

The background of the slide features a faint, light-colored architectural floor plan of a building, showing various rooms, corridors, and structural elements. The plan is oriented diagonally across the frame. The overall background color is a dark teal gradient.

Insurance Event Compliance Do's and Don'ts

The High Cost of a Sloppy Line

CMS and contracted carriers monitor events intensely. A single non-compliant phrase captured by a secret shopper can trigger an avalanche of consequences that can end an insurance career overnight.

Administrative Warnings

License Suspension

Carrier Termination



The Hard Line: Two Different Rule Sets

New agents treat educational and sales events as one category with slightly different flavors. CMS sees two completely separate categories. The moment an event is advertised, every word, handout, and action must stay securely inside its designated lane.



Educational
Events

Sales
Events

Navigating the Educational Lane

The purpose is plan-neutral teaching. You are explaining how Medicare works as a system, never steering beneficiaries toward a specific plan, carrier, or outcome.

Can Do

Answer general questions

Provide objective program materials

Hand out business cards

Provide light refreshments

Collect contact info (must be explicitly voluntary)

Cannot Do

Discuss specific plans, premiums, or networks

Hand out plan-specific materials

Conduct 1-on-1 sessions

Answer unasked questions

Steer attendees

Use a mandatory sign-in sheet

Workflow Flexibility vs. Blended Rules

CMS is explicitly cracking down on educational events drifting into sales language. The updated rules **gave back workflow flexibility**, not permission to blend activities.

June 1, 2026

12-Hour Location Separation

48-Hour SOA Wait

1-on-1 Scheduling Allowed
(Events remain distinct)

Compliance Starts at the Mailer

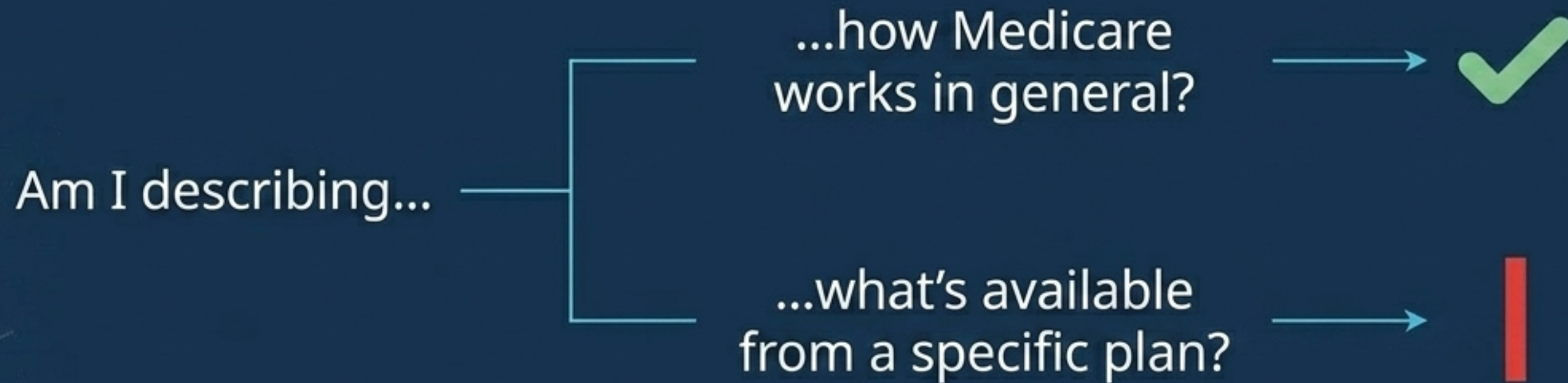
If you skip the required disclaimers, the entire event is noncompliant before anyone walks in the door—even if your presentation is perfect.

“ This event is for educational purposes only, and no plan-specific benefits or details will be shared. ”

- Includes standard accommodations line for persons with special needs (must include a phone and TTY number).

The Internal Diagnostic Test

Assume a secret shopper is sitting in the front row, noting every carrier logo and benefit number. To stay perfectly compliant, successful agents internalize one simple question before they speak.



The Event Transition Sequence

Do not slide a beneficiary from an educational session straight into a plan presentation. The marketing appointment is its own distinct entity with its own rules.



Navigating the Sales Lane

A public gathering where you operate in closely monitored territory. You can discuss specific plans, benefits, premiums, and carrier networks, and take applications for qualifying beneficiaries. The trade-off is sharper discipline.

Can Do

- Present appointed carrier plans
- Hand out CMS-approved marketing materials
- Take valid enrollment applications
- Give branded promotional items
- Offer light refreshments
- Use optional sign-in sheets

Cannot Do

- Require sign-ins
- Offer cash or financial incentives
- Serve full meals
- Conduct health screenings (cherry-picking)
- Cross-sell non-health products (life/annuities)
- Use contact info for undisclosed purposes

The S-O-A Core Rule

The Scope of Appointment must be agreed to and recorded before any one-on-one personal marketing appointment. Same-day appointments are fully allowed as of June 2026, but skipping the SOA is not.



0 Hours

Walk-ins, inbound calls, and post-seminar meetings are all possible immediately—provided the written S-O-A is executed first.

The Boundaries of Authorization

An S-O-A only authorizes the discussion of specific products and covers only the specific individual who signed it.

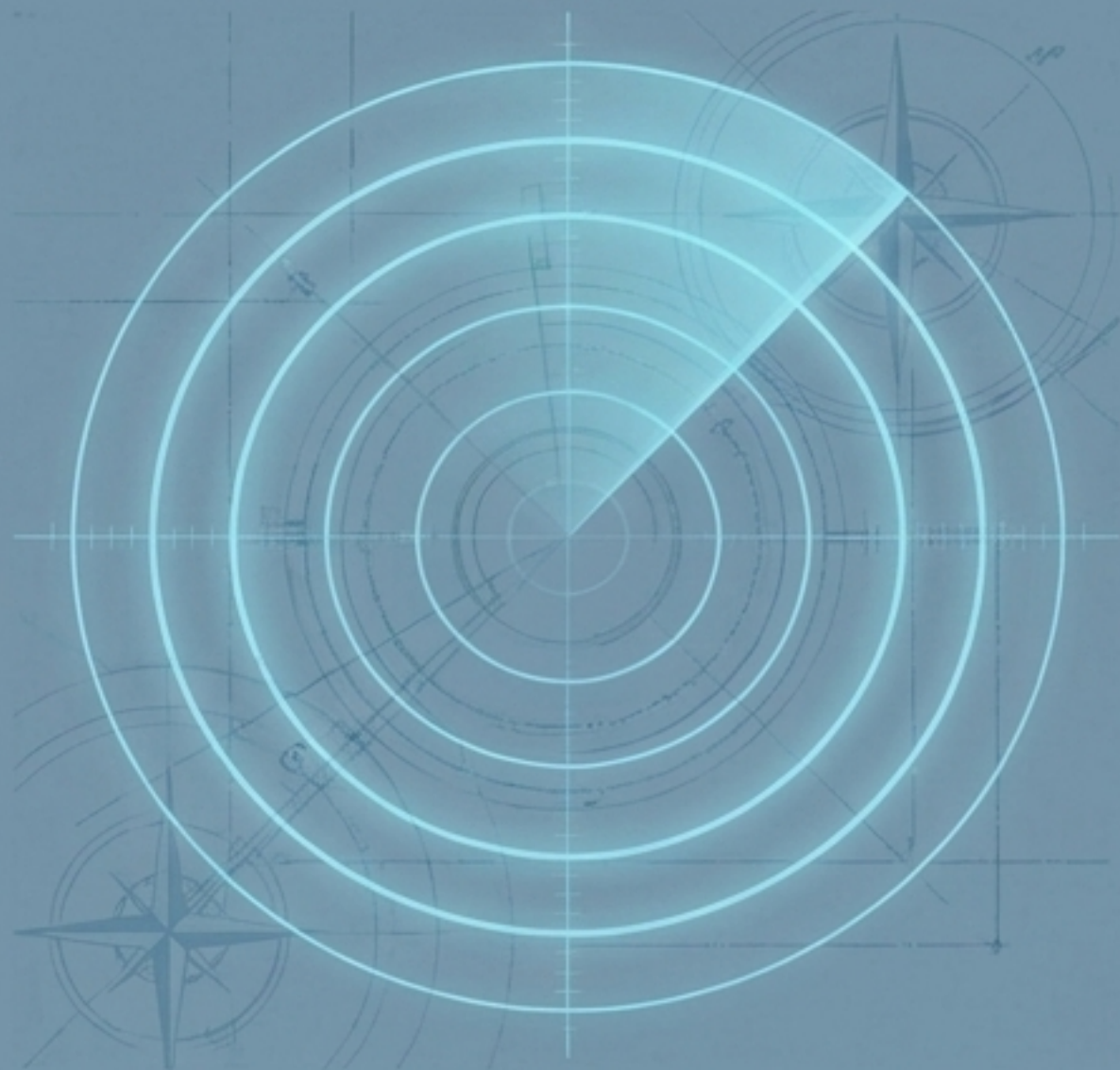


Adding a new product requires a new S-O-A.

Extra attendees require separate forms.

The Enforcement Reality

CMS and carrier secret shoppers attend events and call numbers from mailers, Facebook ads, radio spots, and business cards. You don't have to be afraid of them if you assume one is present every single time.



The agents who never have a compliance issue follow the exact same playbook whether they think a shopper is watching or not.

Two Rules That Save Careers

Compliance doesn't end when the attendees leave the room. Establish these two permanent habits for every event format and marketing piece.

10 Years

Retain records. Attendee names (if collected), distributed materials, date/time/location, topics, and all S-O-As. CMS can request these with no notice; the burden of proof is on you. Box and label by year.

The 5-Minute Review

Run any new format or marketing piece past your FMO compliance team or carrier rep. A 5-minute review beats a 6-month investigation.

Action Step: Audit Your Next Mailer

Pull up the marketing piece for your next planned event right now. Read it word for word and confirm three distinct points before it mails.

- ✓ **Clear Labeling:** The event type is explicitly stated (educational or sales) with the perfectly accurate required disclaimer language present.
- ✓ **Lane Discipline:** The piece does not promise anything that crosses the boundary for that specific event type.
- ✓ **Active Routing:** The contact information on the piece routes to a phone number you actively monitor.