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Important Reminder Regarding Consultation Fees Related to Sales Activities for Medicare Advantage (MA) or Part D Products

## Federal Prohibition on Beneficiary Fees

As the Medicare Annual Enrollment Period draws to a close, please remember that **federal regulations strictly prohibit brokers and agents from charging any fees to Medicare beneficiaries** for activities related to Medicare Advantage (MA) or Part D plans. This includes consultation fees, service fees, administrative fees, or any other form of beneficiary-paid compensation.

## What the CMS Rule Says

While some states permit agents to charge service fees for certain insurance products, under current CMS regulations, agents **may not charge beneficiaries for any activity connected to enrollment into an MA or Part D plan**, including:

- Reviewing plan options
- Advising on Medicare coverage
- Assisting with enrollment
- Providing ongoing service or support

This restriction applies **even if the plan does not pay a commission**. If an MA or Part D sponsor does not compensate the agent, the agent still may not seek payment from the beneficiary in any form.

## Expectation for Unbiased Recommendations

Agents are required to act in the best interest of each Medicare beneficiary by:

- Recommending the plan that best fits the individual's needs, preferences, and circumstances
- Clearly presenting all available plan options
- Ensuring compensation or commission levels do not influence recommendations

Agents play a vital role in helping older Americans navigate their health coverage with confidence. **Thank you for continuing to serve beneficiaries with integrity, compassion, and dedication—today and for the good days ahead!**