



YourPlanChoice AEP Guidance for Plan Year 2027

If you have contracts through YourPlanChoice (YPC), now is the time to begin sending all AEP and plan year-related marketing and communication materials to your upline and/or AmeriLife affiliate partner to submit to the YPC marketing compliance team for review.

To help navigate this process, attached is [AEP Guidance](#) for plan year 2027.

This easy-to-reference guide consolidates key information, including:

- CMS final rule updates for PY 2027 (including updates to TPMO requirements)
- Marketing Compliance expectations for Medicare marketing materials
- Carrier and logo requirements
- Best practices for developing effective, compliant AEP and plan year materials

Two templates are included to help streamline development of your assets if you would like to use them:

- [Email template](#)
- [Social media template](#)

Important Dates and Information to Remember for Marketing Materials:

1. When must an asset for Plan Year (PY) 2026 be decommissioned in market?

All assets for PY 2026 must stop being used in market on **September 30, 2026**

2. What are the dates for this year's Medicare Annual Enrollment Period?

October 15, 2026 - December 7, 2026

3. When will carriers begin the review process of PY 2027?

Carriers will begin accepting marketing materials for review on **June 1, 2026**

4. How long do carriers take to review assets?

A typical timeframe for a carrier to review an asset is 10-14 business days. During AEP, turnaround times can be up to 20 business days. The timeframe is also dependent on the number of pages in the document and if all supporting content is included.

5. Can assets be submitted for PY 2027 or only for AEP?

Assets can be submitted for review as AEP ONLY, PY 2027 or Rest of Year (ROY).

- Assets for AEP Only will be approved for use from October 1, 2026 to December 7, 2026
- Assets for PY 2027 will be approved for use from October 1, 2026 to September 30, 2027
- Assets can be in market for AEP/PY 2027 starting October 1, 2026 – *sales cannot begin until October 15, 2026*

If assets are submitted for PY 2027 or ROY, they must include all required SEP qualifiers/disclosures to meet the requirement of a PY asset. *SEP content must be included in brackets.* This information is available in the AEP Guidance document linked above.

6. What is an acceptable marketing material file size?

Anything under 15MB is considered an acceptable file size and will reach the carrier. Anything over this size will be required to be reduced/compressed.

7. When can assets start to be submitted to CMS' Health Plan Management System (HPMS) for PY 2027?

Assets can start to be submitted to HPMS for PY 2027 on June 1, 2026.

8. How long does the HPMS process take?

For assets that are “file and use,” it is *5 calendar days* for **ACCEPTANCE**. **Acceptance is NOT an approval**. Acceptance means the carriers may now opt-in to the asset. Carriers typically take up to 14 business days or longer for opt in.

Assets that are “file and wait for approval,” such as television ads, can take up to 45 calendar days for **APPROVAL**. After the “approval,” these assets still require carrier opt-in.

9. How do I locate the CMS Medicare Communications and Marketing Guidelines (MCMGs)?

[The CMS Medicare Communications and Marketing Guidelines \(MCMG\)](#) can be accessed on the CMS website and should be reviewed when developing Medicare marketing materials.

Good Order Checklist:

- Provide complete documentation in Word format – include references, supporting files, HPMS opt-ins, and validation of claims.

- Create a subject line of your email based off the below criteria: MULTIPLAN_ABCCOMPANY_M | ASSET TYPE | ABCCOMPANY LLC. SMIDs are only used for marketing materials.

- Only include one asset type per email submission to your upline and AmeriLife affiliate partner.

Include the following information in your email to your upline and AmeriLife affiliate partner:

1. Contract Year

2. Distribution details

3. Selling Season (AEP, Plan year, Rest of Year)

4. Targeted plan(s) (Carriers)

5. Media Type (examples: website, direct mail, digital, and so on)

6. Submission status (new submission, cloned material)

Include updated carrier names, logos, and proper branding on assets. Logo review is a separate review process from Marketing Compliance.

Always refer to a “licensed insurance agent” or “licensed sales agent”.

Include phone number, hours of operation, and TTY.

Track the changes a carrier requires when revising a document and responding to carrier feedback.

Ensure all content is clearly written in a **WORD** document ONLY. If marketing, the SMID should be listed in the document title. *Any other file format will be returned.*

If marketing, include the SMID on the asset (if no space or character constraint – meaning each social media platform has restrictions that you as the submitter should be aware of).

Include the benefit grids for each carrier; this can be one Excel file under 20 MB for uploading into HPMS.

Benefit Grid Example:

	A	B	C	D	E	F	G	
1	fips	state	county	dental_type	min_dental_allo	benefit_period	num_plans	carriers
2		1001 AL	Autauga	Preventive & C	250	per year	774	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
3		1003 AL	Baldwin	Preventive & C	250	per year	582	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
4		1005 AL	Barbour	Preventive & C	250	per year	672	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
5		1007 AL	Bibb	Preventive & C	250	per year	774	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
6		1009 AL	Blount	Preventive & C	250	per year	774	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
7		1011 AL	Bullock	Preventive & C	250	per year	678	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
8		1013 AL	Butler	Preventive & C	250	per year	672	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
9		1015 AL	Calhoun	Preventive & C	375	per year	665	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
0		1017 AL	Chambers	Preventive & C	250	per year	486	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
1		1019 AL	Cherokee	Preventive & C	250	per year	774	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
2		1021 AL	Chilton	Preventive & C	250	per year	774	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
3		1023 AL	Choctaw	Preventive & C	375	per year	659	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
4		1025 AL	Clarke	Preventive & C	375	per year	659	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
5		1027 AL	Clay	Preventive & C	250	per year	672	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
6		1029 AL	Cleburne	Preventive & C	250	per year	672	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
7		1031 AL	Coffee	Preventive & C	375	per year	659	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
8		1033 AL	Colbert	Preventive & C	250	per year	582	["Aetna Medicare", "Blue Cross and Blue Shield of Alabama"
9		1035 AL	Conecuh	Preventive & C	375	per year	462	["Blue Cross and Blue Shield of Alabama", "Humana", "United

If you are using a Medicare card image, this will require CMS approval prior to use in the material along with carrier review, if marketing.

All required disclosures must be on the asset or one click away, if applicable. If you need a copy of the disclaimers, please reach out to your upline and AmeriLife affiliate partner. These are also included in the AEP guidance above.

Make sure the URL for website/lander/PTC matches the content provided in the Word document– failure to provide the URL and have it not be an exact 1 to 1 match will delay the review.

For Plan Year materials, included SEP qualifiers and disclaimer (*this is a requirement for marketing and communications*). Please see the AEP Guidance document.

If changes are made, clearly highlight all changes for the reviewer and carriers to ensure proper tracking.

Submit a clean final in the same email thread with NO comments or redlines to your upline and AmeriLife affiliate partner to obtain approval. If you do not receive an email with approval, your asset should not be used in market.

Does your website have a personalized URL, if so, has it been submitted to your upline and/or AmeriLife affiliate partner? **It is required to be reviewed.**

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