

Marketing Dos and Don'ts

DEFINITIONS

Marketing/Sales Event

Marketing/sales events are events that a plan sponsor hosts or participates in aimed at promoting specific benefits/premiums and/or services offered by the plan. Plan sponsors may conduct a formal event where a presentation is provided to Medicare beneficiaries or an informal event where plan sponsors are only distributing health plan brochures and pre-enrollment materials.

Plan sponsors may also accept enrollment forms and perform enrollment at marketing/sales events.

ALSO CALLED...

Sales seminar, sales presentation, Medicare benefits presentation

Personal/Individual Sales Appointment

Personal/individual marketing appointments typically take place in the Medicare beneficiary's home; however, these appointments can also take place in other venues such as a library or coffee shop. All one-on-one appointments with Medicare beneficiaries are considered to be marketing/sales events by CMS.

Appointments must follow the scope of appointment guidance.

ALSO CALLED...

Home Visit / Walk-in/Public Venue

Marketing in the Health Care Setting

Marketing activities such as sales presentations, distribution of marketing materials and collections of applications are permitted in health care setting common areas such as hospital or nursing home cafeterias, community or recreational rooms, conference rooms and areas outside of pharmacy counters in retail stores. Marketing activities are prohibited in any areas where patients receive health services (includes waiting rooms, exam rooms, hospital patient rooms, dialysis centers, and pharmacy counter areas).

Only upon request by the beneficiary are you permitted to schedule appointments with beneficiaries residing in long-term care facilities (including nursing homes, assisted living facilities, board and care homes, etc.)

ALSO CALLED...

Provider Marketing

Educational Event

Educational events are events designed to inform Medicare beneficiaries about Medicare Advantage, Prescription Drug or other Medicare programs, but do not steer, or attempt to steer-potential enrollees toward a specific plan or limited number of plans. Educational events may not include any sales activities such as the distribution of marketing materials or the distribution or collection of plan applications. Educational events must be explicitly advertised as "educational," otherwise they will be considered to be sales/marketing events by CMS.

ALSO CALLED...

Expo, fair, festival (coupled with "health," "wellness" or "senior,"

Medicare 101 Presentation, SHIP Counselors)

Health Fair

Health and Wellness presentations may take place at multiple locations throughout the service area including community centers and churches in the neighborhoods where Aetna Medicare members live and work. Aetna may participate in health fairs and health promotional events as either a sole sponsor or co-sponsor of an event hosted by multiple organizations. The **intent** of Health Fairs may be **educational** in nature or **marketing** in nature however; **they must comply with educational and marketing requirements.**

ALSO CALLED...

Expo, Flu Shot events

Potential topics and information include:

- The role and importance of the primary care physician
- How to access emergency services
- The importance and value of screenings and preventive care
- How to access member benefits

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DEFINITIONS/ PERMISSIBLE ACTIVITIES	MARKETING/ SALES EVENT	PERSONAL / INDIVIDUAL SALES APPOINTMENT	MARKETING IN THE HEALTH CARE SETTING	EDUCATIONAL EVENT	HEALTH FAIR
Principal purpose	Selling Formal/Informal	Selling	Selling	Education	Educational/Selling
Reportable to CMS	Yes	No	Yes	Yes	Yes
Scope of Appointment (SOA)	No (Unless they require a 1 on 1 following the presentation)	Yes	No (Unless they require a 1 on 1 following the presentation)	No	No (Unless they require a 1 on 1 following the presentation)
Ability to set up a future appointment	Yes (Scope required prior to appt, unless walk-in to sales office)	Yes (Scope required prior to appt, unless walk-in to sales office)	Yes (Scope required prior to appt, unless walk-in to sales office)	No	Educational-No Selling- Yes (Secure SOA)
"Future contact" Permission to Contact (Lead Card)	Yes, if prospect wants agent to contact them after a mtg	No	Yes	No	Educational-No Selling-Yes
Attendance Sheet	Formal -Yes (Can't be a requirement) Informal -No	No	Yes	No	No
Light Snacks and refreshments only	Yes	Yes	Yes	Yes (Meals are permitted)	Educational-Yes Selling-Yes
Informational guides, promotional items and banners	Yes	Yes	Yes	Yes	Educational-Yes Selling-Yes
Distribution of Business Cards Please Note: CMS clarified business cards may NOT be stapled to any marketing material. Stickers with agent contact information may NOT be applied to any approved materials, doing so is altering what was approved by CMS.	Yes	Yes	Yes	Yes (Upon request by the beneficiary)	Educational-Yes (Upon request by the beneficiary) Selling-Yes
Ability to conduct plan-specific sales presentation	Formal -Yes (Full presentation) Informal -No	Yes (Full presentation)	Yes	No	Educational-No Selling-Yes
Marketing Materials approved by CMS	Yes	Yes	Yes	Yes	Educational-Yes Selling-Yes
Distribution of Benefits at a Glance	Yes	Yes	Yes	No	Educational-No Selling-Yes
Distribution of Pre-Enrollment Kits (SBs and Apps)	Yes (Complete Kit)	Yes	Yes	No	Educational-No Selling-Yes

NOT FOR DISTRIBUTION TO MEDICARE BENEFICIARIES

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Principal purpose	Selling Formal/Informal	Selling	Selling	Education	Educational/ Selling
Advertisement needs to include scope of product language and disclaimers	Formal-Yes Informal-No	Yes	Yes	No	Educational-No Selling-Yes
Advertisement needs to include educational event disclaimer	No	No	No	Yes	Educational-Yes Selling-No
Advertisement needs to be approved by CMS	Yes	Yes	Yes	Requires Compliance/ Legal approval	Educational-Yes Selling-Yes
Compliant (e.g., non-steering) provider participation-Guest Speaker	Yes	No	Yes	Yes	Educational-Yes Selling-Yes
Accept enrollments	Yes	Yes	Yes	No	Educational-No Selling-Yes

The following guidelines apply if health fair is educational:

- Advertisements for the event may be distributed to either enrollees, non-enrollees or both.
- Such events should be social and must not include a sales presentation.
- Pre-enrollment advertising materials (including enrollment forms) may not be distributed.
- Enrollment forms cannot be accepted during an educational or health promotion event, including the collection of completed enrollment forms.
- Aetna representatives are expected to respond to questions asked at the event. A response by a representative to questions asked at the event will not be considered a sales presentation as long as no enrollment form is accepted at the event.
- No gifts or other free items that exceed \$15 retail value may be distributed.
- All locations must be accessible to persons with disabilities.
- Aetna will not compare benefits with other health plans.
- Aetna will not collect names/ addresses of potential enrollees.
- Meals can be provided, must comply with CMS definition of educational event and meet nominal gift requirement.

NOTE: The information presented here is intended to provide an overview of some important CMS Medicare Marketing Guidelines and is not intended to replace required compliance training for Aetna producers. Aetna producers are required to adhere to the CMS Medicare Marketing Guidelines, consistent with the terms of their agreements. This information is intended for producers only.

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