



The 2027 Final Rule and Medicare MAPD

Everything you need to know about the 2027 final rule in 10 minutes. Wish me luck!

(My summarized analysis after actually reading through the rule, not relying on AI)

Overall, the news is incredibly positive, and our voices have been heard!

Here are the updates that matter most to independent brokers as we prepare to comment before January 26th.

- The 48 hour Scope of Appointment rule could be eliminated. Under the proposal, agents would only need to obtain consent before discussing Medicare benefits.
- SOAs could once again be collected at educational events, returning some flexibility to how agents engage with beneficiaries.
- The 12 hour delay between educational and marketing events is proposed to be removed. Agents would simply need to announce that the educational session has ended and give attendees a chance to leave.
- TPMO disclaimers may no longer need to be delivered in the first minute of a call. Instead, they would only be required before discussing benefits.
- SHIP references are proposed to be removed from the TPMO disclaimer, simplifying the language agents must use.
- Superlatives could be allowed again. Agents would be able to use statements such as highest rated plan in Virginia or largest network in Florida as long as the claims can be supported if CMS requests documentation.
- CMS is considering a more nuanced segmentation of TPMOs to better target bad actors without penalizing legitimate agents and agencies that are following the rules.
- Call recording retention may drop from 10 years to 6 or even 3. CMS is also asking whether full recordings are needed at all or whether transcripts or other verification methods could replace them.
- A new SEP would allow beneficiaries to change plans when a provider leaves the network. This could be a meaningful improvement for consumers and for the agents who help them navigate their options.

These are some of the many proposed changes in the massive final rule. Be looking for more direction on how to comment and the things that we need to focus on in our comments.



Calvin Bagley

[Healthcare Entrepreneur | Thought Leader | Medicare Broker Advocate | Amazon Bestselling Author | Speaker](#)