



## **New Medicare Marketing Rules Require Agents to Rethink Established Sales Practices**



# The 48 Hour Rule

CMS now requires that there are 48 hours between the time a beneficiary signs a scope of appointment (SOA) and when the beneficiary meets with the licensed agent.

The 48-hour rule applies in all cases unless there is a qualifying election code during the last four days of the month. The ruling states, “we will not apply the 48-hour rule if the SOA is completed during the last four days of the election period.”

The 48-hour requirement also applies to telephonic enrollments.

**The 48-hour rule does not apply to clients walking into an office.** An agent can collect the SOA and continue with the enrollment process, as long as the client is in agreement and the agent documents that the consumer walked in.

## Marketing VS. Communication

Marketing is defined as anything to draw beneficiaries to a specific MA plan and includes any of the following: plan premiums, cost sharing and benefits information.

**Communication** is general in nature for educating beneficiaries and not for lead generation or for agents’ future marketing opportunities.

**Education** events should be used solely for informational purposes and not for lead generation or future marketing opportunities.

**Marketing** events are prohibited from taking place within 12 hours of an educational event in the same location. The same location is defined as the entire building or adjacent buildings.





# CMS Disclaimer

When interacting with clients, agents have one of two options for a disclaimer they must state depending on the products they sell.

Agents that **DO NOT** sell for all MA and/or Part D plans within a service area must state the following disclaimer:

We do not offer every plan available in your area. Currently we represent (INSERT NUMBER OF ORGANIZATIONS) organizations, which offer (INSERT NUMBER OF PLANS) products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all your options.

Agents that sell **ALL** MA and/or Part D plans within a service area must state the following disclaimer:

Currently, we represent (INSERT NUMBER OF ORGANIZATIONS) organizations, which offer (INSERT NUMBER OF PLANS) products in your area. You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with plan choices.

## Agents need to remember these important requirements:

- Verbally state the disclaimer within the first minute of a sales call with a client
- Electronically display the disclaimer when using email, online chat or other ways of electronic communications with a client
- Display the disclaimer prominently on a website
- Display on television advertisements and in 12-point font on all marketing materials

And this disclaimer must be read again if a client re-establishes a disconnected phone call or calls back within the same day, even after a few minutes of the first call.

CMS revised its MA and PDP rules to ensure that these plans work for beneficiaries and to crackdown on misleading marketing schemes.

PSM has an [FAQ page](#) devoted to the most recent interpretations of the new CMS rules. Remember to check it out to be up to date on these rule changes. Have a question about the new CMS rules? The page also includes a Contact Us section to submit questions.





# Top 5 Skills For Agent Success



*What skills are most important for success as a licensed insurance agent? This list of five top skills can help agents move into high-producer territory and realize success.*



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# Top 5 Skills

- 1. DISPLAY STRONG PEOPLE SKILLS** - Key examples of strong people skills include problem solving, active listening, and the ability to perceive, understand, and handle emotions.
- 2. PROVIDE CONSISTENT, HIGHQUALITY CUSTOMER SERVICE** - Putting the needs of clients over commissions will build a sustainable business model. Take time to serve clients based on their needs.
- 3. ESTABLISH A POSITIVE REPUTATION** - Keeping your word, listening to others, being proactive and following through are all keys to building a positive reputation among clients.
- 4. SET REALISTIC GOALS** - Setting unreasonable goals is a recipe for disappointment. Instead, agents should set goals that stretch their comfort zone without being unrealistic.
- 5. PORTFOLIO DIVERSIFICATION** - Agents can think about their customer base and find additional products to make themselves more useful to their clients.

Notice that the first four skills have nothing to do with products and everything to do with client relationships. Agents who properly execute these skills will not only build a larger customer base, but they will also retain existing clients with holistic offerings.

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At PSM, we are committed to providing our agents with a range of resources and support to help them succeed. From personalized marketing materials to interactive sales strategies, our focus is to empower agents with the latest tools, technology and mentorship to achieve new levels of success. We look forward to helping you reach your goals.

