apply to Educational events:

- Must be explicitly advertised as educational
- Must be hosted in a public venue
- May answer beneficiary-initiated questions
- May set up a future marketing appointment, and distribute business cards and contact information for beneficiaries to initiate contact (this includes completing and collecting a Scope of Appointment form)
- Must not include marketing or sales activities or distribution of marketing materials or enrollment forms

Even though ultimate responsibility for compliance lies with the agent, Medicare Advantage Specialists will make reasonable efforts to communicate and educate agents in regard to sales and educational event compliance. Medicare Advantage Specialists utilizes various methods for communication and education including, but not limited to: email blasts, phone conversations, website postings, job aids/guides, and webinars.

V. DISCIPLINARY ACTION / SANCTIONS

Those who violate this policy are subject to discipline up to and including termination in accordance with the Medicare Advantage Specialists Sanctions and Disciplinary Action Policy. Furthermore, corrective actions can include, retraining, suspension of marketing privileges, termination, and/or reporting of misconduct to the carrier and the respective State Departments of Insurance.