Marketing insurance products is a highly regulated business. CMS puts out strict and important guidelines on what you can and can't do when it comes to selling your products. Social media must abide by these rules as well.

The best way to remain compliant when it comes to social platforms is to remember this: **social media is less about marketing and more about public relations.**

Rather than marketing products to your clients and trying to create appointments, focus on marketing your services as an insurance agent who sells Medicare. Stay away from anything related to specific products and carriers and instead focus on building relationships, establishing trust, and demonstrating your expertise that can later translate into leads.

Since our focus is now PR-related, sticking to the following guidelines should be a piece of cake. But to be safe, here are some do’s and don’ts from CMS’s Medicare Marketing guidelines regarding social media:
Section 70.4 - **DO NOT** treat a follow, like, or comment as a permission to contact (PTC). If someone contacts you through social media, ask them to get in touch with you via email or by phone so you can keep a record.

Section 70.4 - **DO use pop-ups or targeted advertisements that comply with marketing rules to reach new clients.** CMS allows use of targeted marketing if it falls in line with marketing regulations. Remember to focus on marketing your services and the types of products you specialize in.

Section 70.4 - **DO answer questions on social media.** While a comment isn’t a PTC, it is compliant to respond to a question or comment on a public social media forum. However, you can’t address them beyond the scope of the question or statement.

Section 70.4 – **DO NOT buy (or use) social media leads or referrals.** Never buy social media contacts as a form of lead generation. Even if you’re given a free list of social media profiles, you cannot initiate contact. Instead, ask your friends and current clients to share your information with potential leads (who must contact you first before you can talk to them). Word-of-mouth is your business’s best friend.

Section 100.5 – **DO keep things generic.** No carriers, logos, or specific product information. Promote your services only. It’s OK if you want to tell your clients that you specialize in Medicare Advantage, Medicare Supplement, or PDP, but not which carriers you represent. It’s OK if you want to share information that your clients can obtain in the public domain (such as how much Part B premiums are), but not information that is specific to a product or a plan.

**Section Common Sense - Just because someone else is doing it, doesn’t make it compliant.** Monkey-see, monkey-do isn’t safe when it comes to CMS compliance. Make sure you thoroughly review the CMS guidelines for yourself and ask educated questions when you see something you’re not sure about. It’s better to be safe than sorry in these instances, which is why we prefer to stick to a PR approach.

Most importantly of all, let your clients know that you care about more than just their money. Let them know that you care about not only insuring their health, but ensuring that they live their longest, happiest life. Social media for your business is more than just about making sales. It’s about making friends.

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This article was reviewed and approved by Ritter Insurance Marketing’s Compliance officer, Van Hang.