



Sales Policy Job Aid

Scope of Appointment

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What is a Scope of Appointment (SOA) Form?

An SOA Form:

- Is a form obtained by you from the Medicare-eligible consumer in advance of a personal/individual marketing appointment (e.g., in-home) to discuss Medicare-related product, such as Medicare Advantage (MA), Prescription Drug Plan (PDP), and Medicare Supplement and/or any other health-related product, such as dental, vision, and hospital indemnity.
- Permits you to discuss the products identified in the agreement at the personal/individual marketing appointment.
- Does not give you permission to contact the consumer and must not be confused with Permission to Call (PTC) or Permission to Email. You must obtain PTC in order to contact a consumer and PTC should be renewed with the consumer with every contact.
 - An SOA may be enclosed in a direct mail campaign (in the same envelope), but the PTC would need to be documented and established separately.

Who must provide an SOA?

You must:

- Obtain an SOA from each Medicare-eligible consumer present at a marketing appointment that involves the discussion or presentation of a MA or PDP plan.
 - Current members, spouses, and authorized representatives are examples of individuals who must each individually complete an SOA prior to a MA or PDP plan appointment.

Who can complete an SOA?

- All Medicare eligible consumers, regardless of age.
- A legal representative who must attest to having the authority under state law to make decisions on behalf of the consumer. The representative must be able to produce proof of court-appointed legal guardian, durable power of attorney, or proof of other authorization required by state law that empowers the individual to make decision on behalf of the consumer upon request by UnitedHealthcare or the Centers for Medicare & Medicaid Services (CMS).

When must an SOA be obtained?

You must obtain an SOA.

- **Prior** to any personal/individual marketing appointment with any Medicare eligible consumer, when an MA or PDP plan might be discussed. An SOA is not required when an MA and/or PDP will not be discussed, such as a discussion only covering a Medicare Supplement insurance plan or other health-related product.
 - A suggested best practice is to obtain an SOA prior to a Medicare Supplement appointment in order to present PDP options, a complementary product to Medicare Supplement insurance.
- **No less** than 48 hours in advance of the appointment. If the 48-hour requirement is unable to be met, the SOA must be obtained at the beginning of the appointment and the reason why the 48 hour requirement could not be met documented in the appropriate field on the SOA. The documented reasons must be valid and cannot be simply for agent convenience or due to an oversight.
 - Examples of when the 48-hour rule is waived include when a consumer:
 - Requests an appointment within 48 hours
 - Unexpectedly attends an otherwise properly scheduled appointment or walks in to an agent office.
- And submit an SOA for **all** scheduled appointments (even for no-shows, cancelled appointments, or those that do not result in a sale).

Where are SOA forms found?

SOA forms:

- Are available in the Enrollment Guide.
- Are available on the Distribution Portal > Resource Center Tab. English and translated language versions are available.

How does a consumer receive an SOA?

SOA forms can be distributed via:

- In person at a scheduled appointment
- By postal mail
- Email/Fax
 - You must have PTC and permission to email prior to emailing the consumer. The consumer must also have the option to opt out of receiving the emails. Simply having an email address does not permit you to use it until permission has been obtained and permission is not to be interpreted as open-ended, but is short-term and event specific.

How is an SOA completed?

- The consumer or authorized representative must initial the product(s) they agree can be discussed at the appointment, sign, date, and return the SOA to you. If an authorized representative is completing the form on behalf of a consumer, the authorized representative must also complete the “Authorized Representative” area of the SOA form.
- You must complete all fields in the “**To be completed by Licensed Sales Representative**” area of the form.

Can signatures be signed electronically for an SOA?

- At this time, the SOA form does not allow for electronic signatures. The recommendation is to send the SOA via postal mail to the consumer to complete, sign, and return to you. The signed SOA should be in your possession a minimum of 48 hours prior to the scheduled appointment.

How is an SOA form returned to an agent?

The completed SOA form may be returned to you via:

- In person
- Postal Mail
- Email/Fax – The SOA form may be signed, scanned, and emailed to you, but it must be complete and legible.

How is an SOA form submitted to UnitedHealthcare?

You must fax all completed SOA forms to 1-866-994-9659 within two business days of the appointment, including forms for cancelled or no-show appointments and appointments that do not result in an enrollment.

- The SOA form may be a multi-page document. All pages must be submitted.
- Forms from more than one appointment and/or consumer can be combined in a single fax. However, if an office manager/sales coordinator is submitting forms on behalf of several agents, each agent’s forms should be sent in a separate fax.
- Agents in the External Distribution Channel may use the non-branded SOA form available on the Distribution Portal along with the required fax coversheet.
- You may receive outreach if an SOA is missing, incomplete, or illegible.

Does an SOA have an expiration date?

An SOA is valid until used or until the end of the applicable election period, provided the consumer agrees that the products identified on the SOA may still be discussed. A new SOA is required to document any change in the original agreement or for any future follow-up appointments.

- For example, on October 1 you schedule an appointment for October 16 and mail an SOA to the consumer. The consumer signs the SOA and you receive it back on October 8. On October 15, the consumer calls and reschedules the appointment for October 17. On October 17, you and the consumer meet. The SOA sent out October 1 and received October 8 is valid for the October 17 appointment.

When can an SOA form be obtained for the Annual Election Period (AEP)?

An SOA must only be obtained during the plan year for which it is intended to be used. You cannot collect SOA forms prior to the beginning of the marketing period for the applicable plan year. As such, SOA forms cannot be obtained prior to October 1, 2015, for the AEP for 2016 effective plans that runs from October 15 to December 7, 2015.

While there is no defined limit as to how far in advance you may obtain an SOA, there are guidelines related to conducting AEP marketing activities prior to October 1. Scheduling an appointment and obtaining an SOA to market/sell a 2016 plan prior to October 1, 2015, would be considered an AEP pre-warming activity and is prohibited. CMS considers scheduling future appointments and the distributing and/or obtaining of SOA forms marketing activities. Furthermore, CMS prohibits the marketing of plans prior to the beginning of the marketing period for the applicable plan year.

How long must an SOA form be retained?

All SOA forms must be retained, including for cancellations, rescheduled appointments, consumer no-shows, and appointments that do not result in an enrollment. You are required to:

- Submit completed SOA forms to UnitedHealthcare.
- Retain completed SOA forms and make them available upon request for a minimum of 10 years after the date of the appointment.
- Ensure the secure storage of the SOA as it contains Protected Health Information (PHI).

Can SOA be stored electronically?

- Yes, SOA forms may be stored electronically. All electronic storage systems must be secure, encrypted, and any suspected or known privacy incidents must be reported to UnitedHealthcare.
- Below is a list of recommended features and functionality the full-disk encryption solution should offer:
 - Full-disk encryption (user data, operating system, temporary files, erased files)
 - AES-256 bit encryption
 - Pre-boot authentication
- Report privacy incidents to:
 - UnitedHealthcare Government Programs Privacy Office at uhc_privacy_office@uhc.com
 - Distribution Compliance at Compliance_Questions@uhc.com
 - The UnitedHealth Group Ethics & Compliance Help Center at 1-800-455-4521

Scenarios that require an SOA

All Personal/Individual Marketing Appointments to Discuss a MA or PDP plan Require an SOA	
Scenario	Guidelines
Personal/individual marketing appointment with a Medicare eligible consumer	Appointments at any type of location (home, library, coffee shop, office) require an SOA.
Personal/individual marketing appointment with a Medicare eligible plan member or active client	All Medicare eligible consumers, even existing clients, require an SOA. Appointments to discuss current plan benefits also require an SOA.
Office (consumer at agent or broker office)	Walk-ins to a sales office need an SOA completed before beginning the personal/individual marketing appointment and document that the appointment was a result of a walk-in.
UnitedHealthcare MedicareStores	UnitedHealthcare MedicareStores are considered extensions of a UnitedHealthcare office. All SOA rules apply if there is any discussion of plan benefits. The walk-in box should be selected on the SOA to indicate why the SOA was received less than 48 hours in advance. Note: if a marketing/sales event was reported to CMS, an SOA should not be obtained.
Marketing/Sales Event follow-up appointment (consumer requests a future appointment after attending a marketing/sales event)	A SOA form must be obtained prior to a future appointment. Appointments scheduled at the conclusion of a marketing/sales event require a 48-hour waiting period unless the consumer requests one sooner. If the consumer requests an appointment sooner, you must document on the SOA form the reason why the appointment took place within the 48-hour waiting period. Note: an SOA is not required for plan discussions or enrollments conducted during a marketing/sales event, but would be required for any follow-up appointments.
Spouse (Medicare eligible) who is in attendance at a personal/individual marketing appointment originally scheduled for the other spouse	An SOA is required for each Medicare-eligible consumer present at a personal/individual marketing appointment. The SOA may not be combined for spouses.

Scenarios that require an SOA

Scenario	Guidelines
Unexpected guest (Medicare eligible) who attends a personal/individual marketing appointment	An SOA is required for each Medicare-eligible consumer in attendance at a personal/individual marketing appointment. Obtain an SOA before proceeding and document why it could not be obtained in advance of the appointment.
Consumer changes scope (when a consumer wants to discuss a product not originally agreed to on the SOA form)	If a consumer requests information on another health related product (e.g., MA during PDP appointment), you must obtain a new SOA, indicating why it was not be obtained prior to appointment (because the consumer wished to discuss an additional product). You may then proceed with the discussion.
Agent changes scope (when an agent wants to discuss a product not originally agreed to on the SOA form)	If you want to present another health product outside the scope of the original SOA, you must obtain a new SOA and wait no less than 48 hours for a second appointment. You may leave marketing material related to the new product.

Scenarios that do not require an SOA

Scenario	Guidelines
Telephonic Presentations Conducted by Field Agent (ICA, ISR, EDC Channels)	An SOA is only required for a personal/individual marketing appointment, which is in-person, face-to-face. A telephonic presentation, even at a scheduled time, does not require an SOA since it is not an in-person, face-to-face meeting. However, you must have PTC from the consumer in order to contact them telephonically.
Educational Event	An SOA is not used at an educational event. Scheduling personal/individual marketing appointments and/or displaying, distributing, and/or obtaining SOA forms is prohibited behavior at an educational event.
Marketing/Sales Event (Formal Event)	An SOA is not obtained from the consumer. Instead, at the <u>beginning</u> of a formal marketing/sales event you must announce the product(s) that will be presented.

Scenarios that do not require an SOA

Scenario	Guidelines
<p>Marketing/Sales Event (Informal Event)</p>	<p>An SOA is not obtained from the consumer. Instead, at the informal marketing/sales event, you must clearly display a sign or indicate to the consumer the product(s) that you are able to discuss with consumers.</p> <p>Note for EDC agents: If you did not report an informal marketing/sales event to UnitedHealthcare and a consumer approaches you at the informal marketing/sales event you reported with other carriers, you are not permitted to obtain an SOA at the event and then proceed with a discussion of UnitedHealthcare products. Instead, you may schedule a personal/individual marketing appointment (no less than 48 hours in the future) with the consumer and obtain a SOA from the consumer to discuss UnitedHealthcare products at the future appointment.</p>
<p>Health Related Products</p>	<p>An SOA form is only used to document the consumer's agreement to discuss MA and PDP plans. However, it is recommended that the consumer agrees in advance of the appointment if any other health-related products might also be discussed and indicate that agreement on the SOA form.</p> <p>If during an appointment for health-related products (including Medicare supplement insurance), <u>the consumer requests</u> information about MA or PDP plans, you must first obtain an SOA from the consumer and then may present the requested plans.</p> <p>If, however, <u>you determine</u> that a product not identified on the SOA and agreed to by the consumer would be in the consumer's best interest, you must schedule a new appointment for not less than 48 hours in the future and obtain an SOA from the consumer. You are permitted to leave marketing materials related to the newly identified product, but is prohibited from engaging in any discussion.</p>

Scenarios that do not require an SOA

Scenario	Guidelines
<p>Non-Health Related Products</p>	<p>An SOA form is only used to document the consumer's agreement to discuss MA and PDP plans.</p> <p>Discussing non-health related products during an appointment to discuss MA or PDP plans is prohibited.</p> <p>If, however, a consumer requests information on a non-health related product during a MA or PDP plan appointment or requests MA or PDP plan information during a non-health related product appointment, you must schedule a follow-up appointment at least 48 hours in the future.</p> <p>An SOA must be obtained for any appointment to discuss MA and/or PDP plans.</p> <p>You are permitted to leave marketing material related to the product, but is not permitted to discuss the product.</p>
<p>Medicare Supplement Products</p>	<p>An appointment to discuss only Medicare Supplement insurance does not require an SOA. If, however, the consumer inquires about a MA or PDP product during a Medicare Supplement appointment, you must first obtain an SOA (and document the reason the SOA was not obtained prior to the appointment) and then you may proceed with discussing MA or PDP options. On the other hand, if you determine a MA or PDP product would be appropriate during a Medicare Supplement meeting, you must obtain an SOA and schedule a new appointment, no less than 48 hours in advance to discuss the MA/PDP product.</p>