PROHIBITED AGENT/BROKER BEHAVIOR for MA/PD PLANS	APPROPRIATE AGENT/BROKER BEHAVIOR for MA/PD PLANS
Cannot state that they are from Medicare or use words or symbols, including "Medicare" in a misleading manner. For example, they cannot state that they are approved, endorsed or authorized by Medicare, are calling on behalf of Medicare, or that Medicare asked them to call or see the beneficiary.	May call a beneficiary who has expressly given advanced permission (e.g., submission of a business reply card or scope of appointment). The permission applies only to the plan or agent/broker the beneficiary requested contact from and specific to the product type(s) selected/requested.
Cannot solicit potential enrollees door-to-door (in person or via leaflet/flyer).	May call a beneficiary they enrolled in a plan to discuss plan business, as well as discuss the availability of other plan options/types within the same parent organization. Disenrolled beneficiaries may also be called for quality improvement purposes. Under limited circumstances, Low Income Subsidy (LIS) eligible enrollees may be contacted.
Cannot send unsolicited text messages and leave voicemail messages.	May call or visit beneficiaries who attended a marketing/sales event prior permission is given and documented.
Cannot approach beneficiaries in common areas (i.e. parking lots, hallways, lobbies, sidewalks).	May initiate a phone call to confirm an appointment. A second scope of the appointment must document additional product types of interest to the beneficiary that were not agreed to in advance.
Cannot conduct marketing/sales activities in healthcare settings except in common areas. Restricted areas include, but are not limited to exam rooms, hospital patient rooms, dialysis centers and pharmacy counter areas.	May conduct marketing/sales activities in common areas of healthcare settings. Appropriate common areas include waiting rooms, cafeterias, community or recreational rooms and conference rooms in hospitals, nursing homes, assisted living centers or other congregate housing.
Cannot make unwanted calls, including contacting beneficiaries under the guise of selling a non-Medicare Advantage (MA) or non-Prescription Drug Plan (PDP) product and allow the conversation to turn to MA or PDP. For example, an agent/broker cannot begin by selling a Medicare Supplement plan and then turn the conversation to MA or PDP products.	Must secure a signed scope of appointment (SOA), prior to the appointment, when practicable. A beneficiary may sign a SOA at a marketing/sales event for a future appointment. Marketing/sales events do not require documentation of beneficiary agreement.
Cannot provide meals at marketing/sales events.	Refreshments and snacks may be provided at marketing/ sales events.
Cannot conduct marketing or sales activities at an educational event including distributing marketing materials or enrollment forms.	May schedule appointments with beneficiaries who live in long-term care facilities and other congregate housing only upon request by the beneficiary.