



Marketing Do's and Don'ts

When creating your marketing strategy for AEP and throughout the year, it's a good idea to first review our [Do's and Don'ts Medicare Marketing](#). This resource highlights selections from the Medicare Communications and Marketing Guidelines and includes CareFree requirements. The Dos & Don'ts is a great resource tool to carry along with you. It's not a comprehensive listing of all requirements but a summary of specific sections related to marketing Medicare plans. Potential consequences of engaging in inappropriate or prohibited marketing activities includes disciplinary actions, compensation forfeiture, and possible termination. Be sure to ask our [Compliance Team](#) questions if in doubt.

También disponible en español: [CMS Medicare Comunicaciones y Directrices de Marketing \(MCMG\) HACER & QUE NO HACER Resumen del agente](#)

Ways to avoid receiving member complaints

The key to avoiding member complaints is good communication during the sale. As you prepare for AEP, review our guide to [Avoiding Complaints \(CTMs and Grievances\)](#) for more information on this topic. También disponible en español: [Evitar Quejas \(CTMs & Quejas\)](#)

Prior to enrollment, be sure to:

- Explain thoroughly the plan type being sold (i.e., HMO, PPO). And how care will be received, e.g., if a client switches from having Original Medicare with a PDP to an MAPD, they'll now use a physician network; copays could be different, etc.
- Do a comparison and benefit analysis so your client knows the differences between their old plan vs. the new plan, i.e., benefits, physician network, copays, cost sharing.
- Always confirm client's physicians and specialists are in network and their medications are on the formulary. Explain drug tiers, drug coverage rules (step therapy, quantity limits, prior authorization, etc.) for client's medications.
- Be clear when explaining any included dental, hearing, or vision benefits. Some plans require a specific provider network; some may offer a reimbursement benefit (member pays out-of-pocket for services, then requests reimbursement), etc.

Questions? Reach out to your [Broker Sales Manager](#) for assistance planning your AEP strategy and getting Ready To Sell for 2022. You may also contact the [Compliance Team](#) with any compliance specific questions.

CareFree Insurance Services, Inc.

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