BUILT TO LAST
N&F INSIGHT 2027

THE ULTIMATE BUILD KIT

N&F TOOLS THAT DRIVE SALES

BETHANY BRENNAN & SHALICIA HUGHES

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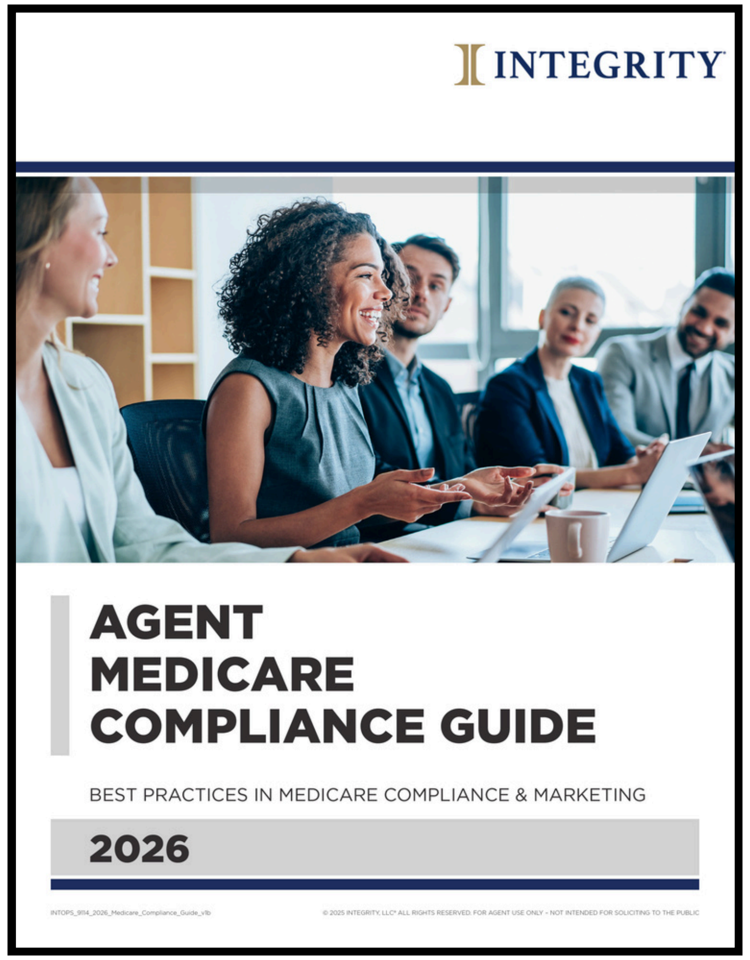
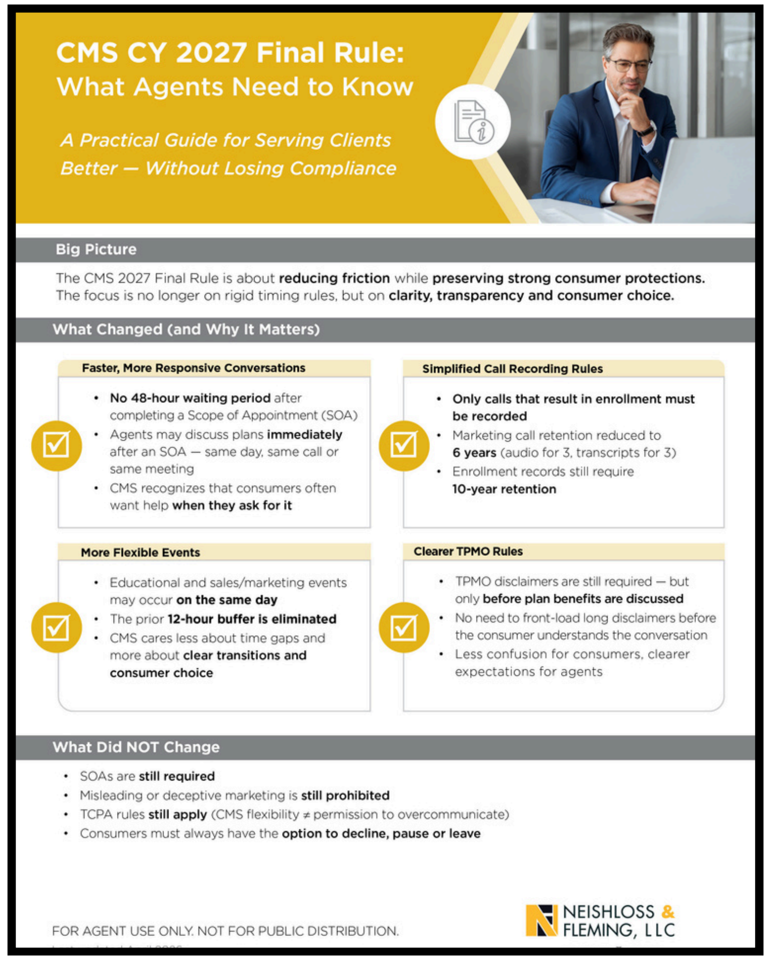
MARKETING & EDUCATIONAL GUIDES

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





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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NEISHLOSS & FLEMING, LLC

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The Ultimate Build Kit

MARKETING & EDUCATIONAL GUIDES

And So Much More!

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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!

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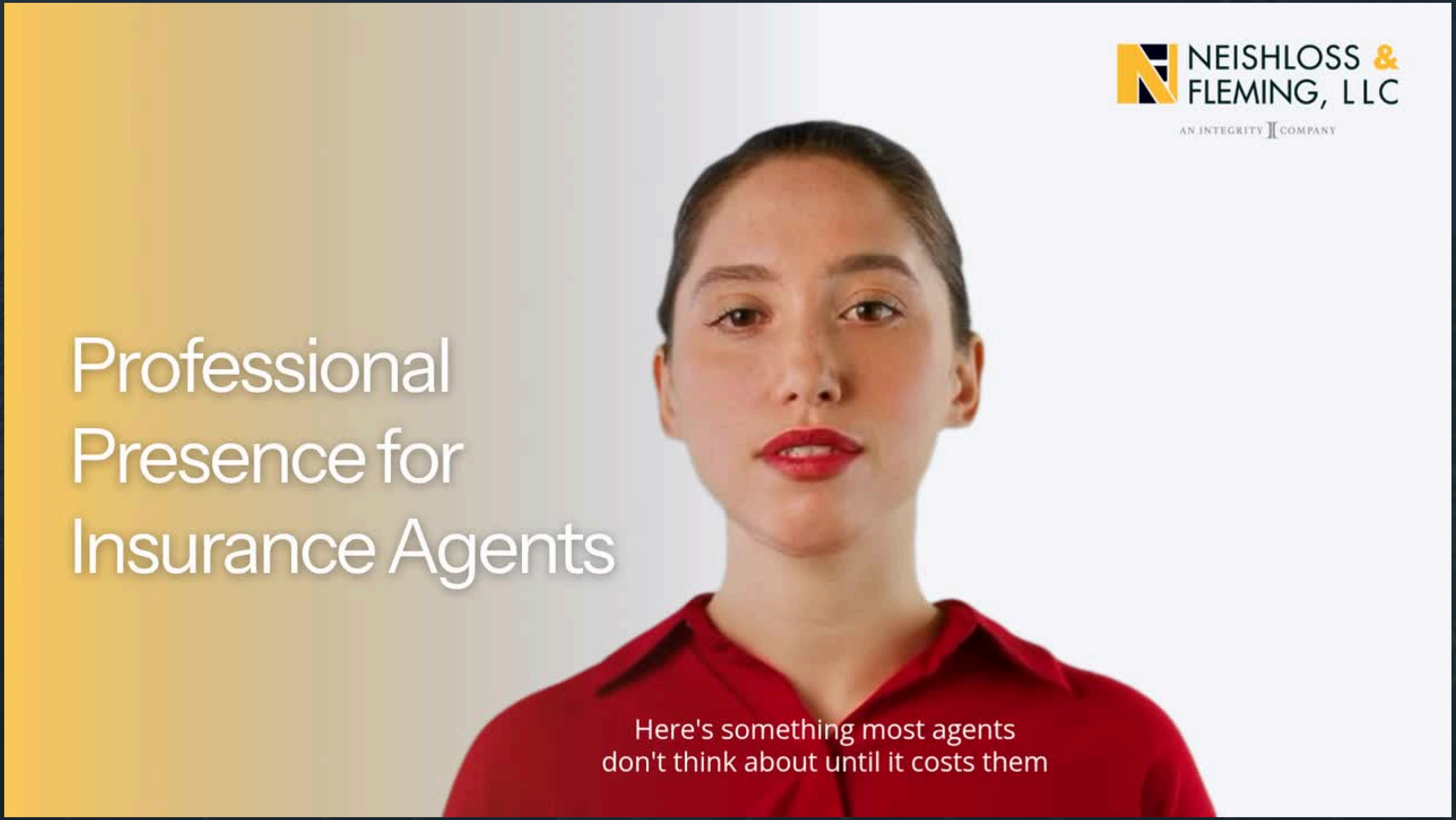
CUSTOM MARKETING – PROFESSIONAL PRESENCE



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INTEGRITYCONNECT NEW FEATURES:

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

INTEGRITY CONNECT

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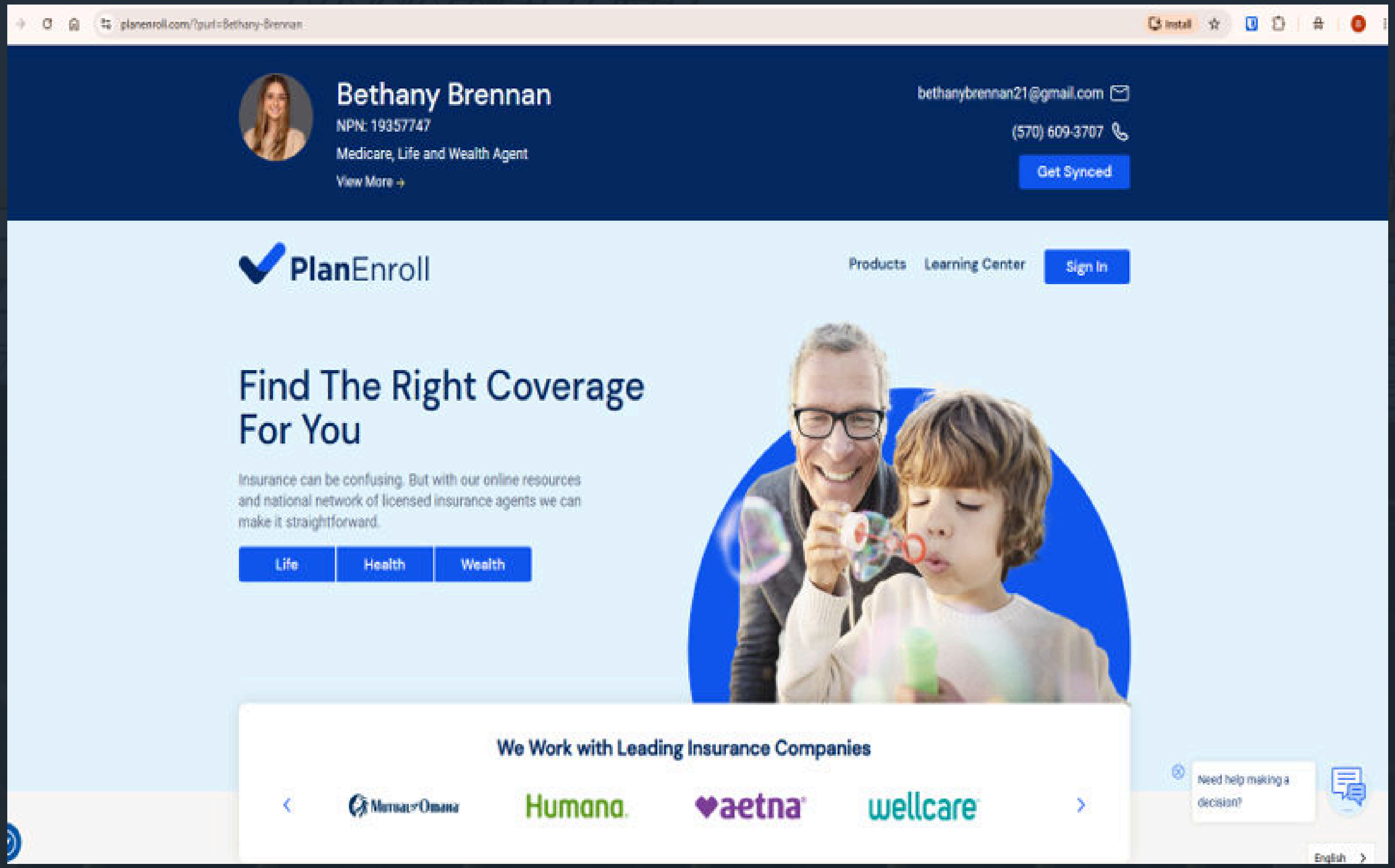
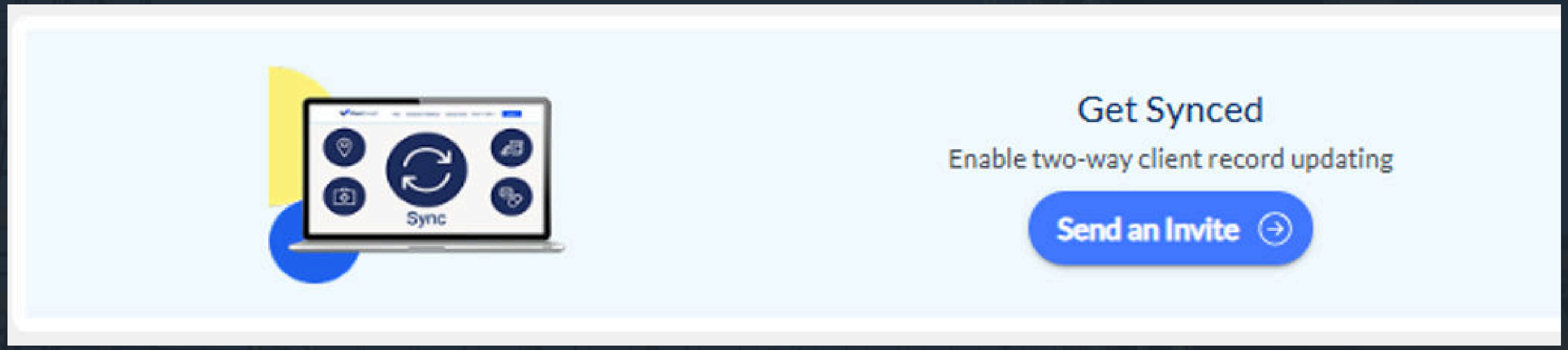
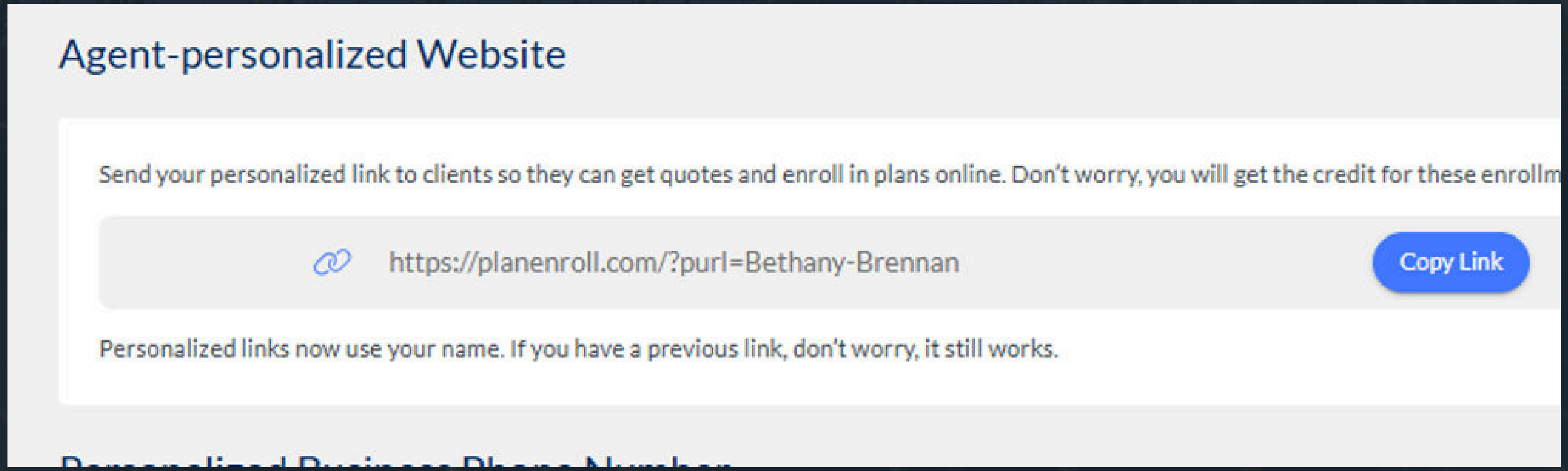
INTEGRITYCONNECT: PURL & PHONE NUMBER

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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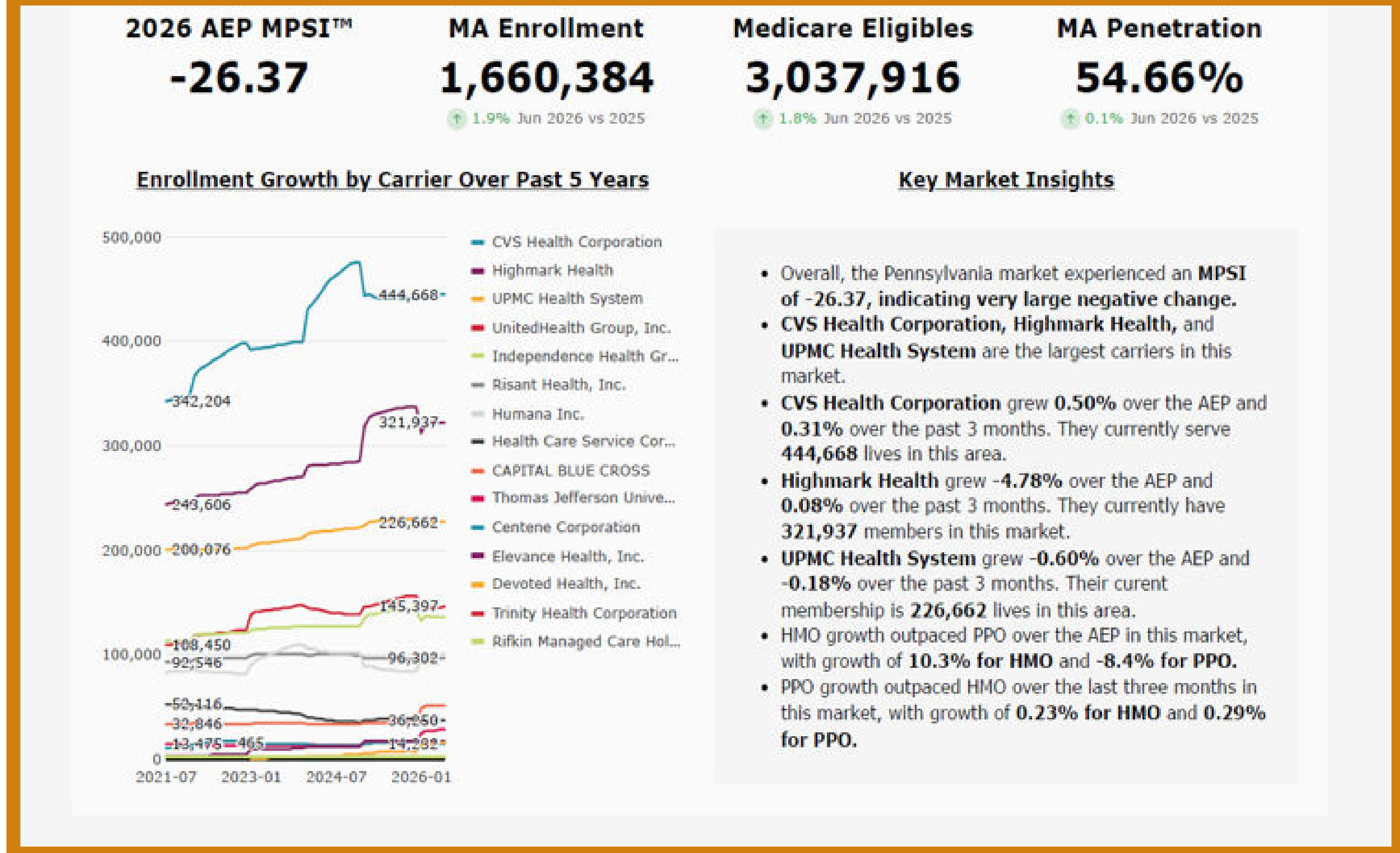
DEFT RESEARCH

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**.



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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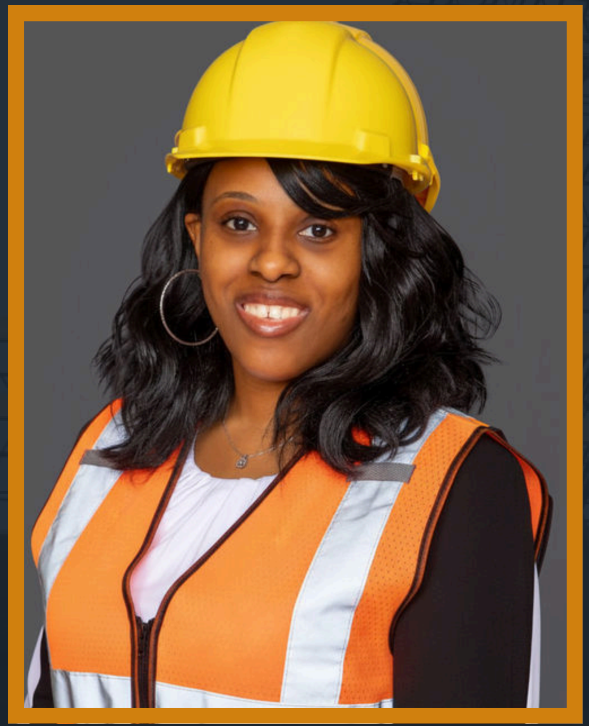
QUESTIONS?



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AEP PREP & MATERIALS

Insight 2027 Documents

IntegrityCONNECT Workshop

State of the Union Webinar

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THANK YOU

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