

What's New

2027 Industry Updates



To help you prepare for plan year 2027, we've highlighted a few regulatory changes that take place on **October 1, 2026**. Check out Jarvis (Knowledge Center > Agent News) and your Certification Study Guide for more changes, resources and training opportunities.

Topics

- Scope of Appointment
- Events
- Third-Party Marketing Organization
- Medicare Part D



Scope of Appointment (SOA)

- Personal marketing appointments are now defined as “those appointments that are tailored to an individual or small group (i.e., a married couple) for purposes of discussing marketing topics.”
- The 48-hour rule is eliminated. The SOA must be obtained from each Medicare eligible consumer present at the personal marketing appointment before the appointment begins
- SOAs are valid for 12 months following the beneficiary’s signature date or the date of the beneficiary’s initial request for information. A new SOA must be obtained if the consumer wishes to discuss a product not agreed upon on the original SOA, including products for a new plan year. For example, an SOA obtained on November 15, 2026, to discuss 2027 plans cannot be used on October 15, 2027, to discuss 2028 plans even though it’s 11 months from the consumer’s signature.
- SOAs must be in writing for in-person personal marketing appointments



Marketing/Sales Events

A marketing/sales event may directly follow an educational event at the same location, and the 12-hour cooling-off period has been eliminated.

Requirements:

- Conduct each event according to its applicable rules
- Provide a distinct break between two events
- Clearly announce that the educational event is ending and a marketing/sales event will begin shortly
- Provide ample time for attendees to leave if they do not want to attend the marketing/sales event



Educational Events

- **Scope of Appointment Forms:** Agents may schedule future personal marketing appointments and obtain a SOA for that appointment at educational events
- **RSVPs to Marketing/Sales Events:** Agents may promote future marketing/sales events (such as those that directly follow an educational event) and obtain RSVPs for those events at educational events





Third-Party Marketing Organization (TPMO):

TPMO Sales and Marketing Call Recordings

- TPMO sales and marketing calls must be retained and available upon request for 6 years from the date of the call. This includes calls recorded prior to October 1, 2026. For the first 3 years of the retention period, records must be maintained in audio format. For years 4-6, records may be maintained in either audio format or as complete and accurate transcripts of the call.

TPMO Disclaimer

- Elimination of State Health Insurance Program (SHIP) reference. The disclaimers that must be used are:
 - We do not offer every plan available in your area. Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.
 - Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. You can always contact Medicare.gov or 1-800-MEDICARE for help with plan choices.
- The TPMO disclaimer must be given before any discussion of benefits, rather than within the first minute of the call.



Medicare Part D

CMS finalized regulatory updates that codify existing Medicare Part D changes required under the Inflation Reduction Act (IRA). The Part D redesign includes an annual out-of-pocket cap that began at \$2,000 in 2025 and has **increased to \$2,400 for 2027**.



For complete details, please review the 2027 Certification Study Guide located on Learning Lab or the [CMS Final Rule](#).

