

ATTENTION: INDIVIDUAL AGENTS, BROKERS, AND AGENCIES

ISSUE: CMS issued a proposed rule that could eliminate administrative payments from insurance companies to FMOs. This could significantly impact the ability of FMOs to support you. Many of you have asked how you can help. You can help by sending a letter to your local government representatives. Tell your local government representatives that FMOs keep your costs down and ensure choices are available for Medicare beneficiaries.

ACTION: Take action by writing your own letter to your local government representatives. Encourage your local representatives to: (i) inform CMS of the valuable services that FMOs provide to you; and (ii) request that CMS not eliminate administrative payments from insurance companies to FMOs. You should act quickly because CMS's public comment period on the proposed rule ends on January 5, 2024, and CMS will likely begin formulating its final rule very soon thereafter. Send your letter to [CMS](#) and your [Senator](#) or [member of Congress](#) electronically or by mail.

GUIDELINES FOR LETTER WRITING:

- Remember that your letter is going to a government official.
- Write your letter as if it will be publicly viewable. Assume that everyone will read your letter.
- Always be professional. Use professional and appropriate language.
- Do not name any clients or provide information that could be used to identify a client.
- Focus on the benefits you provide to your clients, the benefits you provide to your agents if you are an agency, and the benefits FMOs provide to you that enable you to provide the best customer service and the most options to your clients.

FORMAT AND ORDER FOR YOUR LETTER:

- Introduce yourself, the number of clients you work with, the number of agents you work with if you are an agency, where you are located, and how long you have been in business (if in business for a while). Do not talk about your earnings, but instead focus on the impact that this will have on your business and your employees and the beneficiaries they serve in the relevant states including your home state.
- State that CMS has proposed a rule that could be aimed at eliminating administrative payments to FMOs.
- State that your purpose is to ask your local representative to help CMS understand the value that FMOs provide to agents/agencies like you, and in turn, the communities and clients you serve.
- Describe how you benefit your community **by assisting your clients** (not by donations or sponsorships).
- Describe how you benefit your clients in your community by helping them find the right plan.
- State that the benefits you receive from your FMO enable you to better serve your clients.
- State that the benefits you receive from your FMO enable you to offer more carrier choices and plans.
- State the benefits you receive from your FMO. Select as many as apply to you **from the following list:** technology, premium quoting and related plan finder/technology software, call recording technology, customer relationship management tools, template communications materials, template event presentations, agent recruitment assistance with licensure, AHIP testing, and AHIP certification, quality assurance assistance, errors & omissions insurance, and assistance addressing complaints against agents.
- State that you could not have all of these benefits without your FMO because it would be too costly.
- Request that your local representative inform CMS of the valuable services that FMOs provide to agents.
- State the importance of FMO administrative payments from insurance companies to provide these to you.
- Encourage your local representative to request that CMS not eliminate administrative payments to FMOs.
- State a polite and professional closing, such as "Thank you for your time and consideration."