

## **PFFS Training Content**

The following subject areas are considered to be essential topics which need to be covered in all training programs designed to educate sales agents about PFFS plans.

- 1) What is a PFFS plan
- 2) Eligibility requirements – Medicare requirements and Election Periods
- 3) Premium requirements – Part C & D if applicable
- 4) How do PFFS plans work with providers
- 5) Special considerations for dual eligible beneficiaries
- 6) Training and licensure requirements
- 7) Monthly submission of sales events and changes to the sales event schedule
- 8) PFFS disclaimer requirements
- 9) Use of Beneficiary and Provider leaflets
- 10) Outbound education and verification process
- 11) Marketing in pharmacies and other health care settings
- 12) Required practices for sales presentations: In addition to the topics above, these subjects should be addressed specifically with all beneficiaries during the sales presentation:
  - a. Disclaimer language
  - b. Access to providers
  - c. Broker required statements
  - d. Out of pocket limitations/Annual Maximum Limits
- 13) Prohibited practices:
  - a. Door to door sales
  - b. High pressure tactics
  - c. Use of unapproved marketing materials
  - d. Imply that the plan is either Original Medicare or a supplement/Medigap
  - e. Claim endorsement by Medicare
  - f. Health screening
  - g. Inducements for enrolling
- 14) Oversight and enforcement by CMS