

Humana TPMO Marketing Reminders

We want to remind you, our valued partners, of several important marketing compliance reminders and expectations.

1. You must submit all marketing and permission to contact (PTC) forms (including PTC communications) used by your organization and downlines, allowing adequate time for review and approval. This includes lead company materials from which you are purchasing leads. HPMS filing protocol must be followed.
2. Your organization must ensure the marketing and communications lead sources/materials used are compliant to all applicable regulations.
3. If your organization intends to use a creative another TPMO previously submitted, you must still re-submit to Humana for approval prior to use, assigning a unique SMID. It must also be filed in HPMS. Please see page 5 of Humana's Guardrail document for detailed SMID guidance.
4. Humana's review of lead company materials does **not** equate to an endorsement of a lead company. Each lead source material must be submitted for review and approval individually, prior to use.
5. All submissions to Humana, whether via Sales Integrity or your Account Executive, must copy SalesIntegrityReview@humana.com and must include Humana's submission spreadsheet.
6. Humana requires TPMO partners to submit post enrollment beneficiary communications for review and approval. These materials should be submitted to your Account Executive.
7. Humana does not permit individual sales agents to develop their own marketing materials. Sales agents should either leverage marketing materials in Humana's Marketing Resource Center (MRC) or upline marketing materials reviewed by Humana and filed in HPMS.
8. Individual sales agents should consult their Humana market office contacts with any marketing questions or requests.
9. **Humana's logo cannot be used without approval.** Please note when the material is submitted, it should include the actual logo, not just a placeholder for the logo.
10. 2025 AEP materials can be filed starting in June. CMS has not published the official date.
11. Ensure you are familiar with CMS' Final Rule. The Final Rule can be found [here](#).
12. In HPMS, marketing must be refiled for each plan year. If you are using "year-round" or "evergreen" materials, they will need to refile for PY2025.
13. Materials filed for PY2025 cannot be published or used until on or after 10/1.

Thank you for all that you do to ensure compliant marketing, communications, and lead sources. We appreciate your continued partnership.

Humana Developed Resources

[Humana FDR Marketing and Communication Guardrails](#)

[Humana Material Submission Spreadsheet](#)

[Disclaimer Chart for External Partners](#)