

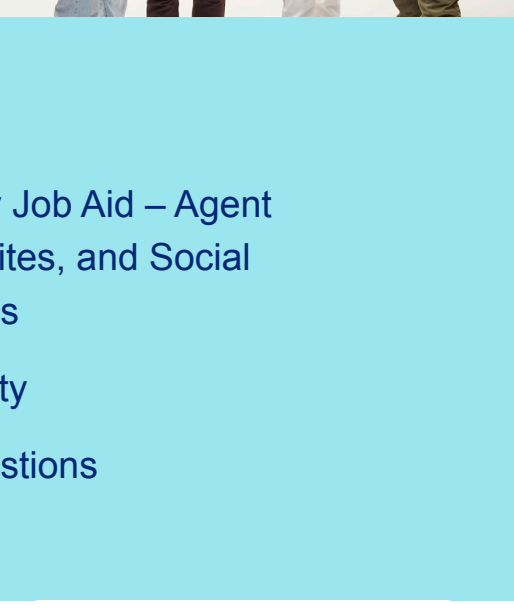
IFP CONNECT

October 16, 2026



COMPLIANCE EDITION

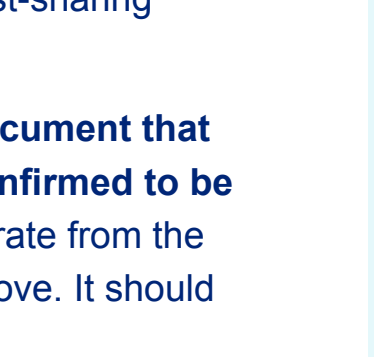
Welcome to the Compliance Edition issue of IFP Connect!
The articles below highlight some crucial compliance topics that can help you remain knowledgeable and compliant during Open Enrollment and beyond!



In this issue:

- Tips to stay compliant during OEP
- Consent and eligibility application requirements
- Pledge of Compliance
- IFP Sales Policy Job Aid – Agent Materials, Websites, and Social Media Guidelines
- Privacy & security
- Compliance questions

Tips to stay compliant during OEP



Here are some quick ways to strengthen your relationship with your clients and ensure you remain compliant as you help them select coverage during the Open Enrollment Period (OEP):

1. **Be sure to obtain and document consumer consent prior to assisting with or facilitating an enrollment** for an Affordable Care Act (ACA) plan or assisting an individual with applying for advance premium tax credit or cost-sharing reduction. ***You must retain the consent for at least 10 years.***

[Check Medicaid status by state](#)

[Medicaid renewal and redetermination](#)

[Dual enrollment training module](#)

2. **Prior to application submission, remember to obtain and document that eligibility application information has been reviewed and confirmed to be accurate by the consumer.** Note that this authorization is separate from the consumer consent documentation and requirements outlined above. It should also be retained for at least 10 years.

3. **Conduct a thorough Needs Assessment at the time of enrollment.** Talk with the consumer about what's important to them and what may have changed in their life since last year (e.g., Have their priorities changed? Has their family grown?). **Be sure to check if they qualify for Medicaid**, as well – if they do, enrolling in an ACA plan is likely not in their best interests because they won't be eligible for additional savings. Review the resources below for more information:

[PDLs](#)

4. **Check that all providers are in-network for the recommended plan by using the Provider Search tool under the Quick Access links on the Jarvis homepage.** Provider networks can change over time, so it's important to ensure the consumer's primary and specialty care providers are in-network for the recommended plan.

5. **Check that all medications specific to the consumer's needs are covered in the recommended plan by checking the Drug Formulary (Prescription Drug List, or PDL) when performing a plan search on [uhc.com/exchange](#).** The consumer's medication needs may change, so be sure to check coverage within the recommended plan. Note: For questions regarding medication information, reach out to the Producer Help Desk (PHD).

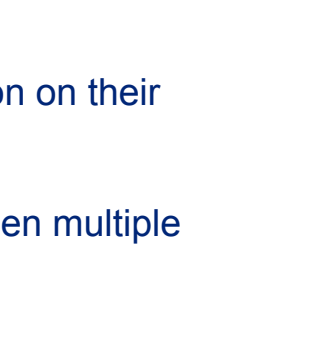
[PDLs](#)

6. **Ensure that all social security numbers (SSNs) for all applicants (adults and children) have been entered on their applications.** The Centers for Medicare & Medicaid Services (CMS) will not accept ACA Marketplace applications that do not include a verifiable SSN. If a consumer does not have an SSN or is unwilling to provide it to you, CMS has recommended that brokers and agents work side-by-side with consumers to help them complete the application on [HealthCare.gov](#) or suggest that the consumer contact the Marketplace Call Center.

[CMS call center tips](#)

Doing these things can make a real difference in the lives of your clients by helping them find the right plan for their needs. Furthermore, by taking these steps, you can help prevent or resolve consumer complaints related to incorrect information on their eligibility applications or unauthorized enrollments, as well as disputes between agents and consumers, or between multiple enrolling entities.

Consent and eligibility application requirements



All agents must follow the consumer consent and eligibility application confirmation requirements established by the Department of Health and Human Services (HHS) and CMS. These requirements were established on June 18, 2023 and detailed in the 2024 Notice Benefit and Payment Parameters (NBPP).

It is important to note that both the consent and eligibility application confirmation requirements must be reestablished whenever eligibility changes are made on a consumer's Marketplace application, including plan and enrollment changes.

- ✓ **Consumer consent requirements**
Agents are required to obtain and document consumer consent prior to assisting with or facilitating an enrollment for coverage through Federally-facilitated Exchanges and State-based Exchanges or prior to assisting an individual with applying for advance premium tax credit or cost-sharing reduction.

[CMS model consent form \(English\)](#)

[CMS model consent form \(Spanish\)](#)

[CMS consent requirements FAQ](#)

- ✓ **Eligibility application confirmation requirements**
Agents are required to obtain and document that eligibility application information has been reviewed by and confirmed to be accurate (authorized) by the consumer prior to application submission for coverage through Federally-facilitated Exchanges and State-based Exchanges.

These requirements were established under the **Patient Protection and Affordable Care Act: HHS Notice of Benefit and Payment Parameters for 2024** and will assist with:

- Resolving consumer complaints related to incorrect information on their eligibility applications or unauthorized enrollments
- Resolving disputes between agents and consumers, or between multiple enrolling entities



Note that this is separate from the consumer consent documentation and requirements outlined above.
Both consumer consent (obtained prior to assisting the consumer) and authorization (obtained prior to submitting the completed application) are required.

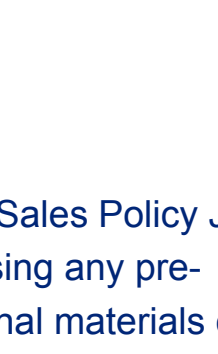
[CMS eligibility documentation FAQ](#)

For more information, please review the NBPP Consent and Eligibility Application Confirmation Quick Reference Guide (QRG).

[Consent & eligibility QRG](#)

The QRG and model consent forms can be found on **Jarvis** by going to *Knowledge Center > Compliance > Compliance Resources*. The model consent form is available in English and Spanish in the "Compliance Resources" section at the top, and the QRG can be found in the "Consent Reference Guides" section.

Pledge of Compliance



All Individual & Family Plans (IFP) agents are expected to be aware of the information in the Pledge of Compliance, so even if you have read it before, it is important to review it regularly and familiarize yourself with the foundational expectations for compliant conduct and ethical standards in the marketing and sale of UnitedHealthcare products.

The Pledge of Compliance can be found by going to **Jarvis > Knowledge Center > Compliance**. It is available under the "Compliance Resources" tab, in both English and Spanish.

You can also review it in the UnitedHealthcare IFP Agent Guide, under Section 2: On-Boarding and Readiness. The Agent Guide is located on **Jarvis** under *Knowledge Center > Reference Guides > Agent Guides*.

[Compliance](#)

[Agent Guide](#)

IFP Sales Policy Job Aid – Agent Materials, Websites, and Social Media Guidelines

Marketing UnitedHealthcare Individual & Family plans online with social media, websites and other digital assets can help you connect with consumers and grow your book of business.

All agent- or agency-owned websites that reference UnitedHealthcare by name or logo must be registered with UnitedHealthcare before displaying UnitedHealthcare's name or logo. To register your website, complete the form linked below:

[Website registration form](#)

Additionally, the Agent Materials, Websites, and Social Media Guidelines IFP Sales Policy Job Aid is available to provide valuable guidance for remaining compliant when using any pre-approved marketing materials, social media posts/ads, and creating promotional materials or agent/broker websites.

Note: Agents and brokers must comply with all federal and state laws and regulations and UnitedHealthcare policies, procedures, and rules regarding marketing and materials.

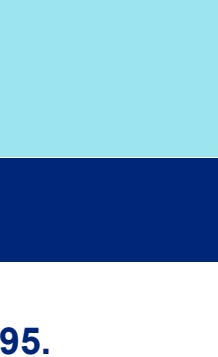
Go to **Jarvis > Knowledge Center > Compliance** to access the job aid and website registration form (both available under the "Compliance Resources" tab).

[IFP Sales Policy Job Aid](#)

For more information about marketing guidelines, please review the Individual & Family Plans (IFP) Agent Guide, Section 4: Marketing Activities and Materials. The Agent Guide can be found on **Jarvis** under *Knowledge Center > Reference Guides > Agent Guides*.

[Agent Guide](#)

Privacy & security



Keeping Protected Health Information (PHI), Electronic Protected Health Information (ePHI) and Personally Identifiable Information (PII) safe is crucial. Any suspected privacy incidents must be reported to UnitedHealthcare immediately upon discovery.

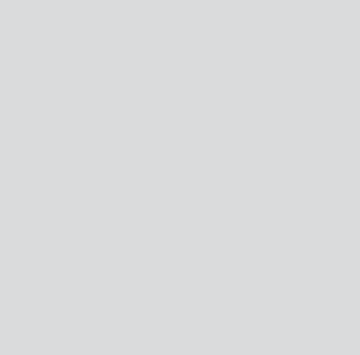
Report suspected privacy incidents to UnitedHealthcare Privacy Office at [uhc_privacy_office@uhc.com](#), UnitedHealthcare sales leader, Segment Compliance Lead, UnitedHealth Group Ethics & Compliance Help Center at **1-800-455-4521**, or [compliance_questions@uhc.com](#).

Security incidents (e.g., unauthorized access to UnitedHealth Group data/systems, laptop theft) must be immediately reported to UnitedHealth Group Support Center at **1-888-848-3375** (available 24 hours a day, 7 days a week).

For your convenience, you can refer to the Compliance page on Jarvis to find the information above at any time. Go to **Jarvis > Knowledge Center > Compliance > Privacy and Security**.

[Privacy and security](#)

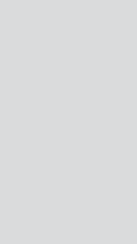
Compliance questions



Do you have a sales-related compliance question? Whether you are seeking more information about official policies for UnitedHealthcare IFP agents or need to report suspected non-compliant behavior, the Compliance Questions Email Job Aid can help ensure you reach the appropriate contact and get the information you need.

To access the Compliance Questions Email Job Aid, go to **Jarvis > Knowledge Center > Compliance > Compliance Questions**.

[Compliance questions](#)



Archives: See previous IFP Connect articles

[Archives](#)

[UHCJarvis.com](#)

Click below to chat with the Producer Help Desk or call **1-866-235-4095**.

[Chat with PHD](#)

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