



## Reminder! Compliant Use of Informational, Telesales, and Enrollment Scripts

This compliance bulletin is a reminder regarding the proper use of Informational, Telesales, and Enrollment Scripts, and offers guidance when conducting business telephonically in accordance with regulatory requirements.

### Here are some important tips and information:

- Field agents who conduct any sales activities over the phone ***MUST*** utilize a CMS and Carrier approved script. *Sales and enrollment scripts do NOT apply to just call centers.*
- All Telesales and Enrollment scripts require carrier and CMS review and approval.

- Scripts may NOT be edited, paraphrased, shortened, or ad-libbed unless the revised version has been re-filed and approved by carriers and CMS.
- If you are in the YourPlanChoice hierarchy, you **MUST** use the approved scripts noted at the bottom of this bulletin which have been approved for use by all agents in the YPC hierarchy.
- If you are not in the YPC hierarchy or you want to use a different script, you must follow the same process you use for other marketing materials to obtain carrier and CMS approval prior to use.
- Face-to-face or in-person sales scripts may NOT be used for telephonic sales activities.
  - Telephonic sales require the full sales and enrollment scripting exactly as written.
- Sales and Enrollment scripts change annually and must be reviewed and approved each year by carriers and CMS, so make sure you and/or your agents who are conducting telephonic enrollments use current carrier and CMS approved scripts.
- Informational scripts are generally defined as “communications,” pursuant to CMS rules.
  - Informational scripts are intended to educate and answer beneficiary questions, but you must make it clear when you’re going to transfer a beneficiary to a sales/enrollment department (i.e., the conversation is moving from a communication activity to a marketing activity).

- Before making any transfer to a sales/enrollment (i.e., marketing) department, you must obtain the beneficiary's consent, ideally with a yes/no question.
- Even if the intent of the call is informational, **any** script that includes plan names, carrier names, benefits or premium information is considered **marketing** and must be filed for review and approval with carriers and CMS **prior to use**.
- Even if a script or other marketing material has an SMID that was approved for use by another TPMO, it must also be filed for your specific use.
  - For example, lead vendor materials often have an SMID, but unless the piece was filed for your specific use as a TPMO, you cannot use it until it is filed and approved by CMS and the applicable carriers.
  - The only exception to this rule is when the top of hierarchy files scripts or materials for use by all of the agents/agencies (TPMOs) in their hierarchy.

YPC has developed CMS-approved 2026 telephonic sales scripts for both field and call center agents within the YourPlanChoice hierarchy. These can be found on YourFMO.com (links below).

***Important note: Field agents conducting telephonic sales may use either the call center sales script or the field agent sales script; however, call center agents MUST use the call center sales script only.***

- **[Field Agent Script YourFMO-Field-Agent-Sales-Script-112125-EM.pdf](#)**

- This script is specific to field agents who conduct telephonic sales and should be used in conjunction with the enrollment script in SunFire.
- If you do not use SunFire for enrollments, then you are responsible for ensuring the enrollment script you use is properly approved and filed for use with your carriers and CMS.
- **Call Center Agent Script** [YourFMO-Call-Center-Sales-Script-112125-EM-1.pdf](#)
  - This script is specific to call center organizations and should be used in conjunction with the enrollment script in SunFire.
  - If you do not use SunFire for enrollments, then you are responsible for ensuring the enrollment script you use is properly approved and filed for use with your carriers and CMS.

Plan Year 2026 scripts have been added to YourFMO.com.

### Compliance - YourFMO

***Please note: Telephonic script adherence is one of the primary requirements evaluated during carrier and YPC oversight reviews. Ensuring all agents follow approved scripts helps prevent compliance findings and escalations.***

Please share this with all agents in your hierarchy so they are aware of these requirements.

**Important Notice: This Compliance Bulletin is intended strictly for licensed agent use only. Do not distribute to clients, prospects or any unauthorized individuals.**



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