



Compliant Use of Informational, Telesales, and Enrollment Scripts

AEP is coming and this compliance bulletin is designed to provide you with information regarding the compliant use of Informational, Telesales, and Enrollment scripts.

Here are some important tips and information:

- Field agents who do any selling or enrollment 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.
- If you are in the YourPlanChoice hierarchy, you **MUST** use the approved scripts noted at the bottom of this bulletin which has 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.
- Telesales 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 are 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.

Copies of approved Telesales and Call Center scripts for use by agents in the YourPlanChoice hierarchy for Plan Year 2025 are available on YourFMO.com:

- **YourPlanChoice Carrier and CMS approved Telesales Script for Use by Field Agents – [YPC_Field_Agent_Remote_Sales_Script_0625.pdf](#)**
 - This script is specific to field agents who make telesales 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 telesales enrollment script you use is properly approved and filed for use with your carriers and CMS.
- **YourPlanChoice Carrier and CMS approved Telesales Script for Use by Call Centers - [YPC Telesales Call Center Sales Script 0425.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 to ensure the telesales enrollment script you use is properly approved and filed for use with your carriers and CMS.

Plan Year 2026 scripts will be added to YourFMO.com once they are approved for use by YPC's contracted carriers and CMS. Please check back on [YourFMO Resources - YourFMO](#) closer to the start of AEP.

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

