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Submitted to:
Centers for Medicare & Medicaid Services
Center for Medicare
Medicare Drug & Health Plan Contract Administration Group
U.S. Department of Health & Human Services

7500 Security Boulevard
Baltimore, Maryland 21244

Re: Supplemental Policy Recommendation for the Creation of a Federal Beneficiary Representation Record (Agent of Record) Safeguard.

This proposal recommends the creation of a federally maintained Beneficiary Representation Record to improve beneficiary protections, preserve authorized Agent of Record relationships, strengthen program integrity, and enhance transparency throughout the Medicare enrollment process.

Advantage Plus Insurance Agency respectfully submits this supplemental policy recommendation in connection with our previous request regarding the protection of Medicare beneficiaries and the preservation of Agent of Record (AOR) relationships following short-term dis-enrollments, reinstatements, administrative corrections, and other enrollment-related transactions.

Our previous submission focused on the need for safeguards to prevent the unintended displacement of a beneficiary's established Agent of Record during temporary enrollment disruptions. After further review of existing Medicare enrollment processes, we believe an additional safeguard would substantially strengthen beneficiary protections, improve program integrity, and increase transparency throughout the Medicare Advantage and Part D enrollment process.

We respectfully request that the Centers for Medicare & Medicaid Services evaluate the creation of a **federally maintained Beneficiary Representation Record**, including a standardized and auditable Agent of Record component, within the Medicare enrollment infrastructure or another CMS-controlled system.

Today, CMS maintains extensive beneficiary enrollment information, including plan enrollment history, effective dates, eligibility information, and other critical enrollment data. However, there is no centralized federal record identifying the licensed professional who was authorized by the beneficiary to guide them through the enrollment process and provide ongoing assistance after enrollment.

For many Medicare beneficiaries, particularly older adults and individuals with complex healthcare needs, their licensed Medicare agent serves as an ongoing point of contact long after enrollment has been completed. These professionals assist beneficiaries with understanding benefits,

resolving coverage issues, locating providers, addressing prescription concerns, coordinating with health plans, responding to annual changes, and navigating numerous administrative matters throughout the year.

When administrative transactions result in the removal or replacement of an established Agent of Record without the beneficiary's informed knowledge or documented authorization, beneficiaries may unknowingly lose access to the professional who understands their healthcare needs, enrollment history, and coverage decisions. This can create confusion, disrupt continuity of service, and reduce accountability during situations where beneficiaries often require the greatest assistance.

Accordingly, we respectfully recommend that CMS consider establishing a federally maintained Beneficiary Representation Record that would identify the licensed professional authorized by the beneficiary to represent and assist them regarding their Medicare Advantage or Part D coverage.

Such a record could include, at a minimum:

- The authorized Agent of Record.
- National Producer Number (NPN).
- Applicable writing agent identifier.
- Effective date of representation.
- Historical record of representation changes.
- The reason for any change in representation.
- Confirmation that beneficiary authorization was obtained before any change occurred.
- An auditable history of all representation modifications.

We further recommend that any change to a beneficiary's federally recorded representative occur only after documented beneficiary authorization has been obtained through a CMS-approved process, except in circumstances where another action is specifically required by law or regulation.

In addition, we respectfully encourage CMS to consider safeguards providing that temporary dis-enrollments, administrative corrections, complaint resolutions, premium-related reinstatements, retroactive enrollment adjustments, or similar transactions should not automatically terminate or replace an existing Beneficiary Representation Record unless the beneficiary has knowingly requested such a change.

This recommendation is not intended to limit beneficiary choice in any way.

On the contrary, beneficiaries should always retain the unrestricted right to change agents, select new representation, or choose to have no representative at all.

Rather, our recommendation seeks to ensure that representation changes occur intentionally, transparently, and with the beneficiary's informed consent, while creating an auditable federal record that enhances accountability for all parties involved.

We believe such a safeguard would produce significant public benefits, including:

- Greater protection against unauthorized representation changes.
- Improved continuity of beneficiary assistance and service.
- Enhanced transparency during enrollment corrections and reinstatements.

- Improved oversight of enrollment activity.
- Stronger fraud detection and compliance capabilities.
- More accurate historical records supporting CMS oversight and investigations.
- Increased beneficiary confidence in the Medicare enrollment process.
- Greater consistency among Medicare Advantage Organizations and Part D sponsors.

The Medicare program has continually evolved to strengthen consumer protections while improving program integrity. We believe that establishing a federally maintained Beneficiary Representation Record represents a natural extension of those efforts and would provide meaningful protection without limiting beneficiary choice or creating unnecessary administrative burdens.

Advantage Plus Insurance Agency respectfully requests that CMS, HHS, and other appropriate stakeholders evaluate this proposal through future rule-making, stakeholder engagement, technical feasibility analysis, or other appropriate policy development processes.

We welcome the opportunity to provide additional information, technical recommendations, real-world case examples, or participate in future discussions should CMS determine that further stakeholder input would be beneficial.

Thank you for your continued commitment to protecting Medicare beneficiaries and strengthening the integrity of the Medicare program. We appreciate your consideration of this proposal and stand ready to assist CMS, HHS, and other stakeholders in evaluating the operational, technical, and regulatory considerations necessary to implement this safeguard for the benefit of Medicare beneficiaries nationwide.

Respectfully,
Bobby Bakhshandeh
Chief Executive Officer
Advantage Plus Insurance Agency
Advocate for Medicare Beneficiary Protection and Regulatory Compliance

On behalf of licensed Medicare professionals, coalition partners, healthcare providers, caregivers, and Medicare beneficiaries nationwide.