

Do's and Don'ts of Compliance When Discussing SNP Plans



Do's

- Use clear, accurate language when describing benefits (e.g., “covered” or “\$0 cost with eligibility”).
- Verify eligibility (Medicaid status, chronic conditions, or institutional residency) before discussing enrollment.
- Present all available plan options you are licensed and appointed to sell.
- Use only carrier-approved and CMS-compliant materials for marketing or client education.
- Document every interaction and keep records of eligibility checks and applications.
- Disclose required disclaimers on all marketing pieces and presentations.



Don'ts

- Don't say plans or benefits are “free.”
- Don't promise that a client will qualify before official eligibility verification.
- Don't make unsolicited door-to-door visits or call leads without prior consent.
- Don't steer clients toward one plan for higher commission.
- Don't use unapproved flyers, postcards, or digital ads — even if well-intentioned.
- Don't omit required disclaimers, such as “Not connected with or endorsed by the United States government or the federal Medicare program.”

Quick Compliance Reminder

SNPs serve vulnerable populations. Staying compliant protects both the client and the agent. Always follow CMS rules, carrier guidance, and your state's regulations when marketing and enrolling clients.

For Agent Use Only.



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