

How Agents Can Talk to Medicare Clients Before October 1st

Before October 1st, agents must walk a fine line when discussing plan changes and exits due to CMS marketing rules. Here are the best practices for pre-October conversations:

CMS Centers' Language on Marketing Restrictions

According to the Medicare Communications and Marketing Guidelines (MCMG), which sets the rules for when and how Medicare plans and their representatives can market to beneficiaries:

“From October 1 through Fall Open Enrollment (October 15 through December 7 each year), plans can contact and market to beneficiaries about plan offerings for the coming year.”

[NCOA Medicare FAQ](#)

This establishes that the window for legitimate marketing of next year's Medicare plans opens on October 1st. Before that, any discussion intended to influence a beneficiary's choice of plan for the upcoming year is considered prohibited marketing.

What does this mean for Agents & Brokers?

- Before October 1st, you can only engage in communication - informational or educational interactions that do not influence or steer a beneficiary toward a particular plan.
- Any activity that includes details about upcoming benefits, costs, or plan comparisons before October 1st would fall under the definition of marketing, which is not allowed until the designated period begins.

What CAN Agents Do:

- Avoid discussing or comparing specific 2027 plans, benefits, or premiums before October 1st.
- Use fact-based education, not marketing.
 - You can discuss general industry changes such as network disruptions, PDP redesign, and the fact that some carriers may exit the market.
- Prepare clients by reminding them that changes are coming, and you will review their doctors, drugs, and networks once official plan information is available.
 - Encourage clients to send in updated information (prescriptions, pharmacies, etc.) as soon as possible so you can be ready before October.
- Remind clients to watch for Annual Notice of Change (ANOC) letters from carriers, which detail how their plan may change for 2027.
- Reassure clients that you will contact them in October with detailed, compliant reviews of their plan options.
- Build trust by positioning yourself as a long-term guide who helps them avoid surprises and ensures compliance.

Sample Phrasing:

- *“I can't go into 2027 plan specifics until October 1st, but if your plan is impacted by any changes, we'll review it together in October.”*

- *“Please watch for your Annual Notice of Change letter which will be sent to you by the end of September. It’s the first place you’ll see how your plan is changing. I’ll reach out once I can walk you through your options.”*
 - This is a great place to plug the ANOC Workshop you’re hosting!
- *“Even with all these shifts, my role is to make sure your doctors, prescriptions, and budget still line up with the best available plan when the window opens.”*

Resources

- [Roadmap to AEP](#)
ANOC Workshop Resources will be available here
- Recording:
 - [May Medicare Connector Monthly Training - RetireFlo Overview + Updates](#)
 - Use RetireFlo to collect client information prior to AEP