

Issue Date: 4/24/2020  
Last Revised: 4/29/2020

## I. DEFINITIONS

Term	Definition
MA	Medicare Advantage
PDP	Prescription Drug Plan
Ready to Sell	For MA and PDP carriers, "Ready to Sell" means an agent is actively Licensed, Appointed (in each State), and Certified (for each product).

## II. PURPOSE

The purpose of this policy is to ensure agents contracted in the Medicare Advantage Specialists hierarchy are Licensed, Appointed, and Certified, as required, prior to the marketing or selling of applicable insurance plans.

## III. POLICY

Prior to engaging in marketing activities, every agent who is contracting under the Medicare Advantage Specialists hierarchy is required to provide a current, state-appropriate insurance license and hold active appointments at each applicable carrier for each state in which they plan to market or sell. Agents must also complete yearly product certifications (when applicable) for each product they plan to market.

## IV. PROCEDURE

### Licensing and Appointment

Medicare Advantage Specialists follows all state and federal guidelines, as well as any carrier specific requirements, regarding agent licensing and appointments. Agents are responsible for ensuring they maintain a current and active insurance license as well as hold appropriate state appointments within each carrier they represent for each state they are marketing in. It is ultimately the responsibility of the carrier to ensure that agents are Licensed, Appointed, and Certified, but Medicare Advantage Specialists will assist carriers in those efforts when requested.

When required, agents are also responsible for maintaining Errors and Omissions insurance and providing Medicare Advantage Specialists or the carrier with a current copy of such coverage when requested.

## Product Certifications

All agents planning to market and sell federally regulated Medicare products including all Medicare Advantage, Special Needs Plans, and/or Prescription Drug Plans are required to complete yearly certifications for each applicable product as provided by the individual carrier. Medicare Advantage Specialists relies solely on the carrier's direction and protocol for the administration of product certifications. Medicare Advantage Specialists also relies on its carriers to provide or make available proper training and/or training materials deemed necessary to compliantly market these products. Medicare Advantage Specialists will assist the carrier in communicating these requirements to agents when requested.

Medicare Advantage Specialists and downline agents should refrain, whenever possible, from providing supplies or marketing materials (including enrollment forms) to an agent who is not appointed and certified.

- **Recommendation:** Check agents "Ready to Sell" status prior to sending materials and provide a notification with all MA/PDP application kits reminding agencies to not distribute supplies to uncertified agents.

## 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.