

# MARKETPOINT

## AGENT OBSERVATION INFORMAL SALES/MARKETING EVENT

# INSTRUCTIONS QUESTIONNAIRE

This is an observational shop. An agent will be on-site to host an informal marketing event, where they will be set up at a table, booth, kiosk, or similar setting to provide information on Medicare Advantage Plans to interested consumers in an informal manner. You will observe the agent's actions related to regulated compliance standards and their presence/appearance. The agent will not be aware that you are observing, and you will not speak with them about the plans. You will have limited interaction with the agent at the end of the assignment (only to collect materials).

### Before You Begin

- Review your shop confirmation
- Know the date/time to arrive
- Read all instructions so you know what to say, what to do, and what to look for

### Don't Forget!

- Arrive on time for the event
- Observe the event/agent for 20 minutes
- After observing, collect the agent's business card and marketing materials



### General Requirements

- Read all instructions and the entire questionnaire before you complete the shop.
- [Click here](#) for a summary of Medicare and Advantage Plans if you are not familiar with them.
- Shop on the date and time listed in your shop confirmation. There are no makeup days.
- Spend a minimum of 20 minutes discreetly observing the agent's activity.
  - If the agent arrives late, you are still required to observe them for the full 20 minutes.
  - Take notes in a discreet manner (e.g., on your phone, using a small piece of paper, etc.).
- Collect the agent's business card and marketing materials to upload with your report.
- You cannot complete an assignment with any agent you have previously met.
  - If assigned to shop an agent you have previously met, notify your scheduler.
  - If a different agent is present, shop that person unless you have met with them previously.
- Submit your report to [shopperhub.cxgroup.com](https://shopperhub.cxgroup.com) within 12 hours of completing the shop.
  - If you are unable to complete the assignment because the event did not occur (agent did not show up to host the event, location confirms there is no event scheduled for that day, etc.), you must fill out the questionnaire for payment to be made.
- Retain all documentation and shop notes for six months following your shop.
- You or your immediate family members cannot currently nor have ever worked for a company providing Medicare Advantage health insurance products.



## Shop Instructions

### Step #1: Locate the event/agent

- The event/agent can be set up anywhere, generally post checkout. It is your responsibility to locate the event/agent by walking around the entire location.
  - **If the shop is at Walmart:** Look for a table with a blue “Walmart Insurance Services” tablecloth or banner.
  - **If the shop is at Kroger or another retail store:** Look for a table with a blue sign or tablecloth that says “Kroger Health.”
- If you cannot find the event/agent, ask a manager or someone in charge if an insurance agent is present to discuss ‘Medicare Advantage Plans.’ Do not use the terms ‘healthcare’ or ‘event.’
  - If the manager/person in charge confirms there is no event/agent that day, you may leave. Get the name and job title of the person you speak to.
- If the event area is set up but the agent is not there, stay in the area for 20 minutes to see if they return.
  - If there is a sign indicating they will be longer than 20 minutes, you may leave.
  - If there is no sign indicating a timeframe for return, ask a manager or someone in charge if the agent is present.
- If an agent you have previously shopped shows up to host the event (or is on-site to assist), you must leave. Do not complete the shop. Get out unnoticed if possible. If they recognize you, make up a reason for being there and leave immediately.

### Step #2: Find a location to discreetly observe the event/agent for 20 minutes

- Find a location near the event/agent where you can hear and observe their activity for 20 minutes in a natural way without the agent knowing (e.g., look at merchandise on nearby shelves, appear to be doing something on your phone, etc.).
  - It is your responsibility to get close enough to the agent to make the required observations and overhear their interactions with other consumers anonymously.
  - If the agent is set up in a small or unusual area, you must get creative with placing yourself and making an excuse for why you are standing there if asked (never, under any circumstance, expose that you are a mystery shopper).
- If the agent approaches you or asks if they can help while you are observing, take the opportunity to collect their business card and marketing materials (for someone else), but do not engage the agent in conversation about the plans. State something like, “I’ll take some material and your business card for my (mom/dad, brother/sister, friend, etc.) to review.” If they attempt to discuss the plans, state something like, “I’m sorry, I’ll share the information with my (mom/dad, brother/sister, friend, etc.) and let them discuss the details with you later.”
  - If this happens before your 20-minute observation period ends, you are still required to observe for the full 20 minutes.

### Step #3: Make these compliance observations while observing the event/agent for 20 minutes

- **Event placement:** If the event is set up near the pharmacy or vision center, it must be at a sufficient distance where agents cannot overhear discussions consumers are having with healthcare employees in those areas.
- **Signage/materials:** Agents are not permitted to alter signage or materials.
  - Look for any handwritten notes and/or signage (posted hours are excluded).
- **Distractions:** Agents must remain focused on hosting the event when consumers are present in their area.
  - Count the number of consumers the agent speaks to about health insurance plans.
- **Appearance:** Agents should be dressed in a respectable manner and be well groomed.
- **Speaking with consumers:** Agents must stand/sit in their area and wait for consumers to approach them. Agents are not permitted to motion consumers over, leave their area to approach consumers to start a conversation, or give consumers marketing material without their asking.
  - Agents may extend a greeting or acknowledgement as consumers walk by, such as, "Good morning/afternoon/evening," or, "Good morning. That's a lovely dress." These are considered normal social comments that are acceptable.
- **Agent representation:** Agents are not permitted to give the impression they work for or represent Medicare or the government. It is okay for an agent to talk about Medicare or the government if it is not stated or implied that they work for or represent them.
- **Absolute/superlative statements:** Agents are not permitted to make absolute or superlative statements that single out any health insurance carrier or their products. These statements tend to elevate a single plan or carrier above all others.
  - Prohibited absolute statement examples: "the best available," "more coverage than any other plan," "lowest cost HMO available," etc.
  - Prohibited superlative statement examples: "one of the best available," "among the highest rated plans available today," etc.
  - If an agent is observed making these types of statements, note what was said and which insurance carrier they were speaking about.
- **Personal health information:** Generally speaking, agents should refrain from asking personal health questions or discussing personally identifiable information (HIPAA) in a public setting.
  - If an agent speaks to a consumer about their personal health information or other personal information, back away and do not listen to that portion of the interaction.
- **Non-healthcare products:** Agents are not permitted to speak about non-healthcare products such as life insurance, annuities, financial planning, etc.
- **Gifts:** Agents may provide nominal gifts (e.g., pens, clips, tote bags, etc.). It is permissible to have the name or logo of a specific health insurance carrier on them, however, references to plan benefits (costs, savings, etc.) are not permissible. Suggested retail values of such items must not exceed a \$15 market value.
- **Contact information:** Agents are not permitted to require a consumer's contact information to answer their questions or provide them with information.

- Permission to contact form/business reply cards: Agents are permitted to distribute these.
- Scope of appointment forms: Agents are permitted to collect these and are permitted to set up a future personal marketing appointment at the consumer's request.
- CMS number on marketing materials: Applies to Medicare Advantage and Prescription Drug Plan material (not Medicare Supplement/Medigap Plans). Material that describes plan benefits, premiums, or cost sharing must have a CMS approval number that may be on the front, back, bottom, or inside of the material. Example: Y0040 GHHJYRKTE

#### Step #4: After 20 minutes, collect the agent's business card and marketing materials

- After you have observed the agent's activity for 20 minutes, approach the table and ask the agent if they have information about insurance plans that you can take with you.
  - Explain that you (if you are 65 or older) or a loved one (who is 65 or older) may be interested and you would like to collect their business card and plan materials.
  - Do not engage the agent in conversation about the plans. Indicate you do not have time for a conversation today but will call them or stop back in if you or your loved one is interested in more information.
- While at the table, take time to glance around to make any observations that may have been difficult to gauge at a distance such as:
  - Altered signage/materials
  - Gifts (type of gifts, estimated value, requirements to receive the gift, etc.)
  - If the agent was handing out permission to contact/business reply cards



# QUESTIONNAIRE

Shop date:

Start time:

End time:

## General Information

1. Did the Informal Sales Event occur?

Yes

No

2. Name of the agent conducting the event:

3. Agent's business card information:

*List all the information on the business card AND upload a copy of the card when possible.*

4. How many consumers stopped by to speak with the agent about health insurance plans during the time you were observing/browsing?

0

1-3

4-6

7-9

10 or more

N/A – the event did not occur

## Compliance

5. If the event/agent was located near the pharmacy or vision center, were they a sufficient distance away to avoid overhearing private health conversations between a consumer and a healthcare professional?

*Examples of healthcare professionals the agent should not be close enough to overhear in these areas are pharmacists, optometrists, technicians, etc.*

Yes

No

N/A – not near the pharmacy or vision center

N/A – the event did not occur

6. Did any signage or materials appear to have been visibly altered or created by the agent?

*Answer Yes if you noticed any material the agent visibly changed or created homemade (e.g., handwritten notes or alterations, signs that were clearly made by the agent, etc.). Posted hours are excluded.*

Yes

No

N/A – the event did not occur

7. If yes, describe the signage or materials that were altered and what changes were made or what appeared to have been created by the agent:

*Enter a description of the signage or material that was altered and what change was made (e.g., labels attached, markups, etc.).*

8. Did the agent do or say anything that implied they represent Medicare or the government?

*The agent can talk about Medicare or the government, as long as it is not implied that they work for or represent them.*

Yes

No

N/A – no consumer interacted with the agent

N/A – the event did not occur

9. If yes, describe what the agent did or said that implied they represent Medicare or the government:

10. Did the agent make any absolute or superlative statements about their plan or the health plan carrier they represent such as the plan is, “the best,” “the highest-rated,” “provides more than any other plan,” “is one of the best,” etc.?

*Agents are not permitted to make absolute or superlative statements that single out any health insurance carrier or their products. These statements tend to elevate a single plan or carrier above all others.*

Yes  N/A – no consumer interacted with the agent

No  N/A – the event did not occur

11. If yes, describe the absolute or superlative statements the agent made:

*If the agent made an absolute statement or superlative statement, note which insurance carrier the agent was talking about.*

12. Did the agent physically approach any consumer who was simply passing by?

- Answer No if you did not see the agent physically leave their area to approach a consumer to get them to speak with the agent about insurance plans.
- Answer Yes if you saw the agent leave their area and approach a consumer to get them to come talk to them.

Yes  N/A – the event did not occur

No

13. Did you observe the agent call out anything beyond a common greeting to solicit consumers to talk with them?

- Answer No if you only saw the agent call out a friendly, “Hello,” or, “How are you today?” or a similar comment.
- Answer Yes if you saw the agent calling out to entice consumers to come speak with them. An example of calling out is: “Hello, are you on Medicare? If so, I can help,” or, “Are you interested in learning about Medicare Advantage health plans?”

Yes  N/A – the event did not occur

No

14. If yes, describe what you heard the agent say:

15. Did the agent in any way state or suggest that it was required or mandatory for consumers to sign or complete anything or provide their contact information to obtain answers or information?

Yes  N/A – no consumer interacted with the agent

No  N/A – the event did not occur

16. If yes, describe what you observed the agent say that made it seem required or mandatory for a consumer to complete something or provide information:

17. Did the agent market non-health-related products during the event?

*Examples of non-health-related products include annuities, life insurance, financial planning, etc.*

Yes  N/A – no consumer interacted with the agent

No  N/A – the event did not occur

18. If yes, describe what other products were marketed:

19. Did the agent offer you or another consumer a permission to contact and/or business reply card to complete?

Yes

N/A – the event did not occur

No

20. Which of the following products did the agent give you marketing material for?

*Select all that apply.*

Medicare Advantage Plan

Vision Insurance

Medicare Supplement Plan

Other

Prescription Drug Plan

N/A – marketing materials were not provided

Health Insurance

N/A – the event did not occur

Dental Insurance

21. Did all of the Medicare Advantage and Prescription Drug plan marketing material you obtained contain the CMS approval code?

*Applies to Medicare Advantage and Prescription Drug plan material (not Medicare Supplement/Medigap plans). Material that describes plan benefits, premiums, or cost sharing must have a Medicare approval number that may be on the front, back, or inside of the material. Example: Y0040 GHHJYRKTE*

Yes

N/A – Medicare Advantage or Prescription

No

Drug plan materials were not provided

N/A – the event did not occur

22. List the title of any document(s) that did not have the CMS marketing material ID present:

23. List the title of every document or piece of marketing material provided to you:

*Upload a copy of the front cover of each document or brochure AND list the title of each. Include the company name. Enter N/A if no marketing materials were provided.*

## Agent/IPC Observations

24. Was the agent's appearance respectable and well groomed?

Yes

N/A – the event did not occur

No

25. If no, describe what was not respectable or well groomed:

*If they were not well groomed, explain why.*

26. Did the agent advise of any condition(s) to receive gifts or giveaways, such as completing a Permission to Contact form, Scope of Appointment form, agreeing to schedule a personal marketing appointment, enrollment in a plan, or providing referrals?

Yes

N/A – no consumer interacted with the

No

agent

N/A – no gifts were provided

N/A – the event did not occur

27. Describe the gifts or items provided:

28. If gifts (or giveaway) items were provided, indicate the estimated total retail value of all gifts provided to individual consumers:

Less than or equal to \$15

N/A – no consumer interacted with the

More than \$15

agent

N/A – no gifts were provided

N/A – the event did not occur

29. Did the agent act professionally when engaging consumers?

- Yes  N/A – no consumer interacted with the agent
- No  N/A – the event did not occur

30. If no, describe what was not professional:

31. Provide any additional feedback about your observation of the agent's interactions:

*Provide any information you feel is important to share with the client. Enter N/A if you do not have additional feedback.*

## Incomplete Shops

32. Record the time you arrived at the event location:

*Correct format: HH:MM AM/PM. Enter N/A if the event occurred.*

33. Record the time you left the event location:

*Correct format: HH:MM AM/PM. Enter N/A if the event occurred.*

34. What is the reason you were unable to complete the assignment?

- The location was closed at the time the event was scheduled  I was told the agent would be present on another day, not today
- The agent did not show up for the event  Other
- The location was not aware of any Medicare Advantage event  N/A - the event did occur

35. If other, please describe:

36. Briefly describe what you were told when you inquired about the event:

*Enter N/A if the event occurred.*

37. Provide the name of the person you spoke to at the event location and what their position is:

*Enter N/A if the event occurred.*

END OF QUESTIONNAIRE