



Medicare Website Guidelines for Agents and Brokers

The following are some of the key CMS marketing guidelines that apply to third-party websites. Third-party websites are defined by CMS as websites operated by agencies/agents either directly contracted with Aetna/Coventry or sub-contracted through another entity that contain plan-specific information about our Medicare Advantage (MA) and/or Prescription Drug Plan (PDP) products. These guidelines do not apply to Medicare Supplement or non-MA/MA-PD/PDP plans (e.g., life insurance).

Website Requirements

- CMS requires that all third-party websites containing plan-specific information (i.e., benefits and cost-sharing) be submitted to them for approval.
- Ensure you and any downlines respond to requests for information from Aetna/Coventry about third-party websites, including attestations at the time of contracting and quarterly surveys.
- Submit third party website content to Aetna/Coventry on a timely basis for review, approval, and submission to CMS.
- If you direct the consumer to call a phone number, you must indicate that the phone number will direct the individual to a licensed agent/broker (if applicable).
- Ensure all materials and information specific to Aetna/Coventry are related to current year plans. In addition, from October 1st to December 31st, you may display information and certain materials relevant to next year's plans. Enrollment applications for subsequent year plans cannot appear on public-facing sites until October 15th.
- Keep a record of your downlines' public-facing websites, including URL and entity names, and ensure those sites comply with the requirements in this checklist. All sites containing plan-specific information must be submitted to CMS by Aetna/Coventry.
- Ensure that required marketing disclaimers appear on websites that contain information specific to Aetna/Coventry products.
- Ensure you have written approval from Aetna/Coventry before using our logos on your website(s). All downlines must also obtain written approval to use our logos.
- Ensure you are certified (licensed, appointed, trained) to sell the Aetna/Coventry MA, MA-PD, and/or PDP plans described on your page.

Prohibitions

- Requiring beneficiaries to provide health status information (though you can request it).
- Asking for beneficiary identification numbers, including (but not limited to): Social Security Number, Health Insurance Claim Number (HICN), and Medicaid identification numbers. Requesting a HICN or Medicaid ID number is permissible only as part of an Aetna/Coventry-approved online enrollment mechanism.
- Asking for beneficiary financial information, including credit card numbers, income and resource limits, etc. as a means for a beneficiary to obtain plan-specific information. Requesting this information is permissible as part of an Aetna/Coventry-approved online enrollment mechanism.
- Asking for referrals from beneficiaries via a public website.
- Using the word "free" when referring to Medicare plan benefits.
- Displaying any benefit and cost-sharing information prior to October 1st for the next year's plans.
- Inaccurately identifying or referring to a Medicare Supplement plan as a MA or PDP plan.
- Using absolute superlatives when referring to Aetna/Coventry plans (e.g., "best", "lowest", "highest-ranked", "rated # 1").
- Claiming you or Aetna/Coventry are recommended or endorsed by CMS, Medicare, or the Department of Health and Human Services.
- Charging any fee for providing information about Aetna/Coventry MA or PDP plans.