

2026 Agent Audit Requirements



CMS requirements for agent oversight have strengthened beginning October 1, 2025, for the 2026 coverage year, AEP. These requirements encompass increased enrollment audits and sales event review to verify agents are complying with CMS's marketing requirements. As the carrier, Cox HealthPlans will perform audits, sales reviews, and process beneficiary complaints to verify the compliance.

Compliance is focused on specific areas as outlined by CMS.

- Credentialing: Licensing, appointment, testing requirements, termination for cause
- Marketing Requirements: Upholding all marketing requirements
- Fraudulent Enrollment: Enrolling beneficiaries without their consent
- CMS Regulations: Call recordings, Scope of Appointment, disclaimers, pre-enrollment checklist review, etc.

Repeated non-compliance or fraudulent enrollment is required to be reported to CMS

Enrollment Audits

Agents are randomly selected for an enrollment audit using a random selection tool. When selected, an agent will be contacted by email with a list of beneficiaries and the documents needed to complete the audit. After reviewing the agent will receive an email with the audit results and any education on areas for improvement.

Partnership Goals

Our goal is to work with you as partners through the audit process by providing fair review and comprehensive education. By working together to stay educated on CMS regulations and market changes, we feel this will result in a positive experience for the beneficiaries.