

Scope of Appointment

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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
SOA	Scope of Appointment - a form Medicare beneficiaries must complete, prior to their appointment with an agent, defining the terms of the appointment
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 that CMS and carrier guidelines are followed in regards to Scope of Appointment (SOA) forms.

III. POLICY

While conducting MA or PDP marketing activities, agents are required to follow all CMS and carrier guidelines in regards to SOA forms. Agents may not market any healthcare related product during a marketing appointment beyond the scope agreed to by the client prior to that appointment. Medicare Advantage Specialists will assist applicable carriers in their efforts to ensure all CMS, MCMG, and carrier SOA guidelines are followed.

IV. PROCEDURE

Agents must complete an SOA form prior to any personal/individual marketing appointment, whether the appointment is face-to-face, virtual, or telephonic, including walk-ins to agent offices; and said form must be submitted and stored according to carrier guidelines. Agents may not market any health care related product during a marketing appointment beyond the scope of products the beneficiary agreed to prior to the meeting.

The following requirements must be on the scope of appointment form:

- Product types to be discussed
- Date of appointment
- Beneficiary and agent contact information

- Statement stating:
 - No obligation to enroll
 - Current or future Medicare enrollment status will not be impacted
 - Automatic enrollment will not occur

A new SOA is required if, during an appointment, the beneficiary requests information regarding a different plan type than previously agreed upon.

Documentation of SOA forms should be kept for a duration of at least 10 years in accordance with CMS retention guidelines. Additionally, agents should be able to provide, upon request, copies of all SOA forms.

Even though ultimate responsibility for compliance lies with the agent, Medicare Advantage Specialists will make reasonable efforts to communicate and educate agents in regards to SOA 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.