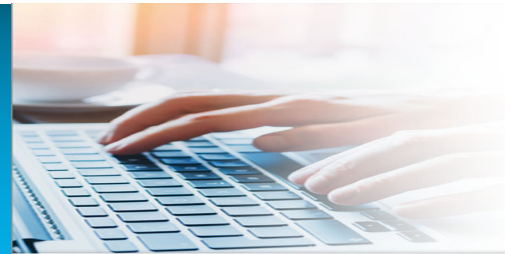


Scope of Appointment & Recording Calls



Scope of Appointment and Call Recording Guidelines

The 2025 final rule requires a minimum 48-hour window between a Scope of Appointment (SOA) form being completed and an appointment taking place. It also limits how long agents or Third Party Marketing Organizations can contact a beneficiary after they request information. There is a 12-month window in which a Permission to Contact (PTC) and SOA is valid. Under the new 2025 rules, there is a required 48-hour cooling-off period between completing the SOA form and the actual meeting between the beneficiary and broker. This allows Medicare members to speak with caregivers or whoever helps them make their Medicare decisions.

There is an exception to this rule: When a beneficiary is approaching the end of a valid enrollment period (e.g., Annual Enrollment Period, Open Enrollment Period, Special Enrollment Period, Initial Coverage Election Period) or unscheduled in-person meeting (walk-ins) is initiated by the beneficiary. For example, AEP ends Dec 7th, so if a SOA is completed on or after Dec 3rd, the personal marketing appointment can occur during the period between Dec 3rd and Dec 7th. If an election period ends on the 31st of the month, the SOA must have been completed no earlier than the 27th of that month.

Permission to Contact and opt-out changes:

Before the rule change, once permission to contact had been given in any form, that permission was ongoing, and beneficiaries were receiving calls about requests made several months and even years prior. All ways of collecting permission to contact will now have a limit of 12 months from the date of the beneficiary's signature.



2025 Call Recording Guidelines:

Centers for Medicare & Medicaid Services has rolled back the change from last year, requiring recordings of all calls to only related to marketing, sales and enrollment. There was also clarification that the recording requirements include web technology, regardless of which platform is used: (ex: Zoom, GoogleMeets & Facetime).

These calls are required to be stored for 10 years, per CMS.



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