

Scope of Appointment Cheat Sheet

What is Scope of Appointment? (SOA)

A completed Scope of Appointment is a CMS requirement for Medicare Advantage Plans and Prescription Drug Plans prior to conducting individual marketing activities. An agent may not market any health care related product during a marketing appointment beyond the scope of what the beneficiary agreed to before the meeting with that individual. Prior to meeting with any Medicare eligible consumer about any Medicare Advantage or Part D Prescription Drug plan, the agent must obtain an agreement (Scope of Appointment) from the prospect advising that he/she will be presenting a Medicare Advantage plan and/or Part D Prescription Drug plan. Agents may discuss only those products that were agreed upon in advance and listed on the Scope of Appointment form.

Scope of Appointment IS required for:

- ✓ Appointments with new members/clients
- ✓ In-home or by telephone, sales appointments or personal/individual appointments with an existing member/client in the office, coffee shop, or similar location

Scope of Appointment IS NOT required for:

- ✓ Formal/Informal Sales events
- ✓ Educational events [SOAs can, however, be completed and collected at an educational event for a future individual appointment]
- ✓ Medicare supplement presentations [although a suggested best practice is to secure a SOA prior to a Medicare Supplement appointment, in order to present PDP options in the instance that a consumer decides to inquire about PDP during the appointment]

When should the Scope of Appointment be gathered?

The SOA agreement should be completed prior to the start of a sales/marketing appointment.

Requirements for a Valid Scope of Appointment

Prospects must initial the product(s) they agree can be discussed at the appointment, sign, and return the SOA to the agent. The agent must complete all of the fields in the "Agent Only" area of the form.

A SOA is valid until used *or* until the end of the applicable election period. If a second meeting takes place, a new scope is required for a subsequent meeting.

Submission

A completed Scope of Appointment should be submitted, when required, to the carrier with each MAPD or PDP enrollment application. This includes all applications keyed in electronically or submitted through any electronic means. Not all carriers require that paper SOA's be submitted to them.

Record Retention

CMS requires agents to keep the SOA form for 10-years from the date of the appointment.

Even if an enrollment never took place, SOAs should be retained and ready to make available upon carrier, CMS or other regulatory body request. (Ex: no-shows, cancelled appointments, and those that do not result in a sale)

Note- Humana will maintain the SOA for the agent for the required 10 years if agent uses a branded form, as does Cigna-Medicare for SOAs captured through the telephone via the TeleScope line and UHC, if completed in LEAN.

Carrier Specific SOA Information

There are two types of SOA forms- “Branded” and “Generic”:

Branded- For use when presenting that specific carrier’s product.

- All of the carriers make available branded SOA forms.

Generic- For use when agents need the flexibility of presenting any number of plans based on the prospect’s needs. For example, when the agent may be presenting multiple carriers’ MAPD/PDP products, or could be showing DVH or Hospital Indemnity plans as well.

- Some carriers provide generic forms, some do not. Look for them in broker portals & enrollment kits.

Most carriers prefer their own company specific SOA, but will accept any generic SOA that has the following format requirements on the scope of appointment form or captured on the recorded call:

- Product types to be discussed
- Date of appointment
- Beneficiary and agent contact information
- Statement stating, no obligation to enroll, current or future Medicare enrollment status will not be impacted, and automatic enrollment will not occur.

See below for specific carrier rules/instruction-

Aetna-

Paper

CMS approved SOA forms are available on Producer World

[Aetna Producer World](#)

The agent must attach a completed SOA to any paper application before submitting it to Aetna.

UnitedHealthcare-

Paper

UHC no longer requires paper or non-LEAN SOAs to be submitted to UHC.

Humana-

Paper and Digital

The branded SOA is available on the broker portal, click sign in: [Humana Vantage](#)

Agents can call the agent support line, (800) 309-3163, for additional information. Agents may also take scopes of appointment digitally through the MAPA tool.

Telephone Option

Use IVR on a recorded line @ 1-866-945-4471. Agents can three-way call into the IVR with the member and follow the prompts.

Cigna Medicare-

Telephone Option

If by telephone call, and the member agrees to the SOA orally, it must be recorded. Documentation includes the date of appointment, the individual's contact information, the verbal documentation of the individual's agreement to the scope, the product type(s) agreed to and the agent information.

Paper

Paper SOAs are located on the broker portal, [Cigna Broker Portal](#)

Silverscript-

Paper

SOA forms may be available on [Silverscript Agent Portal](#)

The agent must attach a completed SOA to any paper application before submitting it to SilverScript.

Appointed Aetna agents can use the Aetna Producer World portal for branded and CMS approved SOA forms.