

Marketing before the Medicare Annual Enrollment Period (AEP).

With AEP right around the corner (October 15, 2019 - December 7, 2019) and the 2020 plan details starting to be released, you may have questions on which type of marketing activities can you do.



Pre-Warming Activities

Prior to October 1, 2019, the Centers for Medicare & Medicaid Services (CMS) does not allow any marketing of the 2020 plans. Marketing is a broad term, including, but not limited to, the following actions:

- Contacting prospects or current clients to solicit a personal/individual marketing appointment
- Discussing any 2020 plan options, rates or benefits
- Holding, promoting or advertising sales/marketing events where 2020 plan options will be discussed
- Obtaining a 2020 Scope of Appointment (SOA) form
- Completing an enrollment application

If the purpose is to contact clients to solicit a personal/individual appointment for AEP or to schedule an appointment for AEP, that is considered marketing activities for 2020 plans.



Annual Notice of Change/Evidence of Coverage

If a client receives their Annual Notice of Change (ANOC)/Evidence of Coverage (EOC), they may have questions about the changes for 2020. You may:

- Respond to inbound questions from clients about their ANOC/EOC
- Discuss ONLY the changes in their current plan if they have already received their ANOC/EOC
- Inform the client that you cannot discuss 2020 plan options until October 1st
- Schedule an appointment to take place October 1st or later

You must not engage in any of these activities if the stated or implied purpose is to market 2020 plans prior to October 1st, regardless if it is with a prospect or a current client.



Year-Round Activities

Keep in mind you may conduct the following activities year-round:

- Marketing that is clearly intended for individuals that are either new to Medicare or with a qualifying SEP
- Educational events
- General brand awareness, with no plan/product information

You may engage in marketing activities that are not for the stated or implied purpose of marketing 2020 plans prior to October 1st. You can reach out to your current clients to schedule a "current plan review", but you cannot collect a SOA form until October 1st or after.

You are allowed and are encouraged to educate clients on the upcoming AEP, making sure they are aware of the dates and what actions can be taken during the election period.