



# Sales Policy Job Aid

## Scope of Appointment

### CONTENTS

Introduction

What is Scope of Appointment

Who Must Complete Scope of Appointment

When Scope of Appointment is Required

Scope of Appointment Formats and Delivery Methods

When Scope of Appointment Expires

Retention Requirements

Resources

## INTRODUCTION

This job aid applies to UnitedHealthcare sales agents (contracted and employed) who market UnitedHealthcare's Medicare Advantage (MA) plans or stand-alone Prescription Drug Plans (PDP) and addresses UnitedHealthcare policy and Centers for Medicare and Medicaid Services (CMS) requirements related to Scope of Appointment (SOA).

## WHAT IS SCOPE OF APPOINTMENT

Scope of appointment is a CMS requirement that documents the consumer's agreement to the scope of products that may be discussed with an agent during an MA plan or PDP marketing appointment. CMS requires an SOA agreement (form or recorded call) to include the product types to be discussed, date of appointment, Medicare beneficiary name and contact information, agent name and contact information, and a statement stating no obligation to enroll, current or future Medicare enrollment status will not be impacted, and automatic enrollment will not occur.

Health-related products, such as Medicare Supplement Insurance, dental, hearing, and vision, may be discussed at an MA plan or PDP marketing appointment. Therefore, to comply with SOA regulations, any health-related product that may be discussed at an MA plan and/or PDP marketing appointment must also be indicated and agreed to by the consumer on the SOA.

An SOA agreement is not required for Medicare Supplement Insurance discussions. However, consumers interested in Medicare Supplement Insurance may want prescription drug coverage. Therefore, it is a best practice to obtain SOA from consumers interested in Medicare Supplement Insurance plans so that you can discuss PDPs, and even MA plans, if appropriate.

An SOA agreement does not provide permission to contact (PTC) and vice versa. For information on permission to contact, refer to UnitedHealthcare's *Permission to Contact and Lead Generation Job Aid* on Jarvis.

## WHO MUST COMPLETE SCOPE OF APPOINTMENT

Each Medicare beneficiary, including current members, and authorized legal representative present at an MA plan or PDP marketing appointment must agree to the scope of products that may be presented by the agent. For example, if both spouses are present at an appointment, two SOAs must be obtained, one from each spouse. When the SOA is recorded telephonically, each consumer on the call must consent to the SOA. When using paper or electronic SOA forms, a separate SOA form must be obtained from each consumer.

## WHEN SCOPE OF APPOINTMENT IS REQUIRED

SOA must be obtained for all marketing appointments.

- Marketing appointments may be initiated by the agent or consumer and may occur in-person, telephonically, or virtually. In-person appointments may take place in private or public venues (e.g., consumer's home, agent office, restaurant, or library).
- Appointments may be scheduled or unscheduled (e.g., consumer-initiated inbound call or a walk-in to an agent's office).

- A new SOA must be obtained if either the agent or consumer initiates a discussion of a health-related product not indicated on the original SOA.

#### 48-Hour Rule

- **Scheduled appointments:** SOA must be obtained no less than 48 hours in advance of scheduled marketing appointments unless the appointment occurs the last four days of a consumer's valid election period.
- **Unscheduled appointments:** The 48-hour rule does not apply to unscheduled, consumer-initiated appointments (including walk-ins to an agency office or consumer-initiated inbound calls); therefore, the SOA must be obtained no later than the start of the MA plan or PDP marketing appointment. While the 48-hour rule does not apply in these situations, it does apply to any future appointment made during the unscheduled, consumer-initiated appointment.

#### Events

- Consumers do not provide SOA to attend a formal or informal marketing/sales event. Instead, the agent must announce the scope of product(s) at the start of the event (formal) or interaction (informal).
- At formal and informal marketing/sales events, agents may schedule and obtain SOA for future MA plan or PDP marketing appointments.
- At educational events, agents are not permitted to schedule future marketing appointments, distribute SOA forms, or obtain SOA for future marketing appointments.

## SCOPE OF APPOINTMENT FORMATS AND DELIVERY METHODS

### Field Agents:

UnitedHealthcare provides SOAs in the following formats:

- **Paper and PDF** SOA forms are available in Enrollment Guides and as stand-alone documents on the Sales Materials Portal, accessed in Jarvis. Agents may distribute and/or obtain paper SOA forms in person, via postal mail, or as a PDF via email. However, delivery must not be through unsolicited contact. For information about unsolicited contact, see UnitedHealthcare's *Permission to Contact and Lead Generation Job Aid* on Jarvis.
- **JarvisEnroll eSOA** is an electronic format that consumers can sign in-person or remotely using digital signature via email or text. For technical instructions on using JarvisEnroll, refer to Jarvis>Learning Lab.

UnitedHealthcare generally accepts all compliant SOA formats available to field agents, including voice recorded and formats offered through other carriers or third-party platforms (e.g., Connecture, MyMedicareBot, and SunFire). Agents are responsible for ensuring the SOA contains all CMS-required elements, meets UnitedHealthcare retention requirements, and is available to UnitedHealthcare upon request.

**Direct to Consumer (DTC) Sales Agents:** For consumer-initiated inbound calls, the SOA requirement is satisfied via Interactive Voice Recording (IVR). Agents must follow department protocols for obtaining SOA when making outbound calls.

**Contracted Call Center Agents (eAlliance and Telephonic Addendum):** Agents are expected to follow SOA protocols established by their call center.

## WHEN SCOPE OF APPOINTMENT EXPIRES

Completed SOAs expire 12 months from the consumer signature date.

## RETENTION REQUIREMENTS

Completed SOAs must be retained for 10 years from the consumer signature date, including SOAs for cancelled or rescheduled appointments, consumer no-shows and or appointments that do not result in an enrollment.

UnitedHealthcare retains SOAs completed in JarvisEnroll and IVR (DTC Sales agents only). Field agents are responsible for retention of SOAs obtained in other formats (e.g., paper). Do not submit SOAs with completed enrollment applications. Contracted call centers (eAlliance and Telephonic Addendum) must retain all recorded SOAs.

Any SOA not retained by UnitedHealthcare must be made available upon request for 10 years. Agents who maintain their own SOA files may store them electronically.

## CORRECTIVE AND DISCIPLINARY ACTION

Agents who fail to obtain and/or provide upon request a SOA when required may be subject to corrective and disciplinary action.

## RESOURCES

**Agent Guide:** Available on Jarvis and provides guidance on CMS regulations and UnitedHealthcare rules, policies, and procedures.

**Compliance Questions:** Submit compliance-related questions to [compliance\\_questions@uhc.com](mailto:compliance_questions@uhc.com).

**Jarvis:** [www.uhcjarvis.com](http://www.uhcjarvis.com)

**Producer Help Desk (PHD):** For technical resources and guidance on accessing or using Jarvis or the UnitedHealthcare Agent Toolkit, call 1-888-381-8581 (for Spanish, 1-866-235-5990) Monday - Friday 7am - 9pm CT.