

SOLUTIONS FOR THE NEW CMS RECORDING & DISCLAIMER RULES



RECORDING SOLUTIONS AND GUIDANCE

Sunfire and **MyMedicareBot** provide licensed agents with **FREE telephonic call recording** and storage capabilities in line with CMS's new call recording requirements and available now. Additionally, for agents that don't utilize an online enrollment platform, call recording solution **Dialpad** is available at a discounted monthly rate. *For more information on these solutions, contact your marketer or IMO.*

01



**Starting a call
with an existing
or prospective
beneficiary**

Do I need to **record**
the conversation?

**Yes, if the client agrees
to be recorded, you must
record all calls associated
with an enrollment.**

02



**Do I need to
provide the call
recording to
carriers?**

Yes, if requested.

**How long after the request
do I need to provide
recordings?**

**It varies from carrier to
carrier.** Please note,
however, that recordings
must be stored for a
minimum of 10 years.

03



**Starting a face-
to-face meeting
with an existing
or prospective
beneficiary**

Do I need to **record**
the conversation?

No, BUT...

It remains **best practice** to
keep accurate records of
all existing and prospective
beneficiary interactions

**What if the client does not
consent to being recorded?**

You may remind them that new government regulations **require certain calls with Medicare beneficiaries be recorded** to maintain quality and ensure information relayed is accurate.

**What if they still do not
consent to being recorded?**

You must politely **end the call.**

**What if they agree
to being recorded?**

You may **acknowledge the call is being recorded**
and proceed with the call.

**Can I use Zoom to record
my client calls?**

Third-party services may be used so long as all calls are recorded and stored per CMS's requirements. Agents are strongly cautioned, however, that many third-party services may not comply with HIPAA regulations.

DISCLAIMERS GUIDANCE

01



Starting a call with an existing or prospective beneficiary

Do I need to provide a **disclaimer**?

Yes, within 60 seconds of each call

What's the disclaimer?

"We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area which are 86 plans offered by 12 Medicare organizations. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options."

02



Emailing an existing or prospective beneficiary

Do I need to provide a **disclaimer**?

Yes, prominently on any communication or marketing materials

What's the disclaimer?

"We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area which are 86 plans offered by 12 Medicare organizations. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options."

03



Starting a face-to-face meeting with an existing or prospective beneficiary

Do I need to provide a **disclaimer**?

No

Questions?

Connect directly with your marketer or email dustin@rickyounginsurance.com

YM10062205

For more AEP guidance, **email inquiry to:** dustin@rickyounginsurance.com