

ABCs of AEP: Medicare Scope of Appointments (SOAs)

SOAs: What They Are and Their Importance



The Centers for Medicare & Medicaid Services (CMS) has rules that must be followed by agents selling or marketing Medicare Advantage and Part D Prescription plans. These rules include collecting a Scope of Appointment (SOA).

The SOA is a document that defines the range of products an agent can discuss with a client during an agreed upon appointment.

How and When to Obtain an SOA

Who needs to fill out an SOA?

Any prospect or client (or their legal representative) of an agent wishing to discuss Medicare products.

When does the SOA need to be obtained?

At least 48 hours before the agent-client appointment.

Is there an exception to the 48-hour rule?

Yes, for beneficiaries within 4 days before the end of an enrollment period, for an unscheduled walk-in meeting, or for an inbound call from the beneficiary. An SOA must be completed before discussion begins, or a verbal SOA must be recorded and stored per CMS rules.

How simple is it to complete an SOA?

SOAs can be completed digitally, including on Integrity Technology platforms.

Can the agent discuss other products not on the SOA?

No. You can discuss products only as listed on the beneficiary's SOA. If another product is requested to be discussed, a new SOA must be completed, and another 48 hours must pass before the new meeting.

How long is an SOA valid?

A signed SOA is valid for 12 months, or until the beneficiary makes a plan decision after meeting with the agent, whichever is shorter.

Is an SOA needed for existing clients?

Yes.

Are Permission to Contact and SOA the same?

No. Permission to Contact is not a substitute for obtaining an SOA. And an SOA does not itself give the agent permission to contact the beneficiary after the appointment. Permission to contact is obtained first, then an SOA is obtained.

For further reference, consult the CMS Marketing Advantage Marketing Regulations page:
<https://www.cms.gov/medicare/health-drug-plans/managed-care-marketing/medicare-guidelines>