

COMPLIANCE

In-Home Appointments

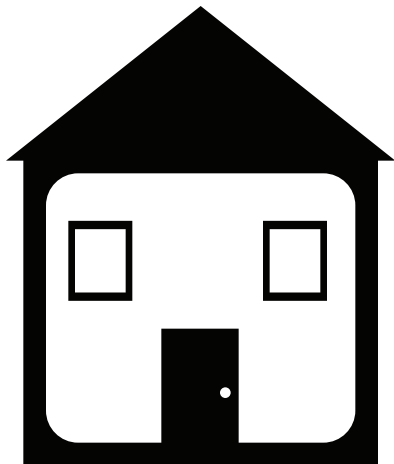


Ready-Agent™
A PROGRAM BY NEISHLOSS AND FLEMING

 NEISHLOSS &
FLEMING, LLC

AN INTEGRITY COMPANY

In Home Sales



There are many compliance guidelines that agents need to be aware of, especially during the:

In-Home Sales Appointment.

Scope of Appointment

Agents must have a signed Scope of Appointment (SOA) form prior to the appointment. This form outlines the products the consumer is agreeing to discuss during the meeting.

Please remember:

- If it isn't possible to obtain the SOA prior to the meeting, you may get it signed at the onset of the appointment.
- You may only discuss products the consumer initials on the SOA.
- If another consumer is present (spouse, neighbor), they must also complete a scope of appointment form.

Scope of Appointment

One of the original intents of the SOA form was to ensure that consumers were not subjected to “bait & switch” tactics by brokers

- In addition to the limitations on the SOA, it is important that brokers understand they cannot - even with consumer permission – discuss non-health related products
 - This would include plans like annuities and life insurance
- In order to have a discussion with a consumer about a non-health related product (such as life insurance), you would have to set a follow up appointment at least 48 hours later
 - This is called the “cooling off” period

Materials

Agents are only permitted to use CMS approved materials when meeting with consumers

Additionally, agents must only use “full & complete” enrollment packets

- A printed application and Summary of Benefits does not suffice

Examples of what not to use are:

- Self-generated product comparisons.
- Self-designed marketing pieces.
- CMS approved pieces that have been altered in any way.

Conversations

Generally, you can discuss any and all topics with a consumer that will help them determine what is the best plan for them.

Conversations to avoid, though, are:

- Making assertions that a plan is “the best” in the area.
- Making disparaging comments about another carrier or their products.

Conversations

Also, be very aware when speaking with the consumer as to how coherent they seem.

If you have any questions in your mind as to whether they are competent enough to be making these decisions on their own, ask some questions to determine if there might be a Power of Attorney (POA) in place.

- Is there anyone else who we might want to be here while we review these plans?
- Does your son or daughter help you with looking at these types of plans?
- Should we call a family member to assist with the process?

Conversations

It is important to review all aspects of a plan that could impact a consumer throughout the plan year

Not doing a thorough review prior to enrollment could lead to issues

Remember to:

- Check the provider directory for network status on all client's doctors (PCP, Specialists, and local hospitals)
- Review the plan formulary to check the status of all the client's current prescription drugs
- Review all areas of the Summary of Benefits to make sure the client knows exactly how the plan will operate with their current – or future – health needs.