

Medicare CMS Disclaimers

CALL RECORDING AND PLAN OFFERING DISCLAIMER LANGUAGE

For a Medicare conversation, you need to provide notice of call recording requirements and a Medicare Disclaimer statement.

Begin with requesting permission to record the call. This is not required to be worded exactly like this, but you might use something like the below.

To protect Medicare beneficiaries, the Center for Medicare and Medicaid Services (CMS) has a rule that all virtual and telephonic calls regarding Medicare Advantage or Medicare Part D plans must be recorded. May I have your permission to record this call?

If permission is not granted, advise them that they will need to meet face to face. Take appropriate steps to schedule an appointment or let them know they will need to connect with another agent (if you are not having face to face meetings) and politely end the call.

The Disclaimer statement comes next in the conversation. It should also be on any client communications. We recommend you add to your email tagline, post to your website, and include it on all advertisements, social media posts, etc. This is specific CMS language that you cannot change except to add the appropriate number of carriers and plans you represent.

I am also required to advise that we do not offer every plan available in your area. Currently we represent XX organizations which offer XX products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options.