



Top 4 Compliance Mistakes to Avoid

CMS takes the monitoring of Medicare agents seriously in order to protect seniors from unscrupulous agents trying to take advantage of them. With all of the hustle and bustle of the busy selling season, it can be easy to make simple mistakes or take short-cuts on your appointments leading to compliance mistakes. Unfortunately, these mistakes or oversights can cause a wave of damage that many times cannot be mended.

1. Not going over providers.

This is the number one complaint that clients call carriers about. Every time you meet with the client, make sure you ask them for the list of their primary care physicians and any specialists that they may see. Take the time to review that each provider is in the network of their chosen Medicare Advantage Prescription Drug (MAPD) plan.

2. Not going over the Prescription Drug Formulary.

It can be quite a shock to a senior when they find out from their pharmacist that a prescription that they need will not be paid for under their insurance, and they will be responsible for the entire cost of the medicine.

3. Failure to submit the application in the correct 24-48-hour time frame.

You meet with so many clients during the AEP that it can be easy forget which application you faxed to the carrier. Once you take the application, fax it as soon as you can. Then make a note on the application of the date and time it was faxed and attach the fax confirmation to the application.

4. Not getting a Scope of Appointment signed.

Scope of Appointment (SOA) forms are only good for one enrollment period. If you just met with a client for the initial election period and enrolled them in a plan, you will need to have a new SOA signed if they reach out to you to review their plan options for the AEP. Remember to get the SOA signed at least 48 hours prior to the appointment and to keep all SOA's on file for a period of 10 years regardless of whether or not you enrolled them in a plan.

These are just some of the compliance pitfalls to avoid when selling Medicare insurance plans. It is imperative that when you are taking all of your certifications that you pay attention to guidelines and protocols that all agents must follow.

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