



UPDATE

Important Notice: Identification of Non-Compliant Lead Source URL

Compliance has recently been made aware of a website that does not meet carrier or CMS' communication material requirements. IF YOU ARE USING THIS LEAD SOURCE, YOU MUST CEASE USE IMMEDIATELY.

Unapproved Source: <https://now-medicare.com/index.php>

Summary of Deficiencies Identified:

- **Mandatory Field Requirements:** The landing page forces beneficiaries to enter a Date of Birth to submit a request. PTC forms **must not** require a beneficiary to provide their Date of Birth, health status, or race to request contact or quotes. If included, these fields **must be clearly designated as optional**.

- **Insufficient PTC Audit Trails:** PTC records reviewed fail to include consumer IP addresses and submission timestamps. Without this data, it is not possible to verify that legitimate permission was generated via a system lead database rather than created manually.

As a reminder, agents are personally responsible for ensuring that their lead generation and marketing activities comply with carrier and CMS requirements. All marketing materials used for lead generation must be approved by carriers and CMS prior to use. All communication materials must use fully compliant collection methods. Certain carriers also require the approval of permission to contact pieces even if they do not meet the definition of “marketing” as defined by CMS. The use of unapproved marketing materials places both the agent, agency, and YourPlanChoice at risk for corrective action.

If you have additional questions on lead generation practices, please contact your direct upline.

Please also see the YourPlanChoice policy on Use of Lead Vendors located in the Policies section of [Compliance - YourFMO](#)

Required Reading and Distribution

This Important Notice is required to be distributed to all agents/agencies in your hierarchy. You are required to ensure that you and your agents are familiar with this Important Notice and are not using the noncompliant lead source.

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