



Inbound & Outbound Calling Compliance Guidance

We know that compliance can be confusing, especially when it comes to telephonic communications. To give you some guidance for AEP and beyond, we have created a hot sheet that serves as a reference to help you know when it is and is not compliant to talk about certain products.

For easier use, the information has been separated by inbound and outbound calls, as regulations are different depending on who initiated the call.

Keep this resource on hand this AEP to ensure you are always staying compliant.

Happy Selling!



Outbound Calling Compliance Guidance

Unless initiated by a customer, agents are prohibited from discussing CMS related products during an outbound call with nonmembers.

Product Call Intended for...	Additional CMS Regulated Health Products that MAY or MAY NOT be discussed... MA / MAPD / PDP / OSB	Additional Health Products that MAY or MAY NOT be discussed... IDV / Medigap
IDV / Medigap	<u>Only</u> if customer initiates discussion	Yes
MA / MAPD / PDP / OSB Member calls (if speaking with a member)	Yes	Yes
MA / MAPD / PDP / OSB Member calls (if speaking with non-member)	No	No
Permission to contact (MA / MAPD / PDP / OSB)	Can only discuss the products for which the prospect requested information. Other products in the category can be discussed <u>only if the prospect initiates the discussion.</u>	

Inbound Calling Compliance Guidance

Any product may be discussed when the caller initiates the discussion.

Product Call Intended for...	Additional CMS Regulated Health Products that MAY or MAY NOT be discussed... MA / MAPD / PDP / OSB	Additional Health Products that MAY or MAY NOT be discussed... IDV / Medigap
IDV / Medigap	Yes	Yes
MA / MAPD / PDP / OSB Member calls (if speaking with a member)	Yes	Yes

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