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Top 4 Compliance Violations During AEP

Providing better service for your clients

Senior Marketing Specialists University
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1. Turning in late applications.

Submitting an application after its deadline is one of the top compliance violations during AEP. An application must be received by the carrier within 24 - 48 hours (check specific carrier guidelines) of the agent's signature.

Also keep in mind, for AEP business, you cannot submit an application for a Medicare Advantage or Prescription Drug plan until October 15th when AEP officially begins.

Using e-applications can help avoid late applications. The carrier automatically receives the app when it is submitted.



2. Issues with certifications.

It is highly important to make sure you are correctly certified and “Ready-to-Sell” before you write business for AEP. Some of the certifications you might be required to have is the AHIP, specific carrier certifications, DSNP certification, Events and Seminars, and more.

Writing business, you are not certified to sell can result in a range of consequences, like (but not limited to) not receiving commissions on the written DSNP plan or contract termination.



Senior Marketing Specialists can help check your ready-to-sell status for any contract you have with us.

3. Client has no recollection of enrollment.

This can happen in a few ways. One being that an agent misleads a client in an appointment and enrolls them into a plan without the client realizing what is happening.

More often, this happens in situations where the client is suffering from cognitive changes like dementia or Alzheimer's disease. They might have consented, but do not recall the appointment later on. If there is proof of consent of enrollment, the violation is usually waived.

There are rules set in place by CMS to help protect you and your client, like having a signed Scope of Appointment before discussing Part C and D, to help avoid these kinds of complaints, but there are things you can do to help as well. Taking detailed notes at every appointment with your clients and storing them safely in a CRM can help greatly. If there is a Power-of-Attorney, always have them join your client at your appointments.

If you are selling over the phone, make sure your appointments are recorded. In the case of a violation, a recording can be helpful in proving the integrity of the meeting.



4. Client calls Medicare to ask a question about their plan.

If your client calls Medicare with questions regarding their plan, it is considered a complaint against you, the agent. Oftentimes the violation is not a literal complaint, meaning that your client mostly likely did not call with the intent of complaining, they simply called for help.

Because this *could* be a result of the agent neglecting their client, it is considered a violation.



To avoid these violations, make sure your clients know to call *you*, not Medicare, if they have any questions regarding their plan and coverage.



your business partner.

You are in business for
yourself, not by yourself.

Senior Marketing Specialists can:

- Assist you in ordering carrier marketing materials
- Provide additional training and educational opportunities
- Contract you with the most competitive carriers
- Support you and your office staff
- Create marketing plans
- And more...



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