

Permission Comes First

Modern Medicare sales are becoming easier, but compliance still matters.

CMS removed the long-standing 48-hour waiting requirement between completing a Scope of Appointment and holding a personal marketing appointment. Beginning in 2026, agents may now move more quickly when beneficiaries are ready to have a conversation.¹

While the delay requirement has changed, proper documentation remains just as important.

Strong agencies continue to focus on capturing consent, maintaining records, and communicating through approved channels to protect both their clients and their business.

GOOD PROCESSES CREATE CONFIDENCE

Today's best practices include:

- ✓ Electronic Scope of Appointment collection
- ✓ Secure document storage
- ✓ Approved email and text communication
- ✓ Proper website disclosures and consent language
- ✓ A2P registration completed before AEP
- ✓ Communication records maintained for retention requirements

A SMALL CHANGE WITH BIG BENEFITS

Removing the 48-hour waiting period helps eliminate unnecessary friction for agents and beneficiaries.

But speed should never replace documentation.

The SOA still matters.

Consent still matters.

Good recordkeeping still matters.

1 ELECTRONIC SCOPE OF APPOINTMENT

Scope of Appointment

Beneficiary Name: John D. Smith

Date: 05/22/2026

John D. Smith

E-SIGNED

2 EMAIL • SMS • WEBSITE CONSENT



Email



SMS/Text



Website

3 CONTACT RECORD (AUTOMATICALLY STORED)



John D. Smith

Client Since 2024

SOA Stored	✓
Consent Captured	✓
Communication History	✓
SMS Registered (A2P)	✓
Audit Ready	✓

MODERN WORKFLOWS SAVE TIME

Systems like Lync CRM can automate the collection and storage of Scope of Appointments by email or text, helping agencies simplify compliance while maintaining organized records.

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*Compliance isn't about slowing down.
It's about creating trust and protecting your agency.*

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Preparing your communication systems before AEP matters. Visit [LyncCRM.com](https://www.lyncrm.com) to learn about HIPAA-conscious workflows, automation, and 24/7 human support.

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¹ Source: CMS. "Contract Year 2027 Medicare Advantage and Part D Final Rule." Issued April 2, 2026. <https://www.cms.gov/newsroom/fact-sheets/contract-year-2027-medicare-advantage-part-d-final-rule>