2025 Scope of Appointment (SOA) Cheat Sheet

Created by Affordable Care Agents (ACA) | Founder: Mikh Yusupov, M.P.A.

What is a Scope of Appointment (SOA)?

The Scope of Appointment (SOA) form is a CMS-required document that ensures a Medicare beneficiary understands exactly which topics will be discussed during a one-on-one marketing appointment. It protects the consumer and ensures broker compliance. Only plan types listed on the SOA may be presented.

When is an SOA Required?

- In-person or virtual one-on-one appointments

- Appointments at home, office, or public places

- Phone appointments discussing Medicare Advantage or Part D

Not Required For:

- Formal or informal CMS-registered sales events

- Educational events (SOAs may not be distributed)

- Medicare Supplement appointments (though recommended)

When Should the SOA Be Collected?

Best practice: Obtain the SOA at least 48 hours in advance. If not feasible, document the reason on the SOA form (e.g., walk-in, client request, unexpected referral).

Valid SOA Criteria

- Use CMS-approved SOA forms only

- Client must initial plan types, sign and date the form

- Agent must complete the Agent Use Only section

- A new SOA is required for each new appointment

Submission Process

- Submit SOA with all MAPD or PDP enrollments

- Applies to paper and electronic submissions

Record Retention Rules

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- Retain each SOA for 10 years plus the current plan year

- Keep SOAs even for no-shows or non-enrollments

- Be prepared to provide upon CMS or carrier audit

ACA Pro Tips for 2025

- Use digital SOA tools with automatic timestamps

- Set CRM alerts to request new SOAs for future periods

- Explain SOAs to clients clearly to build trust

- Never pre-fill or guess product preferences

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