

Compliance Creates Confidence

In an industry built on trust, compliance isn't just about following rules—it's about protecting your clients, your reputation, and your future.

During AEP, every interaction matters. From how you market and communicate to how you document and store information, staying compliant shows clients you operate with integrity and professionalism.

When compliance is part of your process, confidence follows naturally—for you and your clients.

BUILD CONFIDENCE BY FOCUSING ON:

- ✓ **Do the right thing.** Follow CMS guidelines, carrier requirements, and marketing rules. When in doubt, check first.
- ✓ **Document the details.** Accurate records of consent, communications, recommendations, and enrollments protect you and your clients.
- ✓ **Protect sensitive information.** Safeguard client data with secure systems and access controls.
- ✓ **Stay current.** Regulations evolve. Ongoing education helps you stay ahead of changes that impact your business.
- ✓ **Be transparent.** Clear communication and honest expectations build lasting trust.

WHY IT MATTERS

Protects your clients. Compliance helps ensure clients receive the right information, make informed decisions, and avoid potential issues.

Protects your business. Strong compliance practices reduce risk, prevent penalties, and safeguard your agency's reputation.

Builds long-term trust. Clients return to agents they trust—and trust begins with how you handle their information and serve their needs.

KEY COMPLIANCE AREAS TO PRIORITIZE:

- 1 MARKETING & COMMUNICATION**
Ensure all materials are accurate, CMS-compliant, and free from misleading claims. Maintain proper disclosures and permission records.
- 2 ENROLLMENT & RECOMMENDATIONS**
Follow scope of appointment (SOA) rules and document recommendations clearly. Record the why behind every plan presented.
- 3 DATA & PRIVACY**
Protect personal health information (PHI) and sensitive data. Use secure systems and follow HIPAA best practices.
- 4 RECORDKEEPING**
Maintain organized, retrievable records of consent, communications, and enrollments for the required timeframes.
- 5 ONGOING EDUCATION**
Stay informed on CMS updates, carrier changes, and state requirements to keep your knowledge (and your agency) compliant.

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*Compliance is more than checking boxes.
It's the foundation of trust—and the future of your business.*