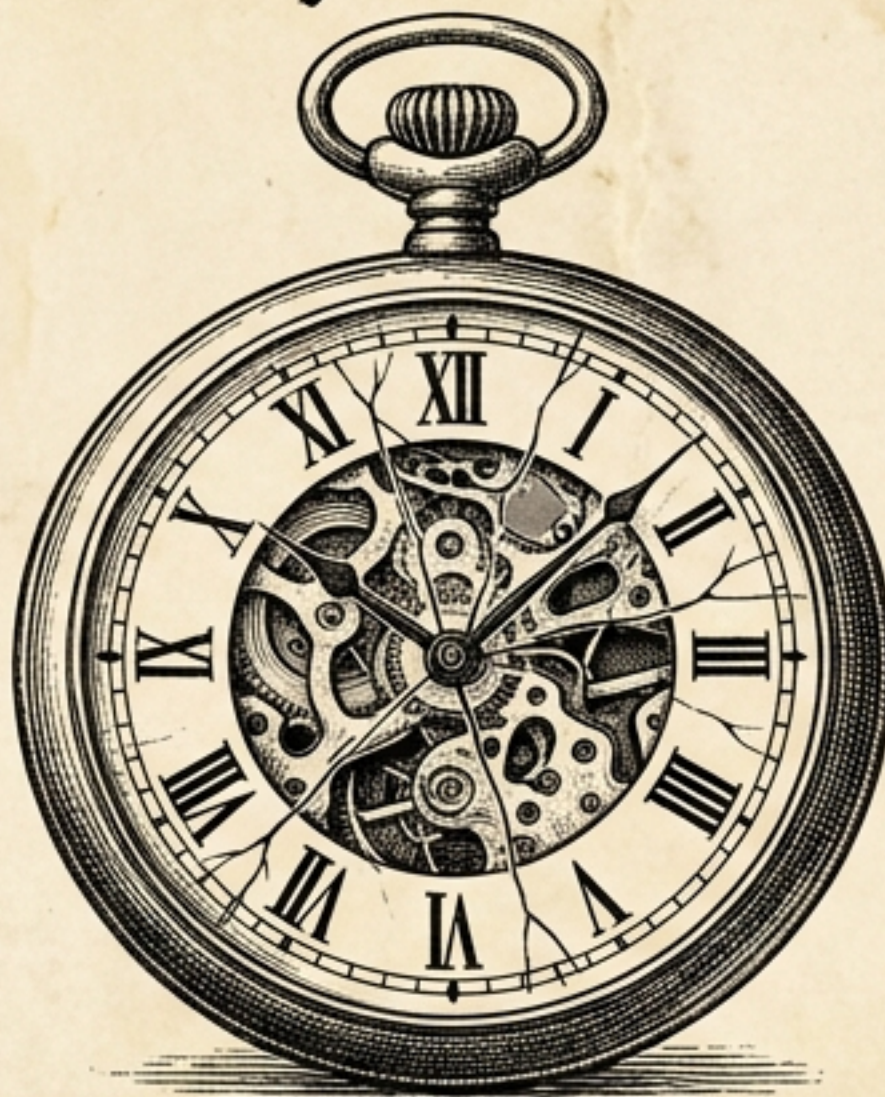


2027 MEDICARE RULES

Faster Sales, More Liability



The rules just changed. Will you move faster than your competition,
or freeze because you are afraid of getting it wrong?

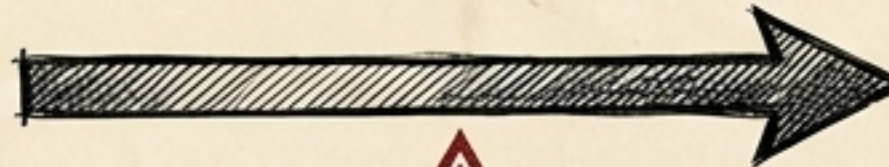
Contract Year 2027
Medicare Advantage
and Part D Final Rule
(91 FR 17384).

The handcuffs came off



The Unblocked Path

Collect Scope of
Appointment (SOA)



The 48-hour waiting
period is eliminated.

Same-Day Plan
Discussion

Same-day appointments are now allowed to reduce enrollment friction. Beneficiaries who are ready can act immediately. The SOA is still required first, but the waiting period is dead.

Time-based friction is dead

12-Hour Gap

~~Old Rule~~

~~Wait 12 hours after educational event~~

New Rule

Transition directly from Medicare 101 to sales.
(Just give attendees a chance to leave).

TPMO Disclaimer

~~Old Rule~~

~~Jammed into the first 60 seconds~~

New Rule

Due before specific benefit talk. Build rapport first.

Language & Referrals

~~Old Rule~~

~~Mandatory SHIP referral line; Ban on superlatives~~

New Rule

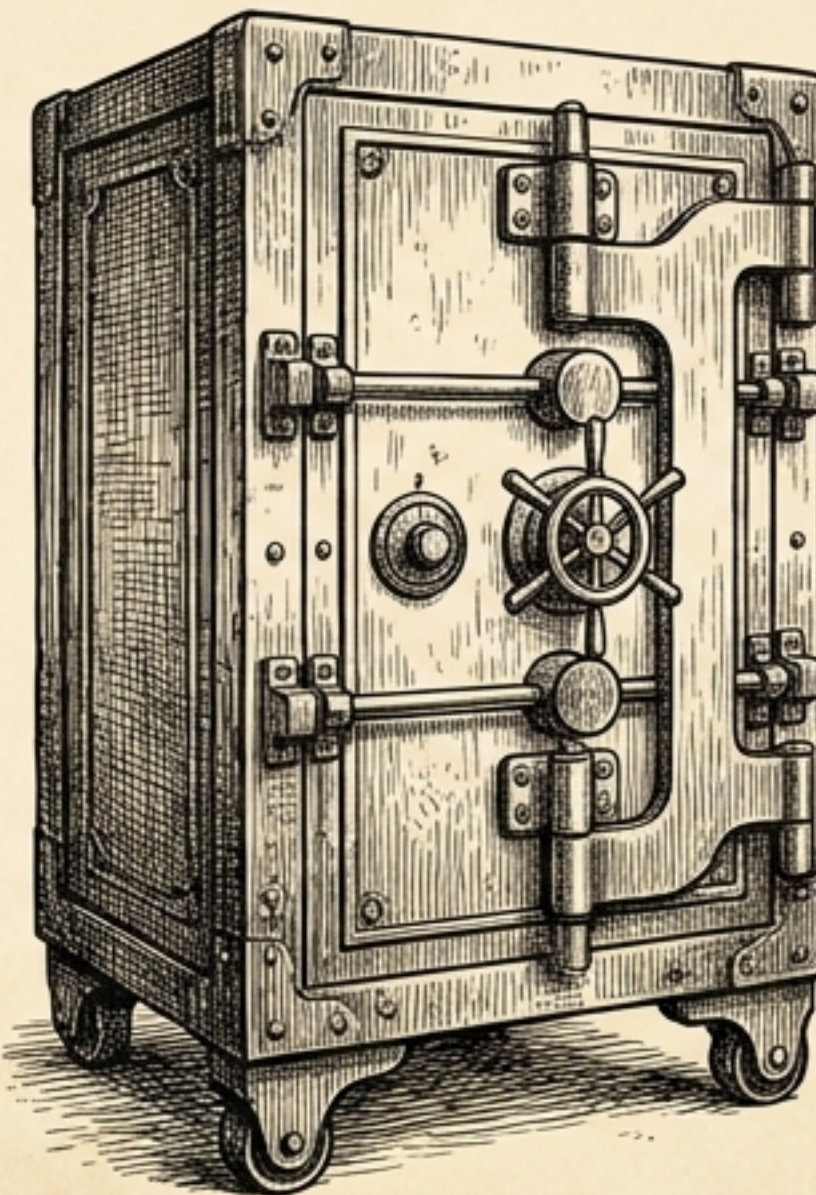
SHIP line removed.
Words like 'top' and 'best' restored.

The recording is your armor

Marketing & Sales Calls

- Retention drops from 10 years to 6 years.
- Years 1-3: Audio required.
- Years 4-6: Audio or complete transcript.

Ledger of Retention

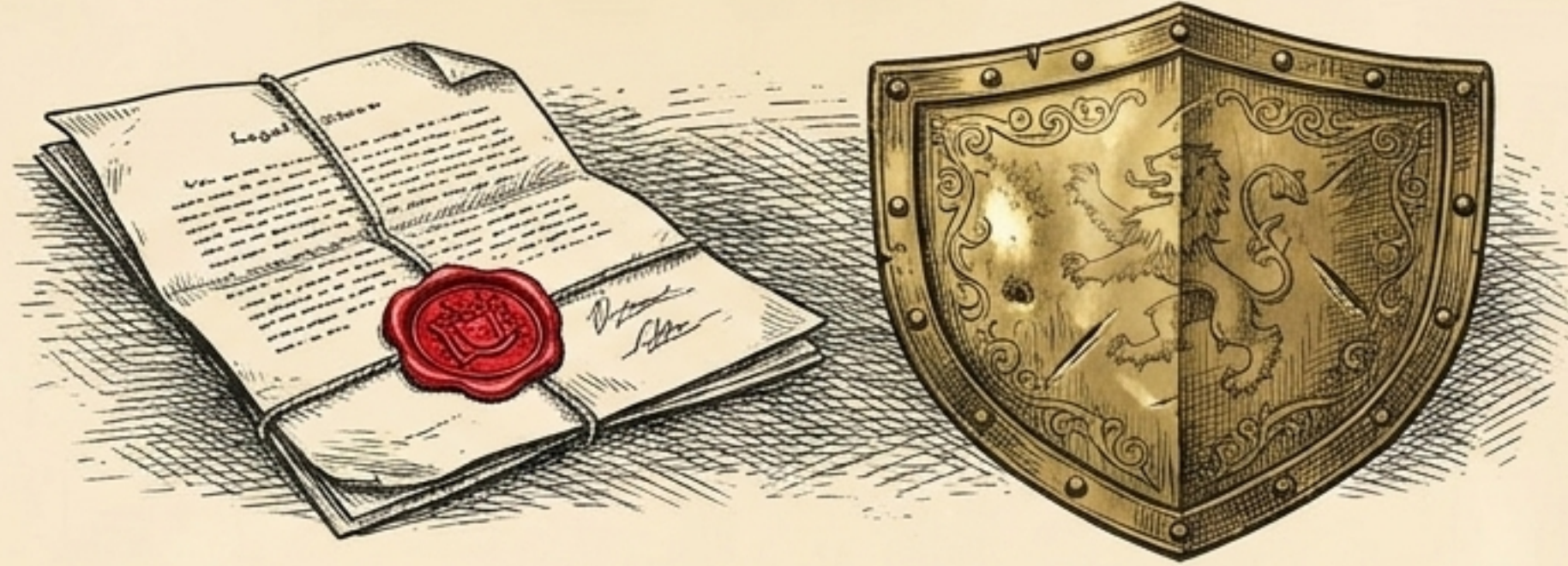


Enrollment & SOA Records

- Retention remains at 10 years.

If a single call contains both sales and enrollment, the 10-year rule applies. The audio is the enrollment form. Classify mixed calls carefully.

The recording protects YOU



A clean, dated recording and Scope of Appointment constitute your defense file.

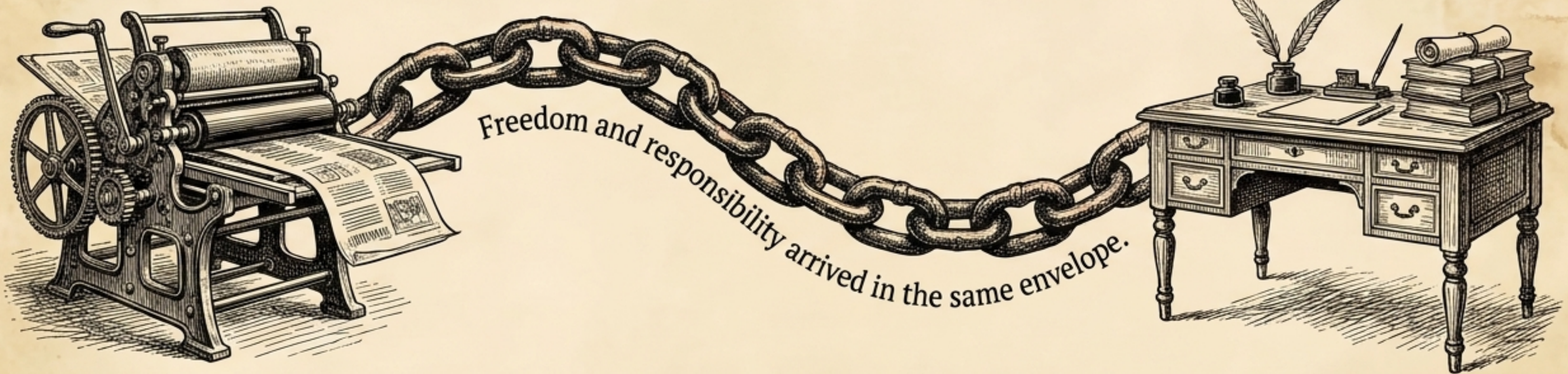
“When a complaint or audit lands, this file is your proof of compliance. It is not just a CMS checkbox; it is your personal armor.”

- Six years or ten, the recording proves what was said, what was agreed to, and that you followed the rules.

You own the downstream

Marketing run on your behalf.
(Misleading ads, fake logos,
misstated deadlines).

You own the lead no
matter the source.



You must retain and produce all marketing materials—ads, landing pages, and scripts—upon request. 'The vendor did it' is no longer a defense. Your offer means your exposure. (Effective July 20, 2026 under 45 CFR 155.220(j)).

PREPARE FOR AEP

1. Vet your lead sources.
2. Tighten your recording workflow.
3. Have your marketing reviewed.



**NOT WITH PSM
BROKERAGE YET?
TALK TO US ABOUT
CONTRACTING.**

THE INSURANCE PRODUCERS GUILD

by *PSM Brokerage*