

Your organization is expected to submit the following for review and approval prior to use:

- Sales, enrollment, and transfer scripts
- Plan compare websites
- All marketing materials (as defined by CMS), multi-plan or carrier specific
- Following communications (as defined by CMS):
 - Permission to contact flows/forms
 - Digital / TV videos
- Post enrollment member communications

All materials that meet the above criteria leveraged by your organization(s) must be submitted. This includes materials you develop **and** materials from which you purchase leads. *If* you purchase leads from an electronic appointment scheduler / lead broker, you must also submit the materials that lead broker utilizes for lead generation.

All plan year 2026 AEP marketing materials must be submitted by September 10, 2025.

How to Submit?

- Complete the online form at www.teamifg.com/marketingcompliance
- If you are directly contracted with a carrier, in addition to sending your submissions to IFG Sales Integrity, you must also submit your materials directly to the carrier via their intake process.

For example, if you are directly contracted with Humana, in addition to sending your submissions to IFG Sales Integrity, please also submit to Humana by emailing SalesIntegrityReview@Humana.com. Note: Humana's Spreadsheet must be completed in full, or Humana will reject your submission.

Reminder:

You are not permitted to use any of the above materials without prior submission and approval. It is your responsibility to allocate ample time for review.

CMS regulations **prohibit** generating leads or sales for Medicare Advantage plans using misleading or confusing materials (including, but not limited to, websites). Materials that include any of the following components are likely to be **misleading and prohibited**:

- Promotion of any sort of prize, raffle, financial reward, or free products other than as permitted under 42 CFR 422.2263. Note that CMS prohibits using information collected for raffles or drawings for any purpose other than raffles or drawings.
- Content having no clear connection to Medicare Advantage, where consumers are given the opportunity to call or enter contact information but it would not be obvious to consumers that they would be contacted regarding Medicare Advantage plans.

Examples include but are not limited to: content primarily focused on housing assistance, government subsidies, low-income financial assistance, job hiring / skills training, etc.

- Promotion of federal savings programs that are not relevant to Medicare Advantage but which invite consumers to call or share their contact information for more information (this is seen as a "bait and switch" tactic).

If you are currently using any of the above types of lead sources, please cease use immediately and submit to IFG Sales Integrity for review. **If you continue to use these types of lead sources or use non-compliant materials, disciplinary action will occur, up to and including possible termination.** If you need assistance identifying lead sources that have been pre-reviewed by carriers, engage IFG Sales Integrity.

Thank you for your commitment to compliance and a positive beneficiary experience as we prepare for the upcoming AEP season.

IFG Sales Integrity

