

Society of Medicare Planners™

CODE OF ETHICS AND CONDUCT / VIOLATION POLICY / AGREEMENTS

CODE OF ETHICS AND CONDUCT

On becoming accepted as a Certified Medicare Insurance Planner™, Certified Medicare Insurance Specialist™, or Certified Medicare Insurance Representative™, you agree to follow our Code of Ethics and Conduct for the receipt and maintenance of your CMIP®, CMIS™, CMIR™ designation. This allows for the program to maintain ethical integrity and to maintain public confidence in the CMIP®, CMIS™, and CMIR™ designations.

Violation of the Code of Ethics and Conduct could result in disciplinary sanctions, including suspension or revocation of the CMIP®, CMIS™, and CMIR™ designations.

On being accepted for the CMIP®, CMIS™, or CMIR™ designation, you agree to the following ethical standards:

- I. **Honesty and Respect:** Act fairly and honestly with those who are affected by your actions. Respect and value those that you serve by treating everyone the way they and you want to be treated.
- II. **Protect each client's right to privacy and confidentiality with respect to information, both personal and financial.**
- III. **Compliance with Laws, Rules, and Focus on Quality:** Comply not only with the letter of all applicable laws, rules, and regulations but also with the spirit of the law, rule, or regulation. Act in such a manner that full disclosure of all facts related to any activity would reflect favorably upon your organization, you, and the Society of Medicare Planners™. Strive to perform each transaction the right way every time.
- IV. **Business Responsibility:** Adhere to the highest ethical standards of conduct in all business activities. Act in a manner that enhances the standard of your organization and the Society of Medicare Planners™ as ethical citizens in the business community. Pursue no business activity that requires violation of these principles. Communicate openly, place customers' needs first, and act appropriately.
- V. **Responsibility for Reporting Suspected and Detected Violations:** You are responsible for reporting suspected and detected ethical and legal violations committed by yourself or any other Certified Medicare Insurance Planner™, Certified Medicare Insurance Specialist™, and Certified Medicare Insurance Representative™ Designation Holder.

VIOLATION POLICY

If any Certified Medicare Insurance Planner™, Certified Medicare Insurance Specialist™, or Certified Medicare Insurance Representative™ violates any of the standards written in this document, it may result in disciplinary sanctions, including suspension or revocation of the CMIP®, CMIS™, and CMIR™ credentials.

Anyone may file a grievance for any violation of standards or rules written in this document against a Certified Medicare Insurance Planner™, Certified Medicare Insurance Specialist™, or Certified Medicare Insurance Representative™.

Society of Medicare Planners™ staff will conduct an investigation of said violation beginning with contacting the person filing the grievance. If there is sufficient evidence or cause, the staff will contact the alleged violating designation holder by certified mail or email which will include a copy of the complaint and provide 21 days for the CMIP®, CMIS™, or CMIR™ to answer and rebut the charges. If the designation holder does or does not respond within 21 days, Society of Medicare Planners™ staff, after conducting the investigation, will bring forth the investigative findings to Society of Medicare Planners™ administration. If the administration believes that there is clear and convincing evidence that a violation has occurred, it will determine the disciplinary action to be taken against the offending designation holder.

Any action taken by any insurance carrier or state insurance department against any designation holder must be reported by the designation holder, immediately. We will accept the investigative findings of the carrier and/or any state insurance department and will make our disciplinary decisions based upon those investigative findings. In this case we will not conduct our own investigation.

The Society of Medicare Planners™ administration has the authority for the final disposition and implementation of any disciplinary action against a designation holder. Depending on the severity of the violation, the disciplinary action may include but is not limited to, a temporary suspension of the CMIP®, CMIS™, or CMIR™ designation or full revocation of the designations.

Society of Medicare Planners™ administration has the final authority on all decisions concerning discipline and reinstatement.

USE OF TRADEMARKS AND LOGOS

Anyone who has successfully been approved and awarded the CMIP®, CMIS™, or CMIR™ designation by Society of Medicare Planners™ administration can use the following trademarks with the following rules:

- The CMIP®, CMIS™, or CMIR™ can be utilized as a suffix, such as: Lisa Jones, CMIP®
- Do not use periods between letters.
- Always capitalize the “C”, “M”, “I”, “P”; “C”, “M”, “I”, “R”; “C” “M” “I” “S”
- Always use the ™ symbol for CMIR or CMIS and the ® for CMIP, adjacent to the letters.
- The TM or ® symbols must be from 1/3 to 3/4 of the font size for CMIP, CMIS, or CMIR.
- These marks may only be used by those who have been approved and certified by Certified Medicare Insurance planner™, DBA.
- Certified Medicare Insurance Planner™, Certified Medicare Insurance Specialist™, or Certified Medicare Insurance Representative™ may be used as a suffix following the name of the approved designation holder, such as: Robert Smith, Certified Medicare Insurance Planner™.
- If not using the trademarks with the certificant’s individual name, you must follow the trademark with one of these approved nouns: Certificant, Professional, Designation Holder, Certification, Designation.
- **Designation holders are strictly prohibited from using our trademarks in domain names/URLs and email addresses.**
- **CMIS™ and CMIR™ designation holders must always** use the following paragraph disclaimer when using any trademark or logo on all websites, marketing materials, email signature blocks, and other promotional materials:
"Society of Medicare Planners™ authorizes the use of its trademarks: CMIP®, CMIS™, CMIR™, Certified Medicare Insurance Planner™, Certified Medicare Insurance Specialist™, and Certified Medicare Insurance Representative™ to agents that have met its administration's initial and ongoing certification requirements. The Federal Government, CMS, and Medicare do not affiliate with the Society of Medicare Planners™ or endorse ANY professional designation, which would include the CMIP®, CMIS™, and CMIR™ designations."
- **CMIP® designation holders only** may use the following condensed paragraph disclaimer when using any trademark or logo on all websites, marketing materials, email signature blocks, and other promotional materials:
"Society of Medicare Planners™ authorizes the use of its trademarks CMIP® and Certified Medicare Insurance Planner™ to agents that have met its administration's initial and ongoing certification requirements. The Federal Government, CMS, and Medicare do not affiliate with the Society of Medicare Planners™ or endorse ANY professional designation, which includes the CMIP® designation."

Business card only disclaimer- The following disclaimer may be used on business cards only because of the limited space. It is not to be used on any other material. This disclaimer does not have to be used if only your designation letters (CMIP®, CMIS™, CMIR™) are present.- **"The Federal Government, CMS, and Medicare do not affiliate with or endorse ANY professional designation, which includes the Certified Medicare Insurance Planner™- CMIP® designation."** (CMIS™ and CMIR™ designation holders must substitute your appropriate designation letters and names in place of the CMIP®)

*There are no size or font requirements for any required paragraph disclaimer. However, it must be legible, visible, and not hidden.

- **The disclaimers are not necessary if the CMIP®, CMIS™, or CMIR™ designation letters are all that are used on any material. If the words Certified Medicare Insurance Planner™, Certified Medicare Insurance Specialist™, or Certified Medicare Insurance Representative™ are used at all, including the use of our logos, then the appropriate disclaimer must be used. This is because the word “Medicare” is shown.**
- You cannot imply, directly or indirectly, that Certified Medicare Insurance Planner™, Certified Medicare Insurance Specialist™, and Certified Medicare Insurance Representative™ is the name of or associated with your company. These are designations for individuals.
- You are allowed to display our official logos on your websites, literature, store windows, etc., **as long as your name, along with your CMIP® designation, is adjacent to the logo.** Just keep in mind that you are the one holding the Certified Medicare Insurance Planner™, CMIP® designation, not your company or your agency. **You must use the disclaimer paragraph when using our logos.**
- Use our official logos in any size that you need. **Your name and designation letters must be clearly visible and placed adjacent to the logo.** **The CMIP® logos cannot be used by CMIS™ or CMIR™ designation holders.** CMIS™ and CMIR™ Designation Holders are only allowed to use the CMIS™ or CMIR™ logo, respectively.
- Our designation trademarks and logos are not your agency's names, and therefore shouldn't fall under certain state insurance department restrictions and CMS guidelines on use of the word Medicare in agency names. **However, every carrier can interpret CMS rules differently. Always abide by carrier and state rules if required.**

NOTE:

The Society of Medicare Planners™ logo is currently not to be used by our designation holders.

The Society of Medicare Planners™ is the credentialing organization for the CMIP®, CMIS™, and CMIR™ designations.

Designation holders are members of their respective designations only. Designation holders are not members of the Society of Medicare Planners™ at this time. Membership into the Society of Medicare Planners™ is being planned and we are currently working out the details toward granting membership for CMIP® designation holders only. Watch for announcements in the near future.

UNDERSTANDING AND AGREEMENTS

All applicants must agree to abide by and uphold all that is written in this document, and any revision, in its entirety, before being granted the CMIP[®], CMIS[™], and CMIR[™] designation. A violation could result in disciplinary sanctions, including, but not limited to, suspension or revocation of the CMIP[®], CMIS[™], and CMIR[™] credentials.

CMIP[®]/CMIS[™]/CMIR[™] “Members” are certificants/designation holders who have been approved to use certification and have no voting rights for the organization.

All applicants must agree to and abide by the authority, decisions, and rulings of the administration of Society of Medicare Planners[™].

It is understood that maintaining your CMIP[®], CMIS[™], and CMIR[™] designation is contingent upon maintaining your active resident state health insurance license in good standing and annually passing AHIP or other CMS-approved certification for Medicare Advantage and PDP, along with the submission of the annual training certificate and the annual member renewal fee by the first day of your anniversary month. We reserve the right to change the initial member fee and annual renewal fee at any time.

I understand that I must truthfully meet the qualifying standards for the CMIP[®] (7 years as a licensed health insurance agent in good standing and 7 years of passing AHIP testing and certification or other CMS-approved Medicare Advantage and PDP certification) and the CMIS[™]/ CMIR[™] (5 years/ 3 years respectively, as a licensed health insurance agent, in good standing, and 5 years/ 3years respectively, of passing AHIP testing and certification, or other CMS-approved Medicare Advantage and PDP certification) designations and provide accurate information. Although we verify and vet information that you have provided to Society of Medicare Planners[™], intentionally providing false information will result in automatic declination or revocation of the CMIP[®], CMIS[™], and CMIR[™] designations. Providing intentionally false information or falsely claiming CMIP[®] CMIS[™], or CMIR[™] designation, may also result in Society of Medicare Planners[™], filing a complaint to the resident state insurance department and state or federal legal and criminal filings.

It is understood that the CMIP[®], CMIS[™], and CMIR[™] designations are currently not for use by agents operating in the state of California.

You agree to hold Society of Medicare Planners[™], its owners, parent company Medicare Planners LLC, administrators, directors, partners, and staff harmless from all liability, including errors and omissions and from professional consequences from violation of the standards and rules written in this document.

By signing, I understand and agree to all content written in this document:

Print Full Name _____ NPN # _____

Signature _____ Date _____