

Use this guidance to understand CMS terms, definitions, and to determine what CMS will and will not allow at Educational, Sales and individual events.

Topic	Event Type		
	Educational Event	Formal & Informal Marketing/Sales Event (Seminar)	One-on-One Personal/ Individual Marketing/Sales Appointment
Definition – by CMS	<i>Designed to only inform Medicare beneficiaries at a high level about Medicare options and the Medicare program but may NOT include marketing</i>	<i>Designed to steer, attempt to steer enrollees or potential enrollees toward a plan or limited set of plans</i>	<i>Individual appointment to steer, attempt to steer enrollees or potential enrollees toward a plan or limited set of plans</i>
Reporting, canceling & updating each event – follow Carrier’s process	Yes	Yes	NO SOA records appointment
Location	Public venue	Public venue	Public venue, in-home, by phone
Scope of Appointment (SOA) – to attend	NO	NO <i>Even if only one person in attendance</i>	Yes <i>Prior to start of appointment</i>
Advertising	<i>Must be advertised explicitly as “Educational”</i>	<i>Must include product type to be discussed; submit to Carrier (Carrier obtains CMS approval, if necessary)</i>	N/A
Disclaimers – required	Yes	Yes	N/A
Inviting a provider to speak – about health topics	Yes	Yes	N/A
Sales presentations & Talking points – Carrier & CMS-approved	NO <i>Marketing not permitted</i>	<i>Formal event – Yes Informal event – use as reference</i>	Yes
Sign-in sheets	Optional <i>Must contain CMS mandatory language</i>	Optional <i>Must contain CMS mandatory language</i>	N/A
Marketing materials – Carrier & CMS-approved	NO <i>Marketing not permitted</i>	Yes	Yes
Contact information required – in order to provide plan information, benefits, etc.	N/A <i>Cannot provide plan details/benefit info</i>	NO	NO
Enrollment forms – distributing & collecting	NO	Yes	Yes
Plan-specific information – e.g., cost sharing, plan information, benefits, premiums, etc.	NO	Yes	Yes

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Agent Contact information – business cards, business reply cards, permission/consent-to-contact forms for future calls, SOAs for marketing visits/ appointments	Yes	Yes	Yes
Meals	Yes	NO <i>Light snacks only/follow nominal gift regs</i>	NO <i>Light snacks only/follow nominal gift regs</i>
Health screenings, genetic testing, etc. – referred to as “cherry picking”	NO	NO	NO
Referral – requests	NO	NO <i>Only allowed during member meetings; CAN'T ask for phone numbers</i>	NO <i>Only allowed during member appt.; CAN'T ask for phone numbers</i>
Nominal gifts – provided to all; maximum \$15 combined retail value	Yes	Yes	Yes
Gift cards/certificates/cash – offered as nominal gift	NO	NO	NO
Promotional items – with plan name, logo, website/toll-free customer service number	Yes <i>Must be free of benefit info</i>	Yes	Yes
Beneficiary questions	Yes <i>Response CAN'T go beyond their question</i>	Yes	Yes
Educational materials – on health care topics	Yes	Yes	Yes
Non-health care products – marketing/availability, e.g., annuities, life insurance; referred to as “cross selling”	NO	NO	NO
Obtaining Personal contact info – to notify of raffle winnings/drawings used for any other purpose	NO	NO	NO