

CMS 2027 Medicare Agent Workflow Checklist

Use this one-page checklist to update Scope of Appointment, TPMO disclaimer, call recording, educational-event, file storage, and marketing-material workflows before CY 2027 marketing begins on October 1, 2026.

FACT SHEET

April 2, 2026

EFFECTIVE

June 1, 2026

MARKETING

October 1, 2026

COVERAGE

January 1, 2027

SOA AND APPOINTMENT WORKFLOW

- Remove the old 48-hour waiting timer from scheduling.
- Require written SOA documentation for in-person appointments.
- Retrain walk-in, inbound-call, web-form, text, and chat handlers.
- Keep SOA capture before every personal marketing appointment.
- Tie same-day SOAs to the contact, appointment, and client file.

SCRIPTS, CALLS, AND RETENTION

- Move the TPMO disclaimer before benefits discussion.
- Keep marketing and sales call audio for years 1 through 3.
- Keep enrollment records on the longer retention path.
- Review websites, email templates, chat scripts, and print pieces.
- Choose audio or complete transcripts for years 4 through 6.

EDUCATIONAL EVENTS AND SOA COLLECTION

- Make the end of the educational event obvious.
- Give attendees a real opportunity to leave.
- Keep the educational presentation free from plan-specific sales content.
- Announce when a marketing event is about to begin.
- Allow SOA forms for future personal marketing appointments.

MARKETING MATERIALS AND SOURCE FILES

- Keep substantiation files for superlative claims.
- Review CMS Notice of Availability changes with OCR language-access obligations.
- Confirm carrier, FMO, agency, state, and approved-script requirements.
- Identify data year when older data supports the claim.
- Store SOAs, recordings, transcripts, enrollment evidence, and notes together.

Rule of thumb: CMS made the workflow faster. It did not make documentation optional. Same-day is allowed after SOA completion; no-SOA is not.