

# Scope of Appointment Rules

- When scheduling an appointment with a potential enrollee, the Scope of Appointment must be documented before the appointment, when possible.
- A scope is required for **any** appointment that Medicare Advantage or Part D Prescription Drug plans are discussed. This means that a scope will be needed before you discuss any products over the phone.
- The documentation must be in writing, in the form of a signed agreement by the beneficiary, or a recorded oral agreement.
- The beneficiary must “initial” the box in the form. “Checking” the box is not adequate.
- A Scope is required for each beneficiary. A husband and wife CANNOT sign the same scope.
- Only discuss information agreed to in the Scope of Appointment documentation.
- If potential enrollee wants information on a product outside of the original scope, a separate meeting must be scheduled at least 48 hours later. This applies to non-health products only (life, LTC, annuities). You can talk about dental, vision & hearing products!
- May leave non-Health related marketing materials for next meeting if no application is left.
- A spouse CANNOT sign the scope on behalf of the other spouse unless there is a valid power of attorney in force. Be sure to see a copy of the POA and don't just take your client's word that s/he has the legal right to sign.
- AEP: Agents cannot present AEP benefits until Oct. 1st, and Scopes cannot be taken for a 1/1 benefit prior to Oct. 1st. If you are selling for a 11/1 or a 12/1 effective date, you can scope anytime per normal rules.
- Scopes are effective for 60 days (don't get caught with the AEP exception above). If your scope is over 60 days and you present the plan benefits, you are in violation of CMS rules.
- Agents are required to keep Scopes for 10 (ten) years.
- Agents are audited on their Scopes. Random agents are asked to provide the Scope for a sale, the way the lead was generated and a copy of the application to the carrier usually within 48 hours of request. If you don't have the Scope, it is a sales violation that hurts the carrier's Star Rating and they only allow a few sales issues per agent before you lose your contract.
- What if someone literally does just walk in to your office and want to buy a policy? No problem, fill out the scope and make the presentation on the spot

