



BUILT TO LAST
N&F INSIGHT 2027

THE ULTIMATE BUILD KIT

N&F TOOLS THAT DRIVE SALES

BETHANY BRENNAN & SHALICIA HUGHES

MARKETING & EDUCATIONAL GUIDES

- Compliance Guide
- CMS Final Rule Handout
- Med Supp Playbook (Quarterly)
- Medicare 101 Presentation





AGENT

MEDICARE

COMPLIANCE GUIDE

BEST PRACTICES IN MEDICARE COMPLIANCE & MARKETING

2026

CMS CY 2027 Final Rule:

What Agents Need to Know




A Practical Guide for Serving Clients Better — Without Losing Compliance

Big Picture

The CMS 2027 Final Rule is about **reducing friction** while **preserving strong consumer protections**. The focus is no longer on rigid timing rules, but on **clarity, transparency and consumer choice**.

What Changed (and Why It Matters)

Faster, More Responsive Conversations

- No 48-hour waiting period after completing a Scope of Appointment (SOA)
- Agents may discuss plans **immediately** after an SOA — same day, same call or same meeting
- CMS recognizes that consumers often want help **when they ask for it**

Simplified Call Recording Rules

- Only calls that result in enrollment must be recorded
- Marketing call retention reduced to **6 years** (audio for 3, transcripts for 3)
- Enrollment records still require **10-year retention**

More Flexible Events

- Educational and sales/marketing events may occur **on the same day**
- The prior **12-hour buffer is eliminated**
- CMS cares less about time gaps and more about **clear transitions and consumer choice**

Clearer TPMO Rules

- TPMO disclaimers are still required — but only **before plan benefits are discussed**
- No need to front-load long disclaimers before the consumer understands the conversation
- Less confusion for consumers, clearer expectations for agents

What Did NOT Change

- SOAs are **still required**
- Misleading or deceptive marketing is **still prohibited**
- TCPA rules **still apply** (CMS flexibility ≠ permission to overcommunicate)
- Consumers must always have the **option to decline, pause or leave**

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Q3 Agent Playbook



NEISHLOSS & FLEMING, LLC

AN INTEGRITY COMPANY



Medicare 101

Understanding Your Medicare Options

Agent Name

Licensed Insurance Agent

Costs as shown are for 2025

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The Ultimate Build Kit

MARKETING & EDUCATIONAL GUIDES

And So Much More!

HOW TO HOST A SUCCESSFUL MEDICARE EDUCATIONAL EVENT

THE 5 KEY COVERAGES

Below are the five areas in which we believe that people can protect themselves and their families from excessive financial risk:

- Disability
- Hospital & Medical Expenses
- Cancer Expenses
- Long-Term Care Expenses (Home Health Care & Nursing Home Care)
- Final Expenses

We are here to offer more options to you and your family.

I'm Here to Help You
Make sure you are prepared and can access the care you deserve — reach out today!

AGENT NAME
AGENT PHONE NUMBER
AGENT EMAIL
AGENT WEBSITE

Your Guide to Client Follow-Ups
When Should You Follow Up? What Should You Talk About?

To build strong client relationships, we recommend a 3-30-60-90-day strategy of follow-up conversations after client enrollment. Each one serves a purpose, and together they add up to a better experience for your client while also creating opportunities for you to grow your business.

Scheduling Follow-Up Meetings
Immediately after you've enrolled your client, let them know you are scheduling four in-person or virtual meetings with them to make sure everything is going well and to cover some important topics. Set up these meetings with specific dates and times for 3, 30, 60, and 90 days after their enrollment, and send the information to your client so they can put it on their calendar.

Conducting the Follow-Up Meetings

Follow-Up Day	Goals for This Conversation	Topics to Discuss
3	Reestablish communication and thank them for their enrollment. Set a framework for what they can expect from their carrier and from you as their agent.	- Remind them of the plan they enrolled in. - Let them know their enrollment materials will arrive from the carrier. - Extend an invitation for them to reach out if they have questions.
30	Your client may not have utilized their plan yet, so have feedback on how it's working for them. If they are having issues, the agent can take immediate action to try to fix the problem. If no client-specific action is needed, the agent can discuss other plans.	- Have to pay premiums. - Benefits of the plan they might not know (e.g., resources for caregivers, if applicable). - Resources they might have about plan materials they've received. - Reminder to book annual wellness exam.
60	Build from the last meeting. By now, clients may have feedback on how it's working with the plan. If they like the plan, continue the topics from the 30-day meeting. If they are unhappy, you may be able to take steps to address any changes that they need.	- Refresh of topics from last meeting. - Preventive care options, such as flu shots, cancer screening, etc. - Plan satisfaction so far. - Special programs for seniors in their area they might want to explore.
90	Clients will likely have used their plan by now and will have feedback on how it's working for them. If they are having issues, the agent can take immediate action to try to fix the problem. If no client-specific action is needed, the agent can discuss other plans.	- Refresh of topics from 30-day and 60-day meetings. - Special enrollment periods, if applicable and available. - Let client know they can reach out with any time.

PRO TIP: Use the 3-30-60-90 Day Overview Guide for more in-depth strategy, tips for success and vital compliance guidelines.

ANNUAL ENROLLMENT PERIOD (AEP) AGENT READINESS GUIDE

SALES APPOINTMENT CHECKLIST

This is a tool for Producer reference only and is not approved for public distribution or for use as a presentation script. Do not submit with enrollment applications. All sales and marketing presentations must always include all of the following steps.

****All Virtual Sales Must Be Recorded, and recordings must be retained for 10 years. Limited plan offering disclosure must be stated at the beginning of all sales calls and share the call is being recorded.****

****The following disclosure must always be shared in all written correspondence and for all virtual sales.****

Introduction

- ☐ Confirm receipt of completed Scope of Appointment prior to start of appointment... Signature Required
- ☐ 48 hours in advance. There are a few exceptions.
- ☐ Include the TPMD disclaimer in electronic correspondence, read it in the first minute of a sales call, and share it during virtual sales meetings.
- ☐ Your name, company you represent and contact information (business card)
- ☐ Inquire about legal/authorized representatives

Disclosure Information

- ☐ Plans are offered under contracts with CMS which are renewed annually
- ☐ Plan benefits are subject to change annually
- ☐ Presenter is a state licensed insurance agent and may receive compensations as a result of enrollment
- ☐ Presenter is not endorsed by or affiliated with Medicare, the Social Security Administration or any branch of the federal or state government
- ☐ Plan will pay for covered health care services while you are enrolled (not Medicare)

Eligibility Requirements

- ☐ MA/MAFD Plans - Medicare Parts A and B
- ☐ Must continue to pay Medicare Part B monthly premium
- ☐ Must maintain residency within plan service area (at least 6 months per year)
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When selling D-SNP



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CUSTOM MARKETING: BRAND YOURSELF

WHY IT MATTERS?

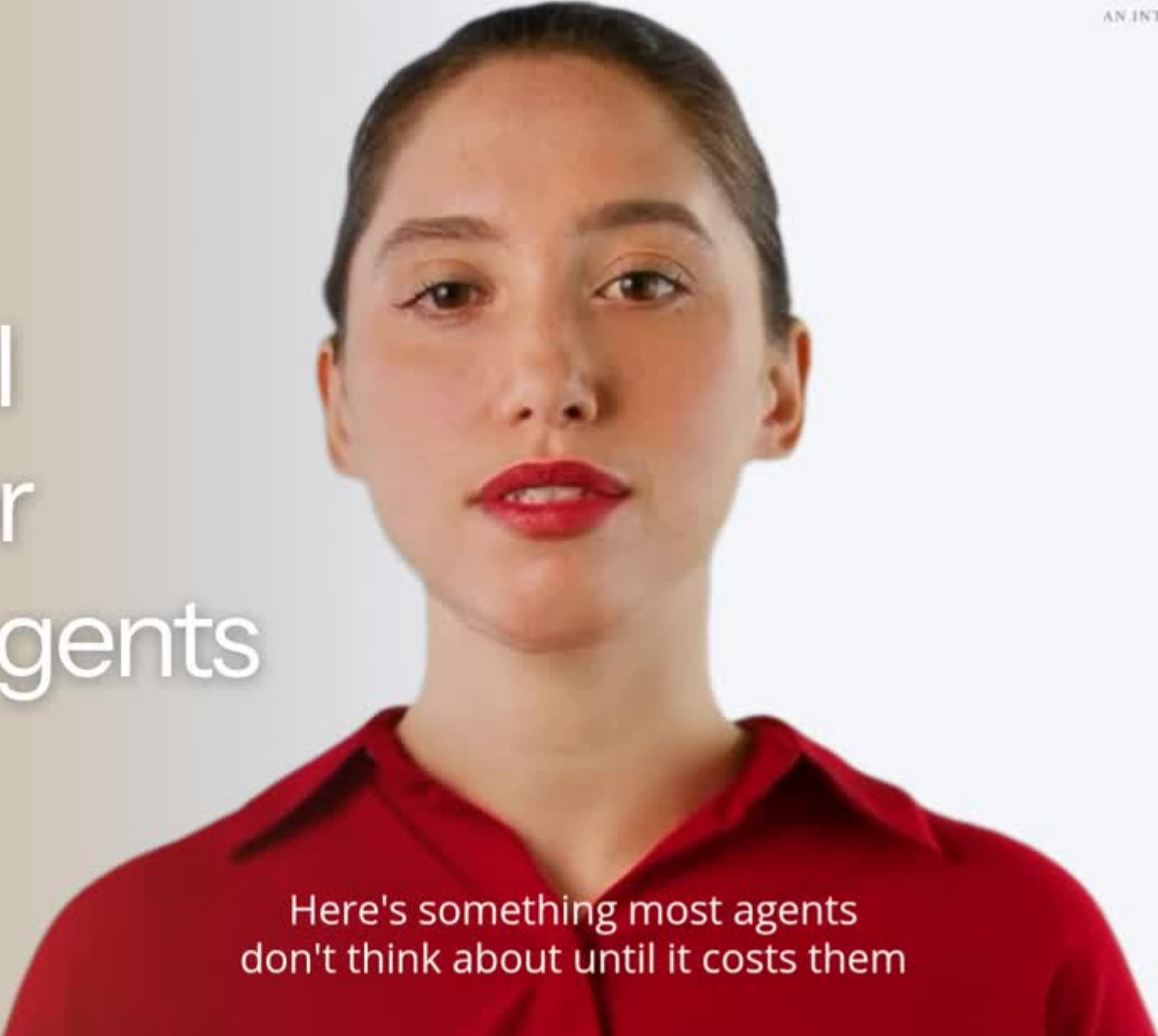
- Builds Recognition
- Differentiates you from Competitors
- Establishes Trust & Credibility
- Fosters Customer Loyalty
- Strengthens Marketing Efforts
- Supports Long Term Growth

Branding Requires Continuous Management - *Strong branding increases trust, recognition, loyalty, and revenue—making it one of the most valuable investments a business can make.*

N&F Can Help Get You Going!



CUSTOM MARKETING – PROFESSIONAL PRESENCE



Professional
Presence for
Insurance Agents

Here's something most agents
don't think about until it costs them

**NEISHLOSS &
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AN INTEGRITY II COMPANY



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INTEGRITYCONNECT NEW FEATURES:

- Appointment Scheduling
- Smart Documents
- Medicaid Eligibility
- Integrity Benefits

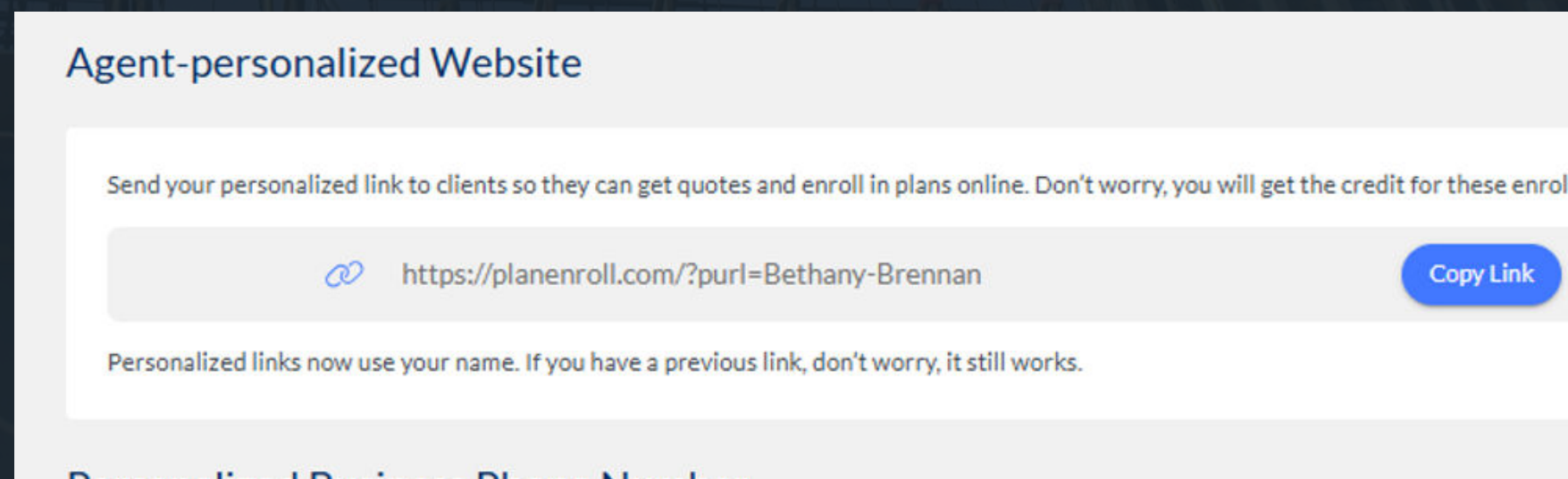
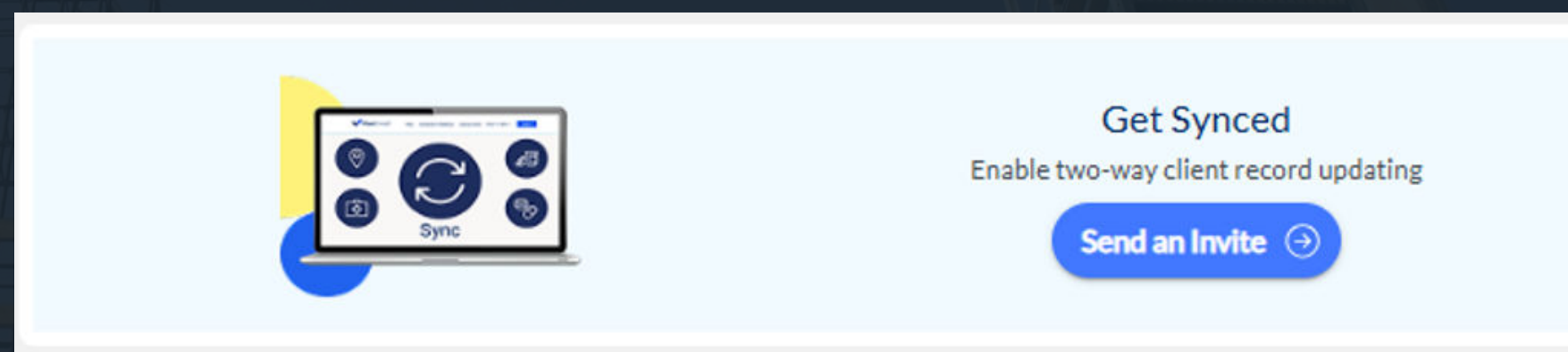
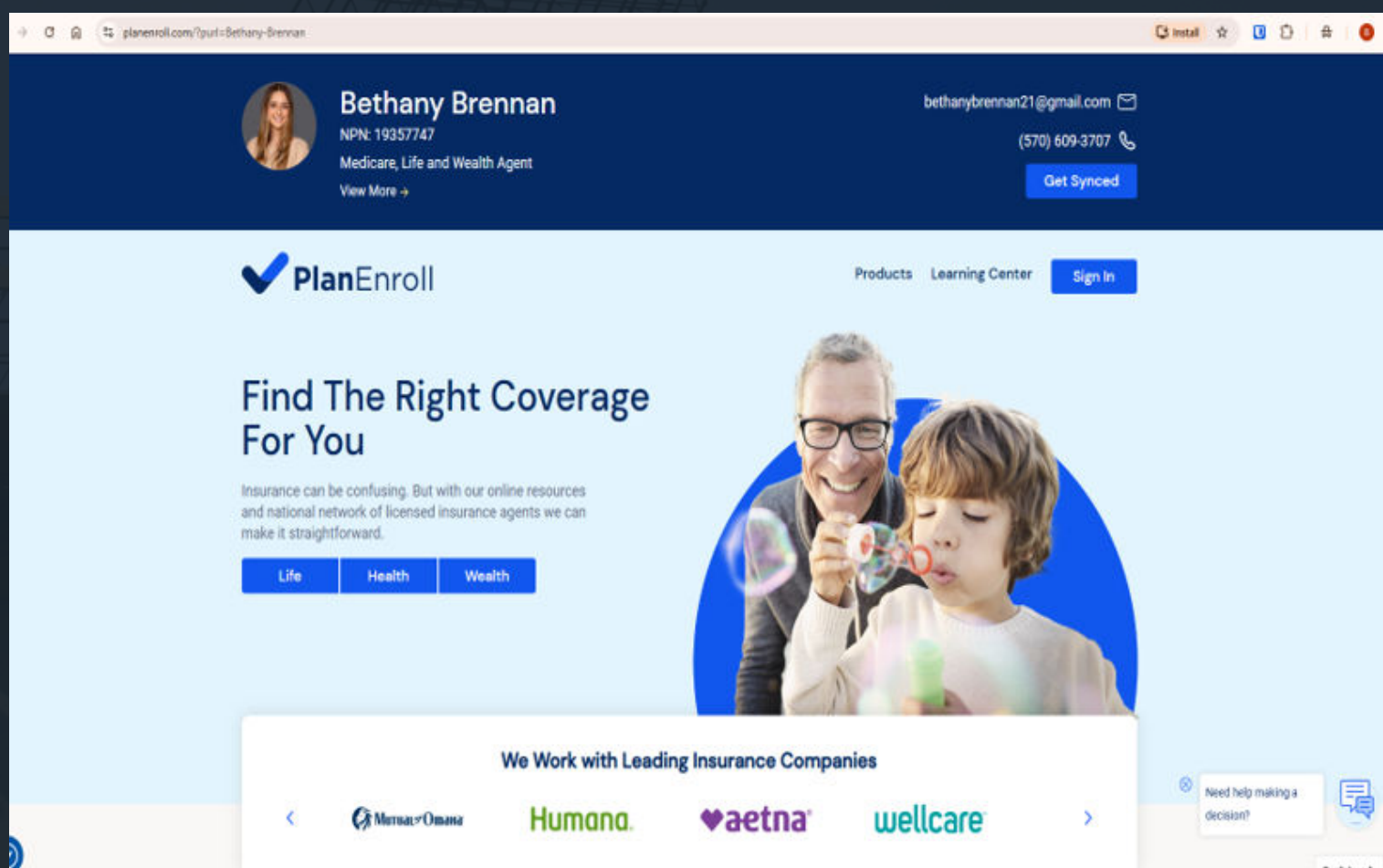




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INTEGRITYCONNECT: PURL & PHONE NUMBER

Are you utilizing your **FREE** Agent Website & Phone Number?



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INTEGRITYCONNECT: MOBILE APP

Are you utilizing the **Mobile App**?





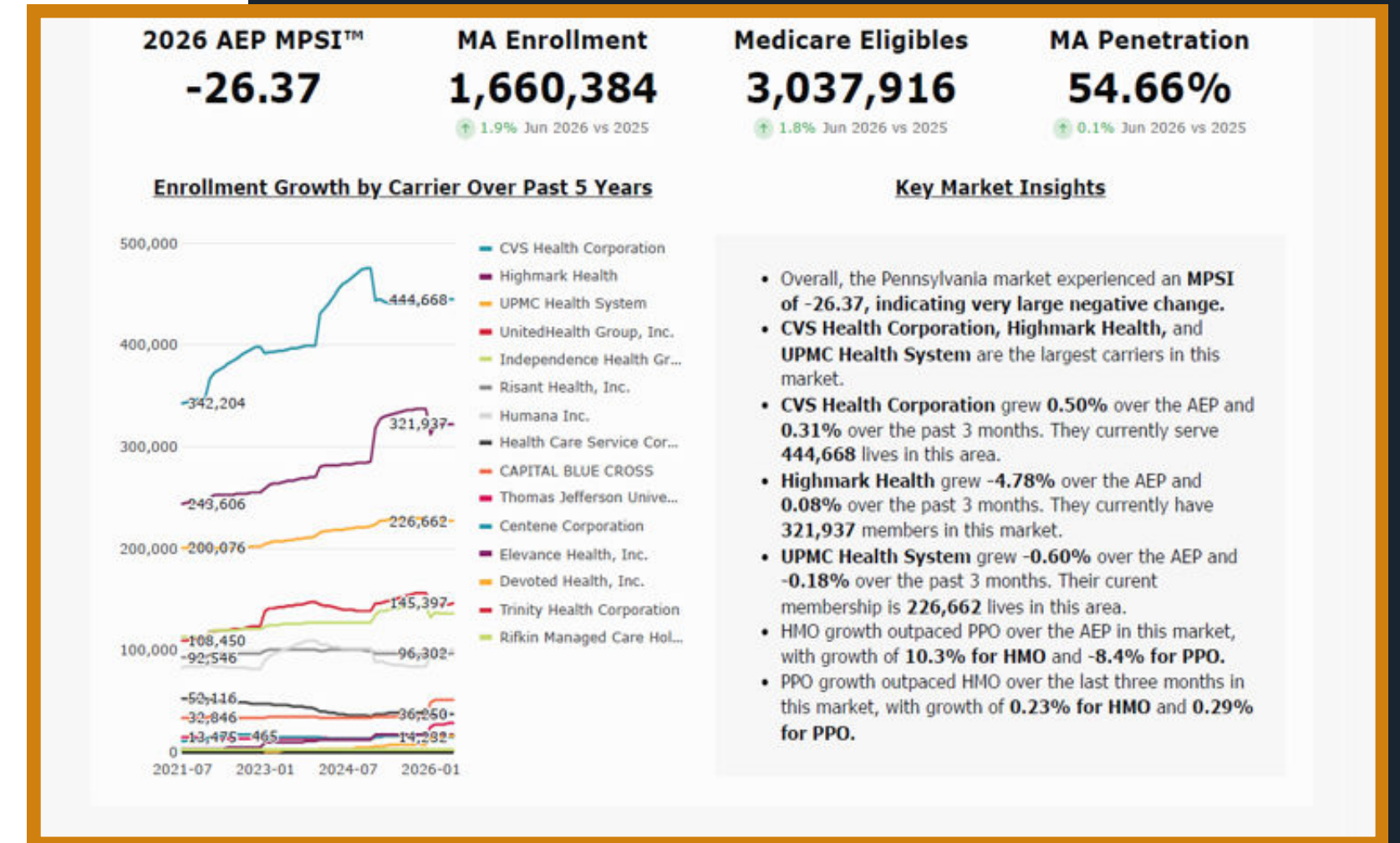
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DEFT RESEARCH

WHO IS DEFT RESEARCH?

Deft Research is a healthcare-focused market research company that specializes in understanding the behavior, preferences, and decision-making processes of Medicare beneficiaries, Medicare age consumers, and health insurance shoppers. They conduct large-scale surveys and produce syndicated research used by health plans, FMOs, agencies, providers, and insurance agents. And they are a part of Integrity Marketing Group!!

Deft research isn't publicly available, so you have to go through an Integrity Partner to access the data – Neishloss & Fleming offers this data completely **FREE**.





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TRAININGS! TRAININGS! TRAININGS!

N&F Trainings

IntegrityCONNECT A - Z - Albert and Zach

T.E.A.C.H - Ralph Wagner

Nights with Neishloss - Robert Turnbull

NFU – Neishloss & Fleming University

Integrity Trainings

Senior Market Signal – Ted Simms, William Pierce, and Chris Holmes

Everything IntegrityCONNECT!

Med Supp & Ancillary

*Don't hesitate to reach out for one-on-one training
with your assigned Sales Manager at N&F!*



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AEP 2027

HOW PREPARED ARE YOU?

- **Are you contracted, certified & RTS?**
 - Have you scheduled a Portfolio Review?
 - Have you registered for carrier meetings?
- **Do you have a Business Plan?**
 - What is your New Client Goal? Retention Goal?
 - How are you marketing?
 - What is your budget?
- **All the N&F Resources discussed today can help get you closer to your AEP Goals!** – *Education, Technology, Online Presence, Branding, Deft Research, Business Planning etc...*
- **Contact your Sales Manager!**



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QUESTIONS?



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AEP PREP & MATERIALS

**Insight 2027
Documents**



**IntegrityCONNECT
Workshop**



**State of the
Union Webinar**





THANK YOU

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