



Best Practices for Reducing Consumer Complaints

CMS guidelines require Medicare Advantage carriers to monitor, investigate, and resolve consumer complaints. Effective complaint management helps improve consumer experience, reduces complaint rates, and contributes to stronger CMS Star Ratings performance.

As an agent, you play a crucial role in preventing and reducing consumer complaints. Following these best practices will help support compliance and improve consumer experience. Note, this is not an all-inclusive list of best practices.

- Proactively address consumer concerns before they escalate into formal complaints.
- Communicate clearly and accurately with consumers to set proper expectations and avoid misunderstandings.
- Provide timely assistance and follow-up to resolve consumer issues satisfactorily

- Maintain professionalism and empathy during all consumer interactions to foster trust and confidence.
- Obtain a consumer's consent to enroll and provide the consumer with a confirmation number for the enrollment application.
- Use each carrier's provider lookup tool for verification that each of the consumer's providers participate in the plan and are accepting new members.
- Check that each provider accepts the plan type (PPO vs. HMO) the consumer is considering.
- Discuss and assign the consumer's requested Primary Care Provider (PCP) and avoid assigning Nurse Practitioners or Specialists as a PCP on the application.
- Share the carrier's online provider look-up tool and the carrier's customer service phone number in case the consumer needs assistance finding a new provider after enrollment.
- Deliver a full presentation on benefits and plan requirements, making sure to answer any questions the consumer might have along the way and avoid any misleading or false information.
- If the consumer is still employed and has medical coverage through their employer, verify the consumer understands they are enrolling in an individual Medicare plan, and if applicable, will no longer be eligible to be enrolled in their Employer's Group plan.

- Be aware of any carrier plan that has a narrow network of providers and make sure the consumer is comfortable receiving care only from the narrow network of providers.
- Record all marketing, sales, and enrollment calls (chain of enrollment). This includes calls via web-based technology (audio portion only).
- For telephonic sales, be sure to follow an approved sales and enrollment scripting, verbatim.
- Provide all applicable disclosures.

Medicare Advantage carriers are dedicated to helping you stay in compliance at all times and they take all complaints and grievances seriously. If you have any questions, please reach out to your upline, or review carrier resources that they make available to agents.

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