



YourPlanChoice (YPC) Approved Plan Year 2027 Fronter/Lead Vendor, Call Center, and Field Telesales Scripts

Required Reading and Distribution: *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.*

This Compliance Bulletin is intended solely for licensed agents. Do not distribute to clients, prospects, or any unauthorized individuals.

You can find this bulletin and other helpful reminders and policies on Compliance - YourFMO under Bulletins and Other Guidance

The Medicare Annual Enrollment Period (AEP) is here. This bulletin provides guidance on the compliant use of Transfer (Fronter/Lead Vendor), Call Center, and Field Telesales scripts for telephonic sales activities.

Here are some important tips and information:

- Licensed insurance agents conducting sales activities by phone must use a CMS- and carrier-approved sales script. This applies to all telephonic sales, not just call centers.
- If you are not in the YPC hierarchy or want to use a different script, you must obtain carrier and CMS approval before use.
- In-person sales scripts cannot be used for telephonic sales activities.
- Telephonic sales require the full sales and enrollment script to be used exactly as approved.
- Sales and enrollment scripts are updated annually and must be reviewed and approved each year by carriers and CMS before use.
- Transfer (fronter/lead vendor) scripts may be used to educate beneficiaries, but you must clearly state when the conversation is being transferred to a sales/enrollment representative.
- Beneficiary consent must be obtained before transferring a call to a sales/enrollment department, preferably with a yes/no question.
- Any script that includes plan names, carrier names, benefits, or premium information is considered marketing and must be submitted through your upline for carrier and CMS filing and approval, prior to use.
- Your organization cannot use a script or marketing piece that was approved for use by another TPMO, unless it has also been filed and approved for your specific use.
 - Example: Lead vendor materials may have an SMID, but they cannot be used until they are approved for **your** TPMO.
 - Exception: Materials filed and approved by the top of hierarchy for use by all TPMOs and licensed agents within that hierarchy.

YPC has developed CMS-approved 2027 telephonic sales scripts for both field and call center licensed insurance agents within the YourPlanChoice hierarchy. YPC has also developed a compliant fronter/lead vendor transfer script for your use. These can be found on the [Compliance page](#) of YourFMO.com.

Important note: Field licensed insurance agents who conduct telephonic sales may use either the call center or field agent sales script, HOWEVER, call center licensed insurance agents MUST ONLY use the call center sales script.

Fronter/Lead Vendor Transfer Script

MULTIPLAN RO5807826 C

This script is intended for intake representatives who collect basic demographic information before transferring a caller to a licensed insurance agent.

Field Agent Script

MULTIPLAN RO5810794 M

This script is intended for field licensed insurance agents conducting telephonic sales and should be used with the enrollment script in SunFire.

If you do not use SunFire for enrollments, you are responsible for ensuring your enrollment script is properly filed and approved by CMS and applicable carriers before use.

Call Center Script

MULTIPLAN RO5807665 M

This script is intended for call center organizations conducting telephonic sales and should be used with the enrollment script in SunFire.

If you do not use SunFire, you are responsible for ensuring your enrollment script is properly filed and approved by CMS and applicable carriers before use.

All the above-mentioned scripts have been or are in the process of being translated into Spanish and can be found on the Compliance page of YourFMO.com.

10.09.2026 *Script Guidance*

