



Agent/Agency Website Guidelines

The Centers for Medicare & Medicaid Services (CMS) and UnitedHealthcare have expectations regarding agent and agency websites and the content within those websites. The following guidance applies to all individuals associated with UnitedHealthcare or its affiliated entities that sell or market UnitedHealthcare Medicare Advantage (MA), Prescription Drug Plans (PDP), or Medicare Supplement Plans. In order to ensure that your website(s) meet these expectations, you should review your site content using the following guidelines.

In most cases, the Medicare Marketing Guidelines do not pertain to Medicare Supplement guidelines; however, UnitedHealthcare rules, policies, and procedures do apply to all UnitedHealthcare Medicare Plans.

Agents may not use UnitedHealthcare Medicare Solutions brands and/or logos on website(s) without written permission from UnitedHealthcare Medicare Solutions.

Website Registration Process

Websites are subject to review at any time by UnitedHealthcare and/or CMS. Prior to use, **you must submit to UnitedHealthcare** a list of each specific Web page (i.e. URL). Regardless if your website carries the UnitedHealthcare logo, branding or materials, or if it is meant for consumers or agents, all websites owned by **contracted** agents or agencies are subject to review and must be registered.

To submit your website for review, send your URL address to agent_marketing_requests@uhc.com. Include on your registration a carbon copy to your sales leadership, your agent writing number and the date the website became active.

Types of Websites

Agents and agency websites may be **consumer facing (public) or agent facing (non-public)**.

Consumer facing websites are directed to potential and existing consumers, including but not limited to Medicare eligible consumers. Consumer facing websites may contain **marketing** related materials or be **generic** in nature.

- **Marketing related websites** contain any informational material targeted to Medicare eligible consumers including plan benefits costs, explanation on how to enroll, or any other plan specific information. Websites that meet the criteria for marketing MA and/or PDP products must follow all of the CMS required guidelines that would pertain to any other type of marketing material.



- **Generic websites** are intended to educate the consumer, conveying basic information about the Medicare program, how to qualify for Medicare, or basic descriptions/definitions of MA, PDP, and/or Medicare Supplement plans. Generic websites do not require CMS approval. However, the use of UnitedHealthcare product/plan names is strictly limited to agent-facing websites and prohibited from use on an agent/agency **consumer-facing** website.

Additionally, it is required that any website content that is intended for consumer education about Medicare or other similar information also cite information sources and publication dates of source material.

Logos and Affiliation Notices

Agents may not use UnitedHealthcare Medicare Solutions brands and/or logos on website(s) without written permission from UnitedHealthcare Medicare Solutions.

Agents who have received approval to use UnitedHealthcare Medicare Solutions brand elements on the agent's website, are encouraged to embed a hotlink with the brand element such as www.UHCMedicareSolutions.com.

Agents may not use AARP brands and/or logos on your website(s). Approval to use the AARP name or logo will not be considered.

*Exception: Qualified Level 2 agents may post the Authorized to Offer **web banners**, which contain the AARP Medicare Plans logo.*

Retired and/or incorrect logos and/or brands must be updated or removed. For additional information regarding use of logos, brands and affiliation, please review the "2012- 2013 Guidelines for Logo and Brand Usage on Websites". These guidelines are available within the Distribution Portal. The example below utilizes the UnitedHealthcare Medicare Solutions logo in an approved manner. **The webpage URL must be registered with UnitedHealthcare**, but would not require an approval from CMS.



Medicare Advantage Plans (like an HMO or PPO) are health plans run by Medicare approved private insurance companies. Medicare Advantage Plans (also called "Part C") include Part A, Part B, and usually other coverage like Medicare prescription drug coverage (Part D), sometimes for an extra cost.



Standard Website Guidelines

Adhere to the following guidelines when creating your website:

1. Agents may not use UnitedHealthcare Medicare Solutions brands and/or logos on website(s) without written permission from UnitedHealthcare Medicare Solutions.
2. Agents may not use AARP brands and/or logos on your website(s). Approval to use the AARP name or logo will not be considered.
3. UnitedHealthcare plan materials must not be posted on any agent/agency website.
4. Websites may link to the UnitedHealthcare Medicare Solutions home page.
<http://www.UHCMedicareSolutions.com>.
5. Websites must be up-to-date with accurate and current information.
6. It is recommended that information posted on the website be properly cited as to source and date.
7. For educational information regarding Medicare or Medicaid, provide a link to the official websites for Medicare and Medicaid. <http://www.medicare.gov>.
8. Website font size must be coded to be equivalent to or larger than 12 point Times New Roman font.
9. Websites may not make misleading statements regarding CMS, the Medicare program or any other governmental agency.
10. Websites may not target consumers from higher income areas, state or otherwise imply that plans are available only to seniors rather than to all Medicare beneficiaries. Only Special Needs Plans may limit enrollment.
11. Agent-facing communications received from UnitedHealthcare that are marked “confidential and proprietary, agent use only” **must not** be posted to an agent/agency website.
12. Websites must not contain UnitedHealth Group proprietary information or confidential information, including agent contracts without the express permission of UnitedHealth Group.
13. Websites may not use words or symbols in a manner that would give the false impression that you or the website is approved, endorsed, or authorized by Medicare or any other government agency.



Consumer Facing Website Guidelines

The following are a list of required CMS disclaimers that must be posted within your website when discussing the listed benefit or requesting information.

Disclaimers:

When an Electronic Business Reply Card is presented, the following disclaimer must appear: “A sales agent may call as a result of their completing the information.”

When benefits are promoted:

“The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply.”

Agent Facing Websites Guidelines

Agent facing websites are directed to agents for agent recruitment activities, education and communication. These websites must contain the disclaimer, “The information on this website is for agent use only and not intended for the general public.”

When describing health plans, agent-facing websites must use the standard boilerplate language that can be found in the [“2012-2013 Guidelines for Logo and Brand Usage on Web Sites.”](#) Boilerplate language allows you to describe in detail which of the products from the UnitedHealthcare Medicare Solutions brands are offered through your agency. Guidelines are available within the Distribution Portal.

Websites may not include any tools, marketing materials and/or proprietary materials developed by UnitedHealthcare. Instead, website owners should provide a link to UnitedHealthProducers.com, or UnitedHealthAdvisors.com, or direct agents to the Producer Help Desk to access. Website information may not indicate that the agent/agency is providing objective or unbiased source information.



Social Media

Use of the Company logo and/or plan names affiliation announcements are not permitted on social media platforms such as Facebook or Twitter.

Website Monitoring

Oversight & Self-Monitoring

UnitedHealthcare expects that the agents/agencies and their up-lines monitor their websites for compliance with these guidelines on a routine basis, but not less than quarterly. Correct any compliance issues promptly. Up-line agencies are responsible for the actions of their contracted or employed agents.

UnitedHealthcare Monitoring

All websites are subject to routine monitoring by UnitedHealthcare. The website owner will be notified of compliance issues identified during routine monitoring. The agent/agency and their up-line will be notified of a compliance issue and the expected due date by which the issue must be corrected. If the issue is not corrected, the agent/agency and/or up-line may be subject to corrective action.

CMS Monitoring

CMS monitors any website that includes UnitedHealthcare information. CMS will notify UnitedHealthcare of any website violations pertaining to our Medicare products. UnitedHealthcare will then notify the website owner of such violations.

Website Content May Lead to Immediate Corrective Action

Agents and agencies who are notified of a UnitedHealthcare compliance issue will be given a grace period to correct the issue. If the issue is not corrected, the agent or agency will be subject to corrective action. CMS reserves the right to request immediate action regarding website content.

Logos, brands, plan and product names such as AARP, UnitedHealthcare MedicareComplete and Care Improvement Plus are included in these guidelines and will not be considered for use on any agent website. There will be no exceptions made.