



IFP Sales Policy Job Aid

Agent Materials, Websites, and Social Media Guidelines

CONTENTS

Materials General Requirements

UnitedHealthcare Branded Materials

Agent/Broker Websites and Social Media

Monitoring and Oversight

Materials General Requirements

Materials Must:

- Comply with federal and state laws and regulations and UnitedHealthcare policies, procedures, and rules regarding materials. You must ensure that all materials you create and/or use are compliant. You are solely responsible for the compliance of the materials you create and/or use.
 - UnitedHealthcare does not offer a review on agent/broker created non-UnitedHealthcare branded materials. You are responsible for ensuring created materials are compliant
- Be appropriately filed/approved with the state (as required by the state). You must ensure that materials are appropriately filed/approved with a state and submitted/reviewed by UnitedHealthcare as necessary.
- Provide accurate information.

You should use clear and plain language that can be reasonably understood by a consumer. You should be transparent in identifying yourself or agency and a consumer should reasonably be able to understand who the information is coming from and the intent behind providing the information.

Materials Must Not:

- Include any UnitedHealthcare name, logo, brand element, or plan name or information (e.g., benefits or costs) without prior approval from UnitedHealthcare. All materials featuring the UnitedHealthcare brand must be submitted to UnitedHealthcare for review and approval prior to use. Refer to the Exception Process section for details.
- Use scare tactics or statements.
- Provide misleading information, including misleading information through omission.

The examples below are for illustrative purposes only and using the examples is not an approval or guarantee that the material/content is compliant.

Inappropriate Statement	What Makes it Inappropriate	Alternative Examples
“We work for you, not the insurance company.” (Without disclosing that you receive a commission from insurance companies for enrollments.)	This is misleading as it makes it appear that you are acting without a financial incentive for sales.	“We can help you with finding a plan to suit your needs at no cost to you for our help.”
“You won’t be able to figure out Individual and Family plans unless you use a qualified agent.”	This is a scare tactic that could create concern in the consumer’s mind that they will miss something or do not possess the ability to understand the information on their own.	“If you need help choosing an Individual and Family plan, a licensed agent can provide you with assistance.”

“Do not delay!” “Reply immediately!” “Response time is limited!” “Required,” or “Needed to ensure delivery”

These statements are meant to place pressure on consumers by creating anxiety. Avoiding these types of statements would be a best practice.

“The Open Enrollment Ends December 15.

You must not begin marketing activities until directed by UnitedHealthcare. Specifically, marketing of exchange plans must not begin in a given market and for a given year until forms and rates have been approved by the state and UnitedHealthcare has received Qualified Health Plan (QHP) Certification and/or fully executed QHP Certification Agreement from the exchange.

You must use a title or designation that accurately reflects your role as a licensed insurance agent/producer marketing/selling health insurance. Using a title or designation that has the potential to confuse or mislead a consumer is prohibited.

Professional and Educational Credentials: You may note current professional and educational credentials (e.g., CLU, ChFC, CFP, PhD). Discontinue using the material if a noted credential expires or is no longer applicable. Be prepared to provide documentation upon request to substantiate any stated credentials.

UnitedHealthcare Branded Materials

UnitedHealthcare Brand Name, Elements, and Logo

- Other than the materials and preapproved templates (e.g., logo) provided by UnitedHealthcare, you have no authority to use any UnitedHealth Group, UnitedHealthcare, or its affiliates’ brand names, brand derivatives, trademarks, service marks, logos, or domain names in any agent/broker created or used content or material, or on any website and/or social media without the proposed use being submitted, reviewed, and approved prior to use.
- You must not use any UnitedHealthcare owned or provided content or materials in the creation of content or materials by the agent/broker.
- Additionally, you are not permitted to incorporate in an email address or register or operate internet domain or social media names incorporating the name of any UnitedHealth Group, UnitedHealthcare, or its affiliates’ brand name or brand derivatives.
- You are not allowed to include the UnitedHealthcare brand name or logo in your email or postal mail signatures.

UnitedHealthcare Preapproved Materials

UnitedHealthcare provides preapproved materials and templates to ensure consistency of branding and messaging, legal, regulatory, compliance, and partner approval. All materials made available and/or provided by UnitedHealthcare are copyrighted and shall remain property of UnitedHealthcare.

You must:

- Be active and appropriately contracted, appointed (as required by the state), and have completed registration and training required by UnitedHealthcare or the applicable exchange [Federally-facilitated

Marketplace (FFM) or State-based Marketplace (SBM)] in order to access and order preapproved materials through Jarvis. Access is limited to the products and/or plans in which you are licensed and certified to sell.

- Use your secure login to access, download, and/or order materials through Jarvis.
- Use preapproved materials in the format approved (e.g., advertisements that are only approved for use as print material cannot be used in a digital format).
- Use current versions when using pre-approved materials.
 - You may at your discretion and without further approval, use preapproved materials provided by UnitedHealthcare so long as the materials are not altered and are used in a manner consistent with all applicable regulations and UnitedHealthcare policy

You must not:

- Share login credentials with or provide materials to an agent/broker who is not appropriately contracted, licensed, appointed, or have not completed registration and training required by UnitedHealthcare or the applicable exchange (FFM or SBM).
- Alter preapproved materials in any way, including handwritten agent/broker notes (e.g., writing your agent/broker contact information or marking a particular plan benefit). However, you may encourage the consumer to make notes on the material or add handwritten notes in the presence of the consumer or with the consumer's consent.

IFP Marketing Materials on Jarvis

You can access pre-approved materials on Jarvis. You can navigate to the marketing materials via Jarvis > Knowledge Center > Selling Resources.

The images below are for illustrative purposes and may vary based on the user's access and credentials.




[Home](#) [Sales Tools](#) [Applications](#) [Commissions](#) [Book of Business](#) [Knowledge Center](#) [Reporting](#)

[Home](#) > [Sales Tools](#) > [Sales and Marketing Materials](#)

Individual & Family Plans

Sales and Marketing Materials



Welcome to UnitedHealthcare Individual & Family Plans Sales and Marketing Materials page. Here, you will find materials for prospecting new clients, engaging with current UHC IFP members, and event support items.

Sales Support and Prospecting Tools

In this section, you will find prospecting materials to help grow your business, including Facebook posts and ads. Also, benefit flyers, postcards, and our new Clarity Guide to educate consumers on everything ACA, UHC IFP benefits and more.

Most materials can be found under the "National" dropdown, as well as state-specific materials for Colorado. Each item provides the opportunity to add your personal contact information.


National

Arizona

[Home](#) > [Sales Tools](#) > [Sales and Marketing Materials](#)

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National


Arizona

Colorado

[Home](#) > [Sales Tools](#) > [Sales and Marketing Materials](#)

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National

All states except for Colorado and Arizona.

English

- Why UHC Flyer
- Why UHC Postcard
- Business Card
- Clarity Guide
- Vision, Dental Flyer
- OnePass Select Flyer
- SEP Flyer
- Loss of Coverage Flyer
- Diabetes Flyer

Spanish

- Why UHC Flyer
- Why UHC Postcard
- Business Card - Coming Soon
- Clarity Guide
- Vision, Dental Flyer
- PFNY Flyer
- One Pass Select Flyer
- SEP Flyer
- Diabetes Flyer



Let's find the right health plan for you
with UnitedHealthcare Individual & Family ACA Marketplace plans

Finding the right health plan for you and your family can be complicated. I can help guide you to the UnitedHealthcare ACA Marketplace plan that's best for you. These quality, affordable plans give you access to many benefits.

- More network providers than ever before
- Chat online 24/7 with member advocates
- Earn rewards and get exclusive discounts

UnitedHealthcare

<Agent First Name> <Agent Last Name>
Licensed Independent Insurance Agent
<1-888-888-8888>
[<Email Address>]
[<Agent Website>]
[<Si, hablo tu idioma.>]

Contact me today

Get the best UnitedHealthcare ACA Marketplace plan for you

As a licensed independent insurance agent, I can help you find the UnitedHealthcare ACA Marketplace plan that's best for you, your family and your budget.

By completing the fields in the editable section, you can tailor the materials with your personalized information.

Exception Process for Materials Containing UnitedHealthcare Brand, Name, Logo, and/or Plan Related Information

Every effort must be made to use preapproved materials and templates. Requesting a custom branded material should be limited to rare and exceptional circumstances. All custom materials that reference or use a UnitedHealthcare brand, plan information or logo in any manner must be submitted for approval. Use of agent/broker-created materials featuring a UnitedHealthcare brand, plan information or logo without prior written approval by UnitedHealthcare is prohibited.

Requests for approval of agent/broker created branded material, the development of custom branded material, or the modification of preapproved materials are processed as follows:

- You must work through your highest level up-line to request a branded material exception to UnitedHealthcare. The up-line needs to submit the request to a UnitedHealthcare Sales Leader. If approved by a UnitedHealthcare Sales Leader (Market Sales Manager, Agency Manager, Regional Vice President), the Sales Leader will submit the request to the UnitedHealthcare Marketing team for consideration.
- The UnitedHealthcare Marketing team will only consider requests if all of the following requirements are met:
 - There is strong evidence of business need
 - There are no existing materials or templates to fulfill the need
 - There is a substantial business impact (i.e., a significant increase in lead generation, conversion, and new business sales)
 - The proposed material may be used by multiple agents/brokers

- Use of the proposed material is consistent with established practices for UnitedHealthcare brands
- The proposed material does not pose any risk of damage to UnitedHealth Group, UnitedHealthcare, or any of its brands
- If all of the criteria above are met, the UnitedHealthcare Marketing team will coordinate all requests with Compliance, Legal, and other internal reviewers as required. The requestor will be notified if the piece is approved for distribution. Meeting all criteria does not guarantee the request will be approved.
- Approval for the use of UnitedHealthcare brand elements will be granted only for the material submitted and may not be taken generally as a blanket approval. Approval or denial is generally provided within 10 business days. Approval may also be limited to one-time use.
- If applicable, the requester must abide by any additional usage guidelines provided by UnitedHealthcare.
- Both the requesting and the approving parties must keep a written record of all approvals granted.

Agent/Broker Websites and Social Media

Guidelines

You are solely responsible for the compliance of your created websites and social media accounts. In addition to abiding by all federal and state laws and regulations and UnitedHealthcare policies, procedures, and rules, the following guidelines apply:

You Must:

- Be actively contracted, appointed (as required by the state), and completed registration and training required by UnitedHealthcare or the applicable exchange (FFM or SBM) in order to announce your affiliation with UnitedHealthcare on your website or to download and use designated UnitedHealthcare branded resources available explicitly for use on Facebook.
- Be active with UnitedHealthcare in order to feature any UnitedHealthcare brand elements or branded resources.

You Must Not:

- Feature UnitedHealthcare brand elements (e.g., brand name, logo, or plan information), including but not limited to any reference to UnitedHealthcare, without prior approval from UnitedHealthcare.
- Post or repost any UnitedHealthcare owned or provided content or material, such as, materials available on UnitedHealthcare websites or social media, Jarvis, or distributed by UnitedHealthcare via email, postal mail, or instructional or informational sessions (in-person or virtual), except material/content that is pre-approved for use explicitly on Facebook.

You may feature compliant non-UnitedHealthcare branded materials and content.

Agent/Broker Website

You may create consumer-facing websites, which are directed to consumers to market agent/agency services and announce your affiliation with UnitedHealthcare and/or agent/broker-facing websites, which might be password protected, that are directed to agents/brokers for recruitment activities, education, and communication. In addition to abiding with all policy guidelines, the following guidelines apply:

You Must:

- Register with UnitedHealthcare any agent/broker created website prior to announcing your affiliation with UnitedHealthcare. Registration requests must be submitted to the compliance_questions@uhc.com mailbox and minimally contain:
 - First name
 - Last name
 - Email address
 - Phone number
 - National Producer Number (NPN)
 - Website URL
- Include on agent-facing websites a disclaimer to the effect of: "The information on this website is for agent use only and is not intended for use by the general public."

You May:

- If the website is registered with UnitedHealthcare, announce your affiliation with UnitedHealthcare by using one or more of the following brand elements:
 - UnitedHealthcare company name. The use of the UnitedHealthcare name may only be used to announce an affiliation. The correct spelling of UnitedHealthcare must be used and the trademark must be included the first time the name appears
 - UnitedHealthcare-provided logo. The logo may be requested when registering the website with UnitedHealthcare. You must comply with all terms of use
 - Hyperlink to a UnitedHealthcare-approved website homepage
- Place within your website hyperlinks to official government websites or other websites as permitted by the other organization and compliant with these guidelines.
- Post a compliant electronic business reply card (eBRC) or online contact form to obtain consumer contact information and permission to contact.
- On agent/broker-facing websites only, include a link to www.uhcjarvis.com as a convenience for UnitedHealthcare contracted agents/brokers.

You Must Not:

- Announce your affiliation with UnitedHealthcare through any means unless you have registered the website.
- Use any UnitedHealthcare logo except the one provided by UnitedHealthcare and in accordance with the logo request process. Copying and pasting or using a logo from a UnitedHealthcare website, material, or publication is prohibited.

The use of the UnitedHealthcare name is limited to announcing an affiliation on a registered agent created website. Simply put, an affiliation announcement is a statement that you are able to market and sell UnitedHealthcare Individual and Family Plan products. When announcing your affiliation with UnitedHealthcare, you need to ensure that you:

- Make sure to use the correct spelling and capitalization of UnitedHealthcare®. Do not use “UHC”.
- The first time the UnitedHealthcare brand name is used on any individual webpage, it must be followed by the appropriate trademark symbol “®”.

As a reminder, no other content about UnitedHealthcare as a company nor its products or services is permitted.

Agent/Broker Social Media

Agent/broker use of social media as a communications or marketing tool, including, but not limited to Facebook, LinkedIn, YouTube, X, blogs, chat rooms and message boards is subject to all state and federal laws and regulations and UnitedHealthcare policies, procedures, and rules. In addition to abiding with all policy guidelines, the following guidelines apply:

You Must:

- Use a business account, not a personal or multi-purpose (i.e., personal and business) account to conduct business on behalf of UnitedHealthcare on any social media platform.
- For employees of UnitedHealth Group or its affiliates, abide by UnitedHealth Group corporate social media guidelines.

You May:

- Link to a compliant agent/broker created business website.
- Feature an online contact form on a business Facebook account. The online contact form must be part of a Facebook advertisement created using the Facebook advertisement creator and comply with all applicable rules, regulations, and guidelines.

You Must Not:

- Use a social media platform’s interactive functionality (or equivalent service) to engage in unsolicited direct contact with consumers/members.

- Feature the UnitedHealthcare brand name, logo, or branded material.
- Feature any hyperlinks to any UnitedHealthcare company or affiliate website.

Monitoring and Oversight

Agent/broker materials are monitored to ensure they are compliant and used in a compliant manner.

- Materials created and/or used by an agent/broker may be reviewed retrospectively by UnitedHealthcare.
- UnitedHealthcare monitors the use of UnitedHealthcare brand elements. Non-compliant or unapproved use of the UnitedHealthcare brand may be subject to corrective and disciplinary action up to and including termination and/or a cease and desist order.
- Materials, websites, and social media accounts created and/or used by agents/brokers may be monitored by The Centers for Medicare and Medicaid Services (CMS) and/or state Department of Insurance (DOI).
- Corrective action
 - Agents/brokers notified of a UnitedHealthcare compliance issue will be given a limited time period to correct the issue. CMS reserves the right to request immediate action regarding website content
 - Agents/brokers who do not comply with corrective action may be referred to the IFP Disciplinary Action Committee (DAC) or subject to progressive corrective and/or disciplinary action, up to and including termination

RESOURCES

IFP Agent Guide: Available on **Jarvis**.

Compliance Questions: Submit policy compliance-related questions to compliance_questions@uhc.com.

Jarvis: www.uhcjarvis.com.

Producer Help Desk (PHD): Call 1-866-235-4095 or email acabrokersupport@uhc.com for assistance accessing or using Jarvis.