Expectations for Responding to a "Statement Request"

A **"statement request"** is a carrier or upline inquiry into a beneficiary complaint, CTM, enrollment dispute, or allegation of misconduct. Carriers or uplines request a written explanation and necessary supporting evidence from agents/agencies to better understand the dispute. It is imperative that responses to these inquiries are clear, complete, timely, and professional. This bulletin outlines YourPlanChoice's expectations for responding to these important, time-sensitive inquiries.

PROVIDE THE CHAIN OF ENROLLMENT

Carriers often request the "**chain of enrollment"** which includes *every* interaction with the beneficiary that led to the enrollment.

- **Lead Origination**
  Leads originate either telephonically or in person and you must explain how the lead originated.
    - Telephonic
        - Inbound call initiated by the beneficiary or legally authorized representative

        - Outbound call by the agent/agency (you must provide evidence of permission to contact for outbound calls, such as TrustedForm or Jornaya)
        - Inbound call to a lead vendor that transfers to the agent/agency (you must provide information on your lead vendor)
        - Outbound call by a lead vendor and transferred to the agency (you must provide information on your lead vendor and evidence of permission to contact, such as TrustedForm or Jornaya)
    - In-Person
        - Walk-in or scheduled appointment (scope of appointment required)

- **Lead Vendor Disclosure**
  If you used a lead vendor, you must provide the legal name of the lead vendor. If no lead vendor was involved, explicitly state that no lead vendor was involved.

- **Marketing Material / Permission to Contact Landing Page**
  Provide a copy of the marketing material or communication piece that was used to generate the lead. Carriers will validate the Permission to Contact landing page URL and page content to confirm it was approved and compliant at the time of lead generation. Provide the exact URL used and the date it was accessed (do not state "our website").

- **Calls Recordings**
  Provide all calls associated with beneficiary interactions, including lead vendor call(s), and **ALL** calls between the agent and the beneficiary.

- **Internal Fronters / Screeners**
  If internal fronters or screeners were used, provide their role and describe what occurred prior to transfer. If not used, state clearly: *"No internal fronters/screeners were used; the beneficiary spoke directly with the licensed agent."*

BE TIMELY AND COMPLETE

Do not assume the reviewer understands your process! Spell it out clearly and completely to avoid follow-up inquiries, delays, or corrective action. Late, incomplete, or vague responses often result in corrective actions. To avoid this:

- Submit your statement and all supporting evidence no later than the due date. If you require additional time to respond, you *MUST* notify the upline or carrier *BEFORE* the due date. The CARRIER determines whether an extension will be granted. Extensions are not guaranteed. If the request is related to a CTM, there will be NO extension granted.

- Use complete sentences and proper grammar.

- If supporting evidence is requested (call recordings, PTC, lead generation materials, etc.), label all items clearly. If information is missing, provide a clear explanation as to why.

- Submit your response as instructed and only through the required channel (upline, Compliance, or carrier portal).

MAINTAIN A PROFESSIONAL TONE

Your reputation and integrity matter. All responses should be professional and respectful. Be factual and honest. Do not conceal or minimize information and avoid making accusations or engaging in speculation or assumptions. *If an error occurred, acknowledge it, explain how it happened, and describe corrective steps taken (training, process changes, refund, disenrollment request, etc.).*

EVIDENCE LABELING EXAMPLES

All supporting documentation must be clearly labeled. Examples include:

- **Exhibit A** – Call Recording – 01/12/2026 – 2:14 PM EST – Inbound
- **Exhibit B** – Permission to Contact – TrustedForm – 01/10/2026
- **Exhibit C** – Permission to Contact Landing Page URL + Screenshot – 01/10/2026
- **Exhibit D** – SOA Documentation – 01/12/2026

COMMON REASONS CARRIERS REJECT RESPONSES

Before submitting, verify your response does **not** contain the following issues:

- Missing a portion of enrollment chain or lead source
- No proof of permission to contact (for outbound calls)
- Missing lead vendor name or lead vendor call recording
- Missing, incorrect, or generic Permission to Contact URL
- Vague statements such as “we have permission to contact” without evidence
- Responses not provided on time

REMINDER: ALL RECORDS RELATED TO MEDICARE SALES AND ENROLLMENTS, INCLUDING CALL METADATA, MUST BE RETAINED FOR A MINIMUM OF 10 YEARS.

Failure to meet these expectations will delay resolution of the inquiry and may result in coaching, escalation, or other corrective action, including contract termination. Proper responses protect you, the beneficiary, and the entire distribution chain!

Required Reading and Distribution

Please distribute this bulletin to your internal resources, as well as all agents/agencies in your hierarchy. You are required to ensure that you and your agents are familiar with this policy.

IMPORTANT NOTICE: This compliance bulletin is intended strictly for licensed agent use only. Do not distribute to clients, prospects, or any unauthorized individuals.