



# How to Host a Successful Medicare Sales Event

FOR AGENT USE ONLY

Originally published 1/29/2024

# Contents

## Establishing Your Event

Selecting What Kind of Event to Host.....	4
Picking a Location.....	4
Registering Your Event.....	5
Marketing Your Event .....	5

## Giving It Your Best

Crafting a Compelling Presentation.....	7
Practicing Your Elevator Pitch .....	7
Giveaways and Refreshments.....	8
Following up.....	8

## Do's and Don'ts of Sales Events

Do.....	9
Don't .....	9
A Note About Compliance .....	10

## In Case of Cancellation

Best Practices for Canceling Events.....	10
--	----



Sales events are an excellent way to connect with potential clients in areas where they may already be. This takes the work out of finding clients; they come to you! In this guide, we'll detail how to successfully prepare for and put on a Medicare sales event that meets compliance standards. By presenting your expertise and support for your community, you have the opportunity to build relationships and make new sales. Ritter is here to make sure you succeed and meet your sales goals!

# Establishing Your Event

## Selecting What Kind of Event to Host

There is more than one kind of Medicare sales event you can host as an agent.



**FORMAL SALES EVENTS** feature plan-specific information to an invited audience.



**INFORMAL SALES EVENTS** take place in a variety of locations (a table, booth, kiosk) and feature plan information by request only.

When deciding what kind of event to host, think about the factors that may influence the event. Consider if you'd like to be available for several hours or if you'd feel more comfortable speaking with individuals one-on-one, an informal event may be better suited for you. If you feel comfortable speaking in front of a group and are available for only a few hours, consider hosting a formal sales event.

*Note that any event that is not strictly educational can be viewed as a marketing event and must be advertised as such.*



Interested in hosting a Medicare educational event? Download our guide: ["How to Host a Successful Medicare Educational Event"](#)!

## Picking a Location

Consider your location when choosing what type of event to host. Do you do business in a city or a rural area? Venues with lots of foot traffic are great for hosting an informal event. If you live in a rural area and would like to invite attendees, consider selecting a space that is large enough to host a group and has space that you can utilize for a presentation. Some local

libraries or community centers can be great venues for formal sales events. These spaces are often equipped for a formal presentation with a projector and seating for a group of people. When choosing a location, remember that you are not allowed to carry out sales activities anywhere individuals may receive health care services. Agents are permitted to carry out events in common spaces such as waiting rooms, cafeterias, conference rooms, and recreational spaces. You are also not allowed to conduct sales events in treatment rooms, areas where individuals may interact with their providers, or pharmacy counters.

Be aware that agents are not allowed to host a sales event within 12 hours of an educational event in the same building or any adjoining building.

## Registering Your Event

You must register sales events with the carriers you will be representing. Reporting requirements vary from carrier to carrier, so we recommend referring to the deadlines and requirements of the carrier you plan to partner with. Do so in advance, that way you'll have plenty of time to promote your event. You can access this information in the online agent portal for your carrier. Some carriers may also have forms that you are required to file. This information is available in the Ritter Docs carrier pages.



As a Ritter agent, you have access to all the agent portal and contact information for carriers **all in one place!** Not yet a Ritter agent? **[It's free to sign up!](#)**

Not registering a sales event could mean that you lose out on sales commission, and you could have your contract revoked.

## Marketing Your Event

Any successful event has attendees, and to make sure potential clients attend your event, **[you'll have to market yourself!](#)** You can advertise your event online, via mail, radio, and other forms of media. Ask your location host if they would be willing to advertise the event to their own members or visitors. For example, a local fire department may have an established mailing list or social media page where they share events. Ask if they could share your event with their contacts in order to increase the exposure of your event.



The following are compliance regulations you must adhere to when promoting your sales event:

- ✓ You cannot require sign-in sheets or require attendees to provide contact information as a prerequisite for attending an event.
- ✓ You may not state that your event is educational if you intend to market specific plans and carriers.
- ✓ You must include the proper disclaimers on all advertisements and invitations for your event.
- ✓ You cannot conduct activities, including health screenings or surveys that are used for or could be viewed as being used to target a subset of members (or “cherry picking”)
- ✓ Use information that was collected for raffles or giveaways for any other purpose than raffles or giveaways.

The following disclaimers will need to be used when marketing your event to potential clients. The first disclaimer must appear on *all* advertisements and invitations. Keep reading to see if other disclaimers might apply.

*“For accommodation of persons with special needs, call <insert phone and TTY number>.”*

If your event involves marketing Medicare Advantage or Part D, then you must also include the following [third-party marketing organization \(TPMO\)](#) disclaimer on any printed materials distributed for the event.

If you are only marketing a select number of plans from your area, use the following disclaimer:

*“We do not offer every plan available in your area. Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.”*

If you’re marketing all plans within a service area, use:

*“Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with plan choices.”*

These disclaimers make sure that your event is compliant with Centers for Medicare & Medicaid Services (CMS) requirements and protects your potential future clients. Keep in mind that [these disclaimers have been revised](#) for 2024.

## Giving It Your Best

Remember these great tips when [creating an engaging and memorable presentation](#).

### Crafting a Compelling Presentation

If you're planning on hosting a sales event, you'll need to utilize the proper materials that help highlight the carriers and plans you're partnering with.

- Present educational and fact-driven content (avoid using superlative statements)
- Only use carrier and CMS-approved presentations and talking points
- Keep information simple
- If using PowerPoint slides, rely on images rather than large groups of text
- Establish trust with your audience

For formal sales events, CMS requires that you present a sales presentation video, Summary of Benefits, and any Star Rating information. Carriers may have additional requirements regarding required materials that should be presented upon and shared at the event. Consider incorporating the required video into your presentation early and play it in its entirety. Secret shoppers often look for this in their evaluations. In your presentation, discuss Summary of Benefits information, drug coverage, network information, and enrollment requirements. Make the required information readily available for all attendees to access. Bring plenty of copies with you to make sure you have enough.



### Practicing Your Elevator Pitch

For more informal sales events, practice your best elevator pitch. Hit the most important and CMS-required points of your presentation. You'll likely be talking with clients in short interactions, so marketing your services quickly and effectively is important. Bring along promotional goods from carriers to be memorable after individuals leave your event. Having handouts and other print materials on hand can be helpful for potential clients who would like to do their own research. These materials are available on [ShopRitterIM.com](https://www.shopritterim.com) and through your carrier partners.

If you're an agent using [Shop & Enroll](#), your clients can view the plans in their area that you represent. With Shop & Enroll, clients can enroll in coverage with no additional costs. You can send them a prefilled FastTrack enrollment application. There's also a fully integrated CRM for easy client management after they enroll.

## Giveaways and Refreshments

Giveaways can be a great way to promote your business and get event attendees interested in working with you. If you choose to giveaway promo items at your event, keep in mind CMS' nominal gift ordinances. CMS requires that all gifts must be worth \$15 or less per item.

Good items to give away could be pens with your phone number, a chip clip, a jar opener with a carrier's logo and website on it. These items must be available to all visitors, whether or not the client has any interest in enrolling in a plan. You are not permitted to give away cash, a check, or any other cash equivalent.

Refreshments also fall under this category. They are nice to have at your event and may increase foot traffic if your event is in a common space. CMS also mentions that snacks must be reasonably priced and cannot be considered a meal. When offering refreshments, stick to soda, water, cheese and crackers, cookies, or similar light refreshments to stay compliant.



## Following up

After your presentation, be prepared to answer questions and [listen well to your clients](#). By listening, you're more likely to be aware of what your clients need rather than finding quick solutions. At a Medicare sales event, you're allowed to collect PTC forms to set up an appointment at a later time. You may not require any contact information at an event.

Follow up with those who wanted to be contacted a few days after the event. Ask if they'd like to schedule an appointment to discuss plan details and enrollment options. Do not attempt to contact any attendee who did not submit a PTC form at your event.

Remember, if you plan to meet with a client, you need to collect a Scope of Appointment (SOA) form 48 hours in advance. The SOA form is specific about the kind of plans you can discuss during your meeting. Your SOA form should have an option for a beneficiary to select the kinds of plans they'd like to discuss, and some brief information describing all the plan options that are available. When meeting with clients, you can only discuss the plan(s) they selected in advance on their SOA. The only exceptions to the 48-hour SOA rule include:

- When a beneficiary is four days or less from the end of a valid enrollment period (AEP, OEP, SEP, Initial Coverage Election Period)
- During a walk-in or unscheduled in-person meeting initiated by the beneficiary



# DO'S AND DON'TS OF SALES EVENTS

The following do's and don'ts will help you maintain a compliant and effective sales event when you're creating, and advertising, and executing your event.

## DO

- ✔ Let beneficiaries approach you first at informal events
- ✔ Use sign-in sheets that clearly indicate providing contact information is optional
- ✔ Name all products and plan types you'll cover before starting
- ✔ Use only carrier and CMS-approved presentations and talking points
- ✔ Distribute giveaways with your contact information on it<sup>1</sup>
- ✔ Give away promotional items that include plan name, logo, toll-free number, and/or carrier website<sup>2</sup>
- ✔ Provide refreshments or light snacks (e.g., coffee, soda, fruit, crackers)<sup>3</sup>
- ✔ Distribute Star Ratings information, Summary of Benefits, Pre-Enrollment Checklist, and the Multi-Language Insert with any enrollment form
- ✔ Hand out objective educational materials on Medicare Advantage, Part D, and other Medicare programs
- ✔ Collect lead cards and business reply cards
- ✔ Collect enrollment applications
- ✔ Use the necessary TPMO disclaimer on printed marketing materials
- ✔ Freely give out your business card to any attendee
- ✔ Collect Scope of Appointment forms for future appointments
- ✔ Call attendees who attended a sales event if they gave express permission at the event for a follow-up call (you must have documented permission to contact)
- ✔ Follow all carrier event filing requirements and processes (including cancellations)

*1,2,3 Items must comply with CMS' nominal gifts ordinances.*

## DON'T

- ✘ Request or accept a referral
- ✘ Offer health screenings or similar activities that could seem like, or be used for, "cherry picking"
- ✘ Require attendees to use a sign-in sheet
- ✘ Compare one carrier's plan to other carriers' plans by name without getting written consent from all carriers involved in the comparison and without having studies or statistical data to back up comparisons (Comparisons must be factually based and can't be misleading)
- ✘ Discuss or cross-sell non-health care related products (e.g., annuities, life insurance)
- ✘ Give away cash or other monetary rebates
- ✘ Use absolute or qualified superlatives (e.g., This is the "best" plan!)
- ✘ Use contact information provided by attendees for raffles or drawings for any other purpose
- ✘ Offer or subsidize meals or a combination of foods and beverages that could make it seem like you're offering meals
- ✘ Require attendees to fill out a Scope of Appointment form or enrollment forms
- ✘ Host a sales event within 12 hours of an educational event in the same building or any adjacent buildings
- ✘ Present any information or use materials from carriers you haven't contacted or filed an event with

## A Note About Compliance

Maintaining compliance is very important. CMS takes compliance very seriously and so do we. Violating compliance regulations may result in an administrative hearing, penalty, a cease and desist order, or suspension or revocation of your license. We've covered many compliance-related topics in this guide, but we also frequently cover compliance on [the Ritter Blog](#).

## In Case of Cancellation

If you need to cancel your event, be aware that some carriers have cancellation policies in place. Make sure you know your carriers' policies.

### Best Practices for Canceling Events

When you have to cancel events, follow the best practices below.

- Cancel the event with 48 hours' notice, if possible.
  - Submit proper cancellation notice to your carriers and notify the venue.
  - Notify all potential attendees that you have canceled the event the same way you notified them.
  - Be aware that some carriers will want you to provide proof that you have done so.
- If you need to cancel with less than 48 hours' notice, submit the cancellation notice to carriers and notify the venue.
  - Plan to be present or have a representative present to let potential attendees know that the event has been canceled and provide them with plan information.
  - Plan to remain on site for 15 minutes after the originally scheduled start time.

With this information in mind, you'll be ready to host a successful and compliant Medicare sales event! At Ritter Insurance Marketing, we're here to encourage you to meet your goals. For more information about how we can help you, give us a call at 800-769-1847 or [refer to your sales specialist](#). For any compliance-related concerns, contact [ComplianceOfficer@RitterIM.com](mailto:ComplianceOfficer@RitterIM.com).