

**Advisory Panel Discussion- 1 hour CE Credit**

**August 22, 2017**

**Questions**

Panelists: Janet Trautwein (NAHU), Toni Palacios-Vargas (Medical Mutual of Ohio), & Danny Bradford (Cornerstone)

Attendees will receive detailed and compliant information/perspective from all 3 fields of expertise (NAHU, Carrier(s), and General Agency)

Questions will be asked in order of pre-determined order of interest/importance. Each Panelist member will be provided an estimated 3-5 minutes for their response (depending on question and if the specific Panelist has input on a specific question). Not all questions may be addressed as time permits.

Moderator: John Carroll, CEO of Cornerstone Broker Insurance Services Agency Inc.

**Compliant Marketing/Advertising:**

**(20 minutes)**

1. What are you able to send out legally/ethically to clients?
2. What are the rules surrounding what can and can't be said when a broker wants to do print or radio advertising? What is the best way to get your own advertising reviewed for compliance?
3. What are the advertising guidelines surrounding social media?
4. Can I call anyone who is Medicare eligible and sign them up for a Medicare plan?
5. Are door to door sales allowed?
6. Can I hand my business card out to anyone at any time and ask that they call me for an appointment?
7. Can I set up a booth at a farmer's market or fair and pass out brochures for the carriers I represent? What can I distribute or talk about?
8. Can brokers submit marketing ideas for Cornerstone to review?
9. Are there compliance guidelines I have to follow for my company / agent website? How do I know if my agent website is compliant? Can I get in trouble if it is not?
10. Can any updates and changes to a broker website be reviewed by Cornerstone for compliance if promoting more than one carrier?

**Enrollment and Certification:**

**(20 minutes)**

1. What is considered an SEP due to network/hospital changes?
2. Can I mail out an application with my agent signature and date for the client to mail in direct to the carrier to secure an effective date?
3. Does the 48 hour rule apply to the client's signature or the broker's signature?
4. What are the carriers doing to make the Medicare re-certification process more streamlined?
5. Carriers seem to have differing requirements for when a scope of appointment form is required. Some carriers are stating they are required for all types of sales while others only require for face to face appointments. What are the exact CMS guidelines?
6. Is there a way for a Medicare product producer to sell a block of business in light of the limitations on PDP and MAPD business, or are they limited only to selling the supplement portion of their block?

**General Compliance:**

**(20 minutes)**

1. Discuss the difference between IEP and ICEP. When exactly is ICEP used? For what products?
2. Does Cornerstone have any compliance protocols brokers should follow?
3. What is the purpose of using Cornerstone for compliance?
4. Are there many changes expected to the 2018 Compliance guidelines?

**(TOTAL 60 MINUTES)**