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Important Reminder Regarding Consultation Fees Related to Sales Activities for Medicare Advantage (MA) or Part D Products

Federal Prohibition on Beneficiary Fees

As the Medicare Annual Enrollment Period draws to a close, please remember that **federal regulations strictly prohibit brokers and agents from charging any fees to Medicare beneficiaries** for activities related to Medicare Advantage (MA) or Part D plans. This includes consultation fees, service fees, administrative fees, or any other form of beneficiary-paid compensation.

What the CMS Rule Says

While some states permit agents to charge service fees for certain insurance products, under current CMS regulations, agents **may not charge beneficiaries for any activity connected to enrollment into an MA or Part D plan**, including:

- Reviewing plan options
- Advising on Medicare coverage
- Assisting with enrollment
- Providing ongoing service or support

This restriction applies **even if the plan does not pay a commission**. If an MA or Part D sponsor does not compensate the agent, the agent still may not seek payment from the beneficiary in any form.

Expectation for Unbiased Recommendations

Agents are required to act in the best interest of each Medicare beneficiary by:

- Recommending the plan that best fits the individual's needs, preferences, and circumstances
- Clearly presenting all available plan options
- Ensuring compensation or commission levels do not influence recommendations

Agents play a vital role in helping older Americans navigate their health coverage with confidence. **Thank you for continuing to serve beneficiaries with integrity, compassion, and dedication—today and for the good days ahead!**