

Sales Policy Job Aid

Scope of Appointment



Scope of Appointment Job Aid

Effective September 7, 2019, paper (includes paper Scope of Appointment (SOA) forms in PDF format or similar that may be completed electronically) SOA forms no longer must be submitted to UnitedHealthcare. Paper SOA forms must still be retained and made available upon request. Paper SOA forms must not be submitted via fax or email to UnitedHealthcare. In addition, paper SOA forms must not be submitted with an enrollment application or to any fax number or email address used to submit a paper enrollment application.

What is a Scope of Appointment (SOA) Agreement?

- Scope of Appointment is the agreement of the scope of products that may be presented at a personal/individual marketing appointment (i.e. one-on-one plan presentation whether in-person or telephonic, pre-scheduled or spontaneous, and regardless of the venue) when Medicare Advantage (MA) plan and/or Prescription Drug Plan (PDP) will be discussed.
- A SOA agreement must capture the scope of products that the consumer agrees may be presented at the appointment, the date of the appointment, and must include statements advising that:
 - No obligation to enroll
 - Current and future Medicare enrollment status will not be impacted
 - Automatic enrollment will not occur
- A SOA agreement may include other health-related products, such as Medicare supplement insurance, dental, vision, and hospital indemnity, that the consumer agrees may be presented at the appointment, but must not include non-health related products.

Who must sign a SOA?

- Each Medicare-eligible consumer present at a marketing appointment that involves the discussion or presentation of a MA plan and/or PDP must complete a SOA form.
 - In addition to consumers, current members, spouses, and authorized representatives are examples of individuals who must each individually complete a SOA form prior to a MA plan and/or PDP appointment.
- If an authorized legal representative is signing on behalf of the consumer, the Authorized Representative must complete the “Authorized Representative” section of the SOA.

Who can sign a SOA?

- All Medicare eligible consumers, regardless of age.
- An authorized legal representative who must attest to having the authority under state law to make decisions on behalf of the consumer.

When must a Scope of Appointment be obtained?

- A SOA agreement must be obtained **prior** to the start of a personal/individual marketing appointment when an MA plan and/or PDP may be discussed.
- A SOA is not required:
 - When an MA plan and/or PDP will not be discussed, such as a discussion only covering a Medicare Supplement insurance plan or other health-related product.
 - **Best Practice** – Obtain a SOA prior to a Medicare Supplement appointment in order to present PDP options, a complementary product to Medicare Supplement insurance.
 - From consumers attending a formal or informal marketing/sales event as the scope of products to be discussed should be indicated on advertising materials for the event and announced at the beginning of formal marketing/sales events or consumer interaction at informal marketing/sales events.

Compliance Reminder

- Scope of Appointment is not the same as Permission to Contact (PTC). Obtaining a SOA form does not give you permission to contact the consumer and must not be confused with PTC. You must obtain PTC in order to contact a consumer and should renew it with the consumer with every contact.

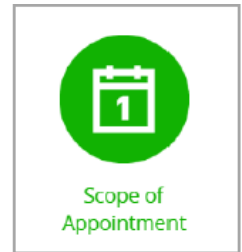
2020 Branded SOA Form

<p style="text-align: right;">Page 1 of 2</p> <p>Scope of Appointment Confirmation Form</p> <p>Before meeting with a Medicare beneficiary (or their authorized representative), Medicare requires that Licensed Sales Representatives use this form to ensure your appointment focuses only on the type of plan and products you are interested in. A separate form should be used for each Medicare beneficiary. Please check what you want to discuss with the Licensee Sales Representative:</p> <p> <input type="checkbox"/> Medicare Advantage Plans (Part C) and Cost Plans <input type="checkbox"/> Dental/Vision-Hearing Products <input type="checkbox"/> Stand-alone Medicare Prescription Drug Plan (Part D) <input type="checkbox"/> Hospital/Injury Products <input type="checkbox"/> Medicare Supplement (Medigap) Plans </p> <p>By signing this form, you agree to meet with a Licensed Sales Representative to discuss the products checked above. The Licensed Sales Representative is either employed or contracted by a Medicare plan and may be paid based on your enrollment in a plan. They do NOT work directly for the federal government.</p> <p>Signing this form does NOT affect your current or future enrollment in a Medicare plan, enroll you in a Medicare plan or obligate you to enroll in a Medicare plan. All information provided on this form is confidential.</p> <p>Beneficiary or Authorized Representative Signature and Signature Date:</p> <p>Signature of applicant/member/authorized representative _____ Today's Date MM-D-YYYY</p> <p>If you are the authorized representative, please sign above and print clearly and legibly below:</p> <p>Name (First, Last) _____ Relationship to Beneficiary _____</p> <p>To be completed by Licensed Sales Representative (please print clearly and legibly):</p> <p>Licensed Sales Representative Name _____ Licensed Sales Representative Phone _____ Licensed Sales Representative ID _____</p> <p>Beneficiary Name (First, Last) _____ Beneficiary Phone _____ Date Appointment will be Completed _____</p> <p>Beneficiary Address _____</p> <p>Initial Method of Contact _____ Plan(s) the Licensed Sales Representative will Represent During the Meeting _____</p> <p>Licensed Sales Representative Signature _____</p>	<p style="text-align: right;">Page 2 of 2</p> <p>Medicare Advantage Plans (Part C) and Cost Plans</p> <p>Medicare Health Maintenance Organization (HMO) – A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. In most HMOs, you can only get your care from doctors or hospitals in the plan's network (except in emergencies).</p> <p>Medicare HMO Point-of-Service (HMO-POS) Plans – A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. HMO-POS plans may allow you to get some services out of network for a higher copayment or coinsurance.</p> <p>Medicare Preferred Provider Organization (PPO) Plans – A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. PPOs have network doctors, providers and hospitals but you can also use out-of-network providers, usually at a higher cost.</p> <p>Medicare Private Fee-For-Service (PFFS) Plan – A Medicare Advantage Plan in which you may go to any Medicare-approved doctor, hospital and provider that accepts the plan's payment, terms and conditions and agrees to treat you – not all providers will. If you join a PFFS Plan that has a network, you can see any of the network providers who have agreed to always treat plan members. You will usually pay more to see out-of-network providers.</p> <p>Medicare Special Needs Plan (SNP) – A Medicare Advantage Plan that has a benefit package designed for people with special health care needs. Examples of the specific groups served include people who have both Medicare and Medicaid, people who reside in nursing homes, and people who have certain chronic medical conditions.</p> <p>Medicare Medical Savings Account (MSA) Plan – MSA Plans combine a high deductible health plan with a bank account. The plan deposits money from Medicare into the account. You can use it to pay your medical expenses until your deductible is met.</p> <p>Medicare Cost Plan – In a Medicare Cost Plan, you can go to providers both in and out of network. If you get services outside of the plan's network, your Medicare-covered services will be paid for under Original Medicare but you will be responsible for Medicare coinsurance and deductibles.</p> <p>Stand-alone Medicare Prescription Drug Plans (Part D)</p> <p>Medicare Prescription Drug Plan (PDP) – A stand-alone drug plan that adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private Fee-For-Service Plans, and Medicare Medical Savings Account Plans.</p> <p>Other Related Products</p> <p>Medicare Supplement (Medigap) Products – Insurance plans that help pay some of the out-of-pocket costs not paid by Original Medicare (Parts A and B) such as deductibles and coinsurance amounts for Medicare approved services.</p> <p>Dental/Vision/Hearing Products – Plans offering additional benefits for consumers who are looking to cover needs for dental, vision, or hearing. These plans are not affiliated or connected to Medicare.</p> <p>Hospital Indemnity Products – Plans offering additional benefits, payable to consumers based upon their medical utilization, sometimes used to delay copays/coinsurance. These plans are not affiliated or connected to Medicare.</p> <p><small>Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in these plans depends on the plan's contract renewal with Medicare. Y0966_SOA_4488709_C UNEX20W4488709_000</small></p>
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Where are SOA forms found?

Electronic Scope of Appointment forms

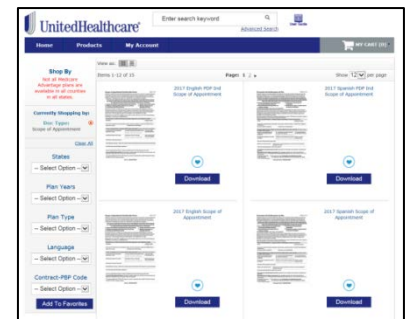
- An electronic Scope of Appointment (eSOA) is available in LEAN, on the website, and mobile app. The eSOA can be completed online or offline using the mobile app.



Paper and PDF branded SOA forms

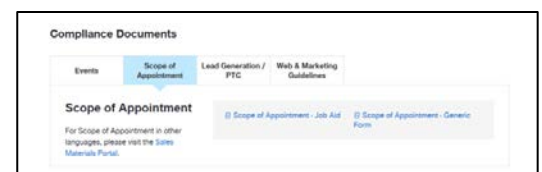
Are available in English and select non-English languages:

- In MA plan and PDP Enrollment Guides.
- As a stand-alone document on the Sales Materials Portal (Jarvis > Sales & Marketing Tools > Sales Material Portal > Order Materials > Left Navigation Bar > Doc Type > Scope of Appointment)



Generic SOA form

- Available on Jarvis > Sales & Marketing Tools tab > Sales Materials > Compliance Documents > Scope of Appointment tab



Completing an Electronic SOA form in LEAN

- Within LEAN, open the eSOA by selecting the Scope of Appointment button.
- Complete all **required** fields on the first page in order to proceed.
 - Your agent information will be populated automatically
- Select “Discard” to delete the eSOA
- Select “Save” to save the eSOA to “My SoA” Confirmations
- Select “Continue to Signature Options” to advance the eSOA
- The consumer must sign the last page of the eSOA by selecting either:
 - Sign in LEAN now (default selection), which uses a mouse or touchscreen.
 - Refer to the LEAN User Guide, available on Jarvis, for additional information on completing a “Sign in LEAN now” signature.
 - When using LEAN in offline mode, you must sync within 24 hours of the consumer signature to upload the eSOA.
 - Sign via email Remote Signature
 - The remote signature process for eSOA is the same as it is for an electronic enrollment application. Refer to the Remote Signature job aid available on Jarvis for additional information.
- **Best Practice** – Always check that the eSOA is appearing in the “Completed” tab of the “My SoA Confirmations” tab in the “My Applications” section of LEAN.

Viewing the status of eSOA in LEAN

- eSOA can be viewed in the “My Applications” section of LEAN under the “My SoA Confirmations” tab. There are two tabs within the “My SoA Confirmation” tab
 - Action Required
 - Completed
- Refer to the LEAN User Guide for details on the various statuses of eSOAs and how to search for specific eSOAs.

Completing a paper SOA form

- You must complete all fields in the “**To be completed by Licensed Sales Representative**” area of the form.
- Provide the SOA form to the consumer for completion.
- The consumer or authorized legal representative must indicate each product they agree can be discussed at the appointment, sign, date, and return the SOA form to you. If an authorized legal representative is completing the form, the authorized legal representative must also complete the “Authorized Representative” area of the SOA form.
- The consumer or authorized representative signs and dates the SOA form.
- Have the consumer return the completed SOA form to you
 - (**Note:** the consumer can return the form to you via In-person, postal mail, email, or fax – The SOA form may be signed, scanned, and emailed/faxed to you, but it must be complete and legible).

How is the Scope of Appointment Captured?

- Field agents may use the eSOA available in LEAN, UnitedHealthcare branded paper form, or other CMS compliant electronic or paper form.
 - **Best Practice** – The eSOA available in LEAN is the preferred method.
- External Distribution Channel (EDC) agents may also use the generic SOA form.
 - The generic SOA form is available to agents on Jarvis and may be completed using editable PDF functionality.
 - Fill out the editable SOA PDF form (**Note:** You must not check the product check boxes. This is completed by the consumer).

Compliance Reminder

Note: It is not compliant to modify or use computer programs or software to modify UnitedHealthcare documents to be editable or allow for electronic signatures.

How can a consumer receive a SOA form?

SOA forms can be distributed:

- In person (e.g., at a scheduled appointment, consumer walks in to an office, etc.)
- By postal mail
 - Paper SOA forms may be enclosed in a direct mail campaign (in the same envelope), but the PTC would need to be documented and established separately.
- Email/Fax
 - You must have permission to email prior to emailing a SOA form to the consumer. Simply having an email address does not permit you to use the email address until you have specific permission.
- Remote Signature for eSOA. See the previous section, Completing an Electronic SOA form in LEAN.
- **Best Practice** – Prior to sending via email or fax, obtain the consumer’s agreement that the email and a completed form contains Protected Health Information (PHI) or sensitive information and that the email will not be encrypted and there is a risk that the email could be intercepted or disclosed.

Does a SOA have an expiration date?

A SOA obtained in advance of an appointment, is valid until the appointment is conducted or until the end of the applicable selling period. 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 use LEAN eSOA with remote signature to obtain SOA from the consumer. On October 15, the consumer calls and reschedules the appointment for October 17. On October 17, you and the consumer meet. The eSOA signed by the consumer on October 1 is valid for the October 17 appointment.

Retention Requirements

You must retain all paper SOA forms, including those for cancelled or rescheduled appointments, consumer no-shows, or appointments that do not result in an enrollment. eSOAs completed in LEAN are retained by UnitedHealthcare. You are required to:

- Retain paper SOA forms for 10 years from the date of consumer signature and make them available upon request.
- Ensure the secure storage of the SOA form as it contains PHI.

Can a paper SOA form be stored electronically?

- Yes, paper 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.
 - **Best Practice** – If storing paper SOA forms electronically, you should ensure that paper copies are disposed of compliantly.
- 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
- Check to see if your computer already has encryption software installed. In most cases, you simply have to “activate” the encryption. For example, for the last several years Microsoft computers come with BitLocker pre-loaded
- Contact your local electronics retailer and ask for assistance in identifying the full-disk encryption options compatible with your hardware/software and/or reach out to a reputable security company, such as McAfee or Symantec, for assistance purchasing a compatible full-disk encryption solution
- Always maintain proof that a device on which you store PHI/PII is encrypted. If your device is stolen or lost, you will need to report the incident immediately to UnitedHealthcare and provide evidence that encryption was installed and the type of encryption used

- Virtual (cloud) storage may be used for SOA forms if the agent (or agency, if the agent is employed by an agency) has a proper Business Associate Agreement in place with the cloud storage provider, and the cloud storage where PHI/PII is stored has appropriate security controls (e.g., encryption, logging).
- Report privacy incidents immediately upon discovery to one of the following:
 - 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

Other Scenarios that Require a SOA Form

There are situations that allow and require you to obtain a SOA immediately prior to discussing any MA plan and/or PDP options.

Consumer Unscheduled Walks in to an Agent Office or UnitedHealthcare MedicareStore

Unscheduled consumer walk-ins to a sales office would require a SOA form be completed prior to a personal/individual marketing appointment. UnitedHealthcare MedicareStores are considered extensions of a UnitedHealthcare office. All SOA rules apply if there is any discussion of plan benefits.

Event follow-up appointment (consumer requests a future appointment after attending an educational or marketing/sales event)

A SOA form must be obtained for all future appointments; however, the SOA form may be obtained at the time the appointment is scheduled or at the beginning of the appointment.

Note: a SOA is not required for plan discussions or enrollments conducted during a marketing/sales event.

Medicare eligible spouse or unexpected guest who is in attendance at a personal/individual marketing appointment

A SOA form is required from each Medicare-eligible consumer present at a personal/individual marketing appointment. The SOA form may not be combined for spouses.

The consumer or agent requests the presentation of a MA plan and/or PDP not originally agreed to during an otherwise properly solicited, scheduled, and documented appointment

A new SOA form is required prior to the discussion of a different product (e.g., MA plan during PDP appointment) that was not captured on the original SOA form.

Educational Event

A SOA form for a future marketing/sales appointment may be obtained during an educational event.

Scenarios that do not require a SOA

Marketing/Sales Event (Formal Event)

A SOA form is not obtained from the consumer prior to a formal marketing/sales event. Instead, at the beginning of a formal marketing/sales event you must announce the product(s) that will be presented.

Marketing/Sales Event (Informal Event)

A SOA form is not obtained from the consumer prior to an informal marketing/sales event. 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.

Health Related Products

A SOA form is only used to document the consumer's agreement to discuss a MA plan and/or PDP. 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.

If during an appointment for health-related products (including Medicare supplement insurance), the consumer requests information about a MA plan and/or PDP or you determine that a MA plan and/or PDP not identified on the original SOA form may best suit the consumer, you must first obtain a new SOA form from the consumer and then may present the requested plans.

Compliance Reminder

Cross selling is strictly prohibited. Cross selling is marketing and/or selling non-healthcare related products during marketing activities related to MA plans, Part D, or Medicare Supplement insurance. Discussion of a non-healthcare related product initiated by a consumer at a personal/individual marketing appointment requires a separate appointment. A SOA form would not be required for a non-healthcare related product.

Medicare Supplement Products

An appointment to discuss only Medicare Supplement insurance does not require a SOA. If, however, the consumer inquires about a MA plan and/or PDP during a Medicare Supplement appointment, you must first obtain a SOA and then you may proceed with discussing MA plan and/or PDP.

Compliance Reminder

Unsolicited contact includes engaging in any "bait-and-switch" tactics (i.e., marketing a product that does not require PTC in order to convert the marketing effort to a product that does require PTC) and is prohibited. For example, marketing a non-UnitedHealthcare Medicare Solutions Medicare Supplement Insurance product through cold calling, text, email, or door-to-door and then converting the marketing effort to any UnitedHealthcare Medicare Solutions product, including UnitedHealthcare Medicare Supplement Insurance plans would be unsolicited contact.

Resources

Agent Guide

The agent guide provides guidance on CMS regulations and UnitedHealthcare rules, policies, and procedures. It is available on **Jarvis**.

Sales Policy Job Aids

Agent Created and UnitedHealthcare Toolkit Materials Guidelines Job Aid

Agent Events Job Aid

Agent Website and Social Media Guidelines Job Aid

Permission to Contact and Lead Generation Job Aid

Prescription Drug Coverage Reference Job Aid

Scope of Appointment Job Aid

Compliance Questions

Submit compliance-related questions to compliance_questions@uhc.com

Jarvis

Access **Jarvis** at www.uhcjarvis.com

For assistance accessing or using the Jarvis, contact the Producer Help Desk (PHD) at phd@uhc.com or 1-888-381-8581.