


# Prohibited Use of Consumer Medicare.gov Login Credentials

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## Overview

Agents must never request, access, retain, or use a consumer's Medicare.gov account credentials. Accessing Medicare.gov using a beneficiary's username and password is **prohibited** and may violate CMS requirements, privacy standards, and carrier compliance expectations.

## Compliance Expectations

Agents may assist consumers with navigating Medicare enrollment and plan information, however, consumers must personally access and manage their own Medicare.gov accounts.

Agents are expected to comply with CMS requirements and carrier compliance expectations. Any allegation that an agent accessed a consumer's Medicare.gov account using the consumer's credentials may result in corrective action, up to and including termination.

**Agents may:**

- Educate consumers on how to navigate Medicare.gov.
- Explain enrollment options and plan information using approved materials.
- Guide consumers through the enrollment process while the consumer personally enters their own credentials.
- Answer questions regarding plan options and Medicare enrollment requirements.

**Under no circumstances should an agent:**

- Request a consumer's Medicare.gov username or password.
- Log in to Medicare.gov on behalf of a consumer using the consumer's credentials.
- Create, store, retain, or document a consumer's login credentials.
- Access a consumer's account when the consumer is not personally controlling the login process.
- Save a consumer's credentials in a browser, device, or electronic record.

**Why This Is Prohibited:**

- Protects Consumer Privacy. A consumer's Medicare.gov account contains sensitive personal information, including Medicare enrollment details, coverage information, and personal identifiable information. Unauthorized access may be considered a privacy breach.

- Maintains Consumer Control. CMS expects beneficiaries to maintain control of their personal accounts and enrollment decisions. Agents are not permitted to access a user's Medicare.gov account on behalf of a beneficiary.
- Prevents Fraud and Unauthorized Activity. Account credentials verify a consumer's identity. When an agent accesses an account using a consumer's credentials, there is an increased risk of unauthorized changes, enrollment actions, or disputes regarding who performed an action within the account.
- Protects Agents and Agencies. Accessing a consumer's Medicare.gov account can expose agents and agencies to investigations, privacy and security risks, complaints, disciplinary action, and potential contractual consequences.



