

What to Know About SOAs in Senior Market Sales

For those new to senior market sales, Scopes of Appointment (SOAs) can be a foreign idea. But the basics of SOAs, and how they've changed for 2018, play a major role in the industry.

Scopes of Appointment are documents that define the range of products an agent can discuss with a client during an appointment. Thanks to a change in the [2018 Medicare Marketing Guidelines \(MMG\)](#), "same-day scopes" are now on the table, countering a previous requirement to wait 48 hours between SOA and appointment.

This is great news, since it not only allows seniors to access the insurance they need faster, but speeds up sales for agents as well.

There's more to know about SOAs than just the recent changes. Here are the answers to a few frequently asked questions.

Q: Who does an agent get an SOA from?

A: Before any one-on-one personal/individual marketing, the agent must obtain an SOA in advance from the beneficiary.

Q: When do you need to get an SOA form?

A: When setting up the appointment to meet the beneficiary, you should send the SOA form so they can fill it out and give it to you at your meeting later. In the event of a walk-in meeting, you must collect an SOA before beginning any presentation.

Q: What documentation do you need?

A: Your SOA should:

- Be a signed agreement by the beneficiary
- Be a CMS-approved form

Q: Can an agent discuss other products not checked on the SOA form?

A: No. If a client wishes to discuss any products not checked off on the original SOA form, an additional SOA must be filled out before the meeting can continue.

Q: Is the SOA form good for multiple appointments?

A: No. An SOA form is good for one personal appointment only. If the appointment needs to be rescheduled, the previously signed SOA form may be used for the rescheduled appointment as long as the rescheduled appointment is conducted during the same election period and the products agreed to be discussed have not changed.

Q: If a beneficiary wants to consider their options after an appointment and asks an agent to return at a later time, does the agent have to complete another Scope of Appointment for the follow-up meeting?

A: A new Scope of Appointment is not needed as long as you stick to the agreed-upon subjects in the follow-up meeting.

Q: Is an SOA form required for an agent to meet with an existing client?

A: Yes. The CMS Scope of Appointment rule doesn't differentiate between current and prospective clients. You must collect an SOA before appointments with both current and prospective clients.

Q: Is the SOA form required at a sales or marketing event?

A: No. [Marketing and sales events](#) are generally open to the public and are not individual sales appointments. However, if a beneficiary wants to schedule a one-on-one appointment later, they will need to fill out an SOA form beforehand.

Q: Is an SOA form required to be submitted with all enrollment applications?

A: Generally, yes. The agent is required to submit an SOA form for all applications that involved an individual appointment. Certain carriers may only require the submission of an SOA upon request. Be sure to check the carrier's specific policy.

Q: What should I do when unexpected beneficiaries showed up at a properly scheduled face-to-face appointment?

A: Before beginning the meeting, you should have every person in attendance fill out and sign an SOA form.

Q: Is an SOA form required for applications that are submitted via snail mail?

A: Yes, if the application is mailed to the Medicare beneficiary for completion after a one-on-one discussion of a plan.

Q: Is a documented permission to contact the same as an SOA form?

A: No. [Permission to contact the beneficiary](#) and an SOA form are two different things. A permission to call or contact is simply permission provided by the beneficiary to be contacted. It is not a substitute for the SOA form. Similarly, an SOA does not give the agent permission to contact the beneficiary after the sales presentation.

Q: How long do I have to keep SOA forms?

A: All documentation must be maintained for the selling year plus 10 additional years. This includes initial and second SOA forms obtained at the same appointment and any SOA form obtained regardless of whether an appointment ends in an enrollment or not. SOA forms must be produced upon the request of either CMS or the Plan Sponsor.