



Sales Policy Job Aid

Scope of Appointment

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What's New?

The Contract Year (CY) 2027 Final Rule changed timing requirements but preserves the core function of the Scope of Appointment (SOA):

- ★ **48-hour waiting period** between obtaining SOAs and appointments **eliminated** (effective Oct. 1, 2026)
- ★ Clarified definition of **personal marketing appointment**: appointments tailored to an individual or small group (e.g., married couple) for purposes of discussing marketing topics
- ★ SOAs may be made available and obtained at **educational events**
- ★ For **in-person** personal marketing appointments, SOAs must be **in writing** (paper or electronic)
- ★ SOA expires **after 12 months**, or if a plan year is documented on the SOA, it expires **when discussion of products for that plan year is no longer permitted**

Why it matters:

- Allows faster engagement with consumers
- Clarifies when SOA requirements are triggered (personal marketing appointment)
- Supports compliant transition from educational event to future personal marketing appointment
- Maintains required pre-appointment documentation
- Reinforces that SOA defines limits to discussions

What is Scope of Appointment (SOA)

- i** Consumer's agreement defining the products an agent may discuss during a Medicare Advantage (MA) Plan or Prescription Drug Plan (PDP) personal marketing appointment for an individual or small group (e.g., married couple)

Must include:

- Product types (e.g., MA Plan, PDP) and health-related products (e.g., Medicare Supplement Insurance, dental, hearing, vision) to be discussed
- Date of appointment
- Consumer name and contact information
- Agent name and contact information
- Required statements:
 - No obligation to enroll
 - No impact to current or future Medicare enrollment status
 - No automatic enrollment

Why it matters:

- CMS requirement to obtain and retain SOA
- Prohibits discussion outside defined scope

 **Note:** SOA agreement alone does not provide permission to contact (PTC) and vice versa.

When is an SOA Required

- i** UnitedHealthcare sales agents (contracted and employed) who market UnitedHealthcare's MA plans or PDPs must obtain an SOA:
- Before discussing plan products in a personal marketing appointment
 - Before discussing new product(s) not listed on original SOA

Best Practice: If a consumer is interested in Medicare Supplement Insurance, prescription drug coverage may be needed; obtain SOA to discuss Medicare Supplement Insurance, PDPs (and Medicare Advantage Prescription Drug (MA-PD) plans if appropriate).

Who Must Complete an SOA

- i** All attendees at an MA plan or PDP personal marketing appointment:
- Each Medicare beneficiary (including current members)
 - Authorized legal representative(s)

Example: Married couple = an SOA for each

Formats and Delivery

- ✓ **Field Agents:**
 - Paper and PDF
 - Enrollment Guides (paper) or Sales Materials Portal (PDF) in Jarvis
 - May be distributed and/or obtained in person at an educational or marketing/sales event, at the start of a personal marketing appointment, postal mail, or email (not through unsolicited contact)
 - JarvisEnroll eSOA
 - Electronic format consumers sign in person or remotely (e.g., digital signature via email or text)
- ✓ **Direct to Consumer (DTC) Sales Agents:**
 - Inbound calls: obtain via Interactive Voice Recording (IVR)
 - Outbound calls: follow department protocols
- ✓ **Contracted Call Center Agents (eAlliance):** Follow established call center protocols
- ✓ **UnitedHealthcare generally accepts all compliant SOA formats** (e.g., voice recorded and formats offered through other carriers or third-party platforms such as Connecture and SunFire) that:
 - Contain all CMS-required elements
 - Meet UnitedHealthcare retention requirements
 - Are available to UnitedHealthcare upon request

SOAs must be in writing (paper or electronic) for **in-person** personal marketing appointments

Expiration



SOA expires at the earlier of:

- 12 months from the consumer signature or initial request date for information
- The end of the period during which products for the documented plan year may be discussed

Example: An SOA obtained on Nov. 1, 2026, to discuss 2027 plan options will not cover discussion of 2028 plan options on or after Oct. 1, 2027; a new SOA must be obtained.

Retention



10 years from consumer signature date or initial request for information

(includes SOAs for cancelled or rescheduled appointments, consumer no-shows and/or appointments that do not result in enrollment)

- **DTC sales agents:** UnitedHealthcare retains SOAs completed via IVR
- **Field agents:** UnitedHealthcare retains JarvisEnroll eSOAs; must retain SOAs obtained in other formats not stored by UnitedHealthcare
- **Contracted call centers (eAlliance):** must retain all recorded SOAs



Note: SOAs must be available upon request for 10 years and may be stored electronically.

Corrective and Disciplinary Action



Failure to obtain and/or provide an SOA when required (or upon request) may result in corrective and disciplinary action.

Resources



Jarvis (www.uhcjarvis.com)

- **Agent Guide** (CMS regulations and UnitedHealthcare rules, policies, and procedures)
- **Related Job Aid:** *Permission to Contact and Lead Generation*



Compliance Questions: Submit compliance-related questions to compliance_questions@uhc.com



Producer Help Desk (PHD): For technical resources and guidance for Jarvis or the UnitedHealthcare Agent Toolkit, call 1-888-381-8581 (Español presione la opción 2) or use the Jarvis chat function, Monday - Friday 7am - 9pm CT