

2026 YPC Transfer Script – Field Agent Telesales Use ONLY

Purpose: This is a telephonic transfer script.

This Telephonic Transfer Script may be used by TPMO's who utilize intake agents ("representatives") who will collect preliminary demographic information prior to transferring the call to a licensed sales agent. Non-licensed representatives may not engage in the sale, solicitation, or negotiation of insurance products. States define "selling," "soliciting," and "negotiating" differently, and TPMOs are responsible for ensuring activities comply with all applicable laws.

INTRODUCTION: INBOUND

- "Thank you for calling <TPMO partner name/also list downlines here as variables if relevant>. My name is <First and Last Name>. I am a [representative] here to assist you. Who do I have the pleasure of speaking with?"

Representative Note: Wait for caller to respond.

- "Please know our call will be recorded for quality and training purposes; do we have your permission to record? Your consent is for this call only"

Representative Note: If beneficiary objects, politely end the call using Courtesy Close 1 and follow any DNC procedures if applicable.

- "How may I help you today?" (Representative to acknowledge the inquiry if the caller would like to learn about Medicare plan options and your willingness to assist by stating): "I'll be happy to connect you with a Licensed Insurance Agent who can help you with that. First, I will need to collect some information."

INTRODUCTION: OUTBOUND

(For use when making outbound calls only to those who have responded to a lead - either online or via a Business Reply Card (BRC)- requesting and providing permission for a call about Medicare plans. For outbound calls, the representative must have a valid Permission To Contact (PTC) or BRC already completed by the beneficiary.)

- "Hi, may I please speak with <First Name and Last Name>? "(If beneficiary is not available, advise you will call back) (When beneficiary is on the line)" Hello, this is <Representative First and Last Name>, and I am a [representative] with <TPMO Name> calling because you completed a [PTC form, BRC, online request] on [date of request] inquiring about [Medicare products documented on request]. [Include any other information related to where the lead was generated] I am calling today to connect you to a licensed insurance agent to discuss [Medicare products documented on request]. Is this a good time?"

Representative Note: Beneficiary must understand how this outbound call was authorized. Ensure the role of the representative is clear to the consumer. If applicable, the PTC that drives the engagement should also clarify that the individual will be contacted by a representative, not a licensed agent, who will connect them to a licensed agent.

If the beneficiary expresses any of the following, the call must be ended politely:

- **Any confusion about the PTC form/BRC/online request.**
- **Indicates that they did not complete the form.**
- **That they no longer wish to learn about Medicare products.**
- "Please know our call will be recorded for quality and training purposes; do we have your permission to record? Your consent is for this call only."
Representative Note: If beneficiary objects, politely end the call using Courtesy Close 1 and follow any DNC procedures if applicable.
- "Before transferring you, I will need to collect some information."

INBOUND AND OUTBOUND

- "What name would you like me to use when talking with you?"
- "[Name], the following questions are optional, so please let me know if you are not able to or do not wish to answer these questions.
- do you have or will soon have Medicare Parts A and B?"
Representative Note: If caller doesn't want to provide or does not know this information, or states that they will not have Medicare Parts A and B soon, representative must still move forward with offering the transfer without that information if the beneficiary would still like to learn about plans available in the area.
 - Unlicensed representatives cannot make any "qualification" determinations, they should only be collecting the information necessary to transfer the call to a licensed insurance agent.
- If **yes**, go to the next question.
- If **unsure/ does not know**, state: "A licensed insurance agent will be able to answer any questions about eligibility or plan options. Would you like to be connected?"
 - If yes, go to the next question.
 - If no, politely close call using Courtesy Close 2 and follow any DNC procedures if applicable.
- If **no** Medicare soon, state: "I understand. Would you still like to speak with a licensed insurance agent and hear more about plan options?"
 - If yes, go to the next question.
 - If no, politely close call using Courtesy Close 2 and follow any DNC procedures if applicable.
- If **only has Part A or B**, state: "I understand. I can still transfer you to a licensed insurance agent if you would like to learn more about other Medicare health plans in your area?"
 - If yes, go to the next question.
 - If no, politely close call using Courtesy Close 2 and follow any DNC procedures if applicable.

- "May I [have][confirm] your zip code, county and state? I will share this with the licensed insurance agent so that they can provide you information about the plans available in your area." (wait for response)
 - Ensure the correct information is in the system for licensed insurance agent.
- I am now ready to transfer you to a licensed insurance agent with [TPMO name] who will be able to assist you with plan options. Do I have your permission to transfer you to a [TPMO name] Licensed Insurance Agent?
 - If yes, advise "It's been a pleasure speaking with you today. [Agent name] with [TPMO Name] [A licensed insurance agent with [TPMO name] will be assisting you going forward." and transfer call.
 - If no, politely close call using Courtesy Close 2 and follow any DNC procedures if applicable.

TPMO Note: Ensure the partner list is available upon request. If the beneficiary has completed a PTC, ensure the 1:1 consent still applies.

COURTESY CLOSE 1

"Due to Centers for Medicare & Medicaid Services (CMS) and TCPA regulations, we are not permitted to continue with a call unless it is recorded. Thank you very much and have a great day."

COURTESY CLOSE 2

"I am sorry that we were not able to help you today. Thank you and have a great day."