IMPORTANT CARRIER INFORMATION

*On Continuing Business
During COVID-19*

As novel coronavirus (COVID-19) continues to disrupt day-to-day operations, it can be tough to know how to conduct business in light of these new health risks. Fortunately, many insurance carriers have provided tools and information to help you continue serving your clients.

Using telephonic and online services, you can take all the necessary steps to enroll your clients without having to meet face-to-face. Here we have broken down the carriers' instructions for utilizing these methods. This information may be updated as the situation develops and new communications are forthcoming from the carriers.

SENIOR MARKET ADVISORS

MEDICARE Health Benefits
An Independent Broker

GENERAL GUIDANCE

The **Center for Medicare Services (CMS)** has made several announcements responding to the outbreak of COVID-19 and what it means for Medicare recipients and providers. Following the declaration of a state of emergency, CMS announced that MA and Part D plans may treat coronavirus testing as a covered benefit and waive the associated cost-sharing that would normally apply.

In subsequent announcements, CMS outlined more flexibility for carriers, including the ability to waive prior authorization requirements, as well as prescription refill limits and certain restrictions for home or mail delivery of prescription drugs.

Access to telehealth services has also been expanded during this emergency. Medicare can now pay for telehealth visits, virtual check-ins and e-visits furnished across the nation, including in beneficiary residences.. This expansion also gives providers the ability to waive the cost-sharing usually associated with telemedicine.

More information and resources can be found through the links listed below:

- [Medicare Telemedicine Health Care Provider Fact Sheet](#)
- [CMS Emergency Guidance and Waiver Information](#)
- [CMS Coronavirus (COVID-19) Partner Toolkit](#)
- [Coverage and Payment Related to COVID-19 - CMS](#)
- [CDC Coronavirus Resources](#)
- [The President's Coronavirus Guidelines for America](#)

CARRIER INFORMATION

AETNA

Agents selling Aetna products can use the **Ascend Virtual Sales Office** application. Using this app, agents can:

- Obtain a completed Scope of Appointment via text or email
- Access materials, like Summary of Benefits & current star rating documents
- Enroll members online and over the phone

To request access to the Ascend app, you will need to log into the Aetna **Producer World** portal and complete a request form. Processing of your request form may take 2-7 days but once you are given access, you can utilize all of the remote enrollment tools.

For enrolling over the phone, Aetna has developed the **Remote Agent Telephonic Enrollment (RATE) tool**. If you wish to enroll over the phone, you will need access to the Ascend Mobile app as well as the following requirements:

- iPad is *required*. RATE tool is not compatible with any other tablet brands.
- Complete an online compliance course and pass a quiz on the material with a 90% score within two attempts.

Once these qualifications are met, Aetna will provide you with an Ascend app license within a couple of days. Your designated 1-800 number will be assigned and communicated to you by email.

After they are enrolled, encourage your clients to register for their Aetna secure member portal, or search for a provider online using these valuable tools:

- Aetna secure member portal
- Search for in-network doctors and providers

Aetna is also hosting training webinars for using their telephonic enrollment tools and other services. You can access their national training calendar and grab a spot in the next training session here.

CARRIER INFORMATION

ALLWELL

Allwell/Centene also offers agents the use of the **Ascend** application used by Aetna. It is available for both laptops/desktops and as a mobile app. With this application, agents can:

- Enroll Allwell applications online
- Get a **personalized URL (PURL)** to use for marketing purposes.
- Enroll over the phone with the **RATE tool**.
  - Once in the Ascend Mobile Application make sure that you click the drop-down menu under your name in the top right-hand corner of the application and choose "Accepting Calls."
  - Disregard the "Unavailable" section in the drop down menu.
  - Telephonic sales must be done using RATE only.
  - Confirm that your RATE access is functional and that you have your unique 1-800 number found in the same drop-down menu next to "My Number."
  - If you are conducting a telephonic sale, appointments must get a documented Scope of Appointment (SOA) prior to starting the appointment.
  - You can NOT initiate or accept a RATE call if you are already in a scheduled meeting.
  - Your iPad should be used in landscape mode, this will ensure that you can view the "Start Meeting" button.
  - You MUST follow the approved RATE script – all phone calls are recorded.
  - The RATE script should be downloaded to another device or printed out as the script cannot be viewed on the same iPad screen.
  - Agents should review the entire RATE script prior to using RATE for the first time and be aware of all statements that must be covered including those that MUST be read verbatim.
  - You can NOT initiate Blue Button using RATE.
  - Make sure that the enrollment is complete prior to initiating the VBE. If selecting "Call Now" for VBE, ensure that you have wrapped up conversations with your client as they will be called immediately after clicking "Call Now".
  - Once your RATE enrollment is complete send an enrollment guide to your client to ensure they have access to important and required documents.

CARRIER INFORMATION

ALLWELL (cont.)

To use the Ascend app for Allwell, you will need to complete the **Ascend Virtual Sales Office Quote & Enrollment Training** and pass the Value Based Enrollment quiz. Your results will be evaluated within seven days of completion, and once your Ascend access is approved, your login credentials will be emailed to you. Watch this training video to see an example of the approved Allwell sales presentation in action.

Allwell also offers agent-assisted online enrollment on their main website. To walk your clients through this process, have them:

- Go to Allwell Medicare website
- Select **How to Enroll** from the left-hand menu
- Select **Enroll Online Now**

From here, you can walk your client through the rest of the application process. If you have any other questions about using the Ascend app for Allwell business, consult their FAQ guide.

CARRIER INFORMATION

ANTHEM/AMERIGROUP

For remote enrollment with Anthem, you can utilize the **mProducer** online portal. This tool will be part of your Producer Toolbox and will use the same login credentials. Both will be accessible as part of your registration and certification with Anthem. Using mProducer you can:

- Create an electronic SOA that can be sent to the client before your telephonic appointment.
- Quote your client during the appointment and select the right plan for their needs.
- Complete an electronic application or submit a completed paper application if one was sent by the client.

After submitting the application, you can continue using mProducer to track your business and application status.

Additionally, Anthem is hosting online webinars to train agents on using mProducer to its full potential, which you can register for on the Anthem Broker Connection website.

HUMANA

Humana has suggested that all agents refrain from meeting face-to-face with clients, and is encouraging over-the-phone appointments and electronic methods of enrollment using the **Humana Vantage** agent portal. They have detailed their telephonic sales guidelines in a step-by-step process and will be scheduling additional training and webinars for their electronic enrollment tools.

The Humana telephonic sales process involves the following steps:

- If the consumer is not a member of your book of business, you must have express permission to contact them in the form of either:
    - Approved Business Reply Card / Request for Future Contact Form
    - Message left by client to contact them with plan information
    - Or, web response contact card initiated by the client/legal representative.

- When you schedule the appointment, an SOA must be obtained through one of the following methods:
    - **Interactive Voice Response** (Humana: 866-945-4471; CarePlus: 888-685-8606)
    - Paper (mail in advance and receive back)

- Before your sales presentation, the beneficiary must receive all **Digital Marketing Materials (DMM)** via mail or email. These materials will be reviewed in full during the telephonic presentation. These include:
    - Humana Enrollment Book
    - Summary of Benefits
    - Non-discrimination notice and multi-language insert
    - STAR Ratings Sheet
    - Link to Humana Sales Presentation video if the client has internet access. If they do not have access to the internet, you are to verbally read through the points of the sales presentation.
        - Current Humana members may opt out of the video but must be read the required disclaimer and receive a PDF or printed copy of the sales presentation.
    - Remember to keep a record of all appointment materials and correspondence mailed or emailed!

CARRIER INFORMATION

HUMANA (cont.)

- If your client agrees to enroll, use one of the following enrollment methods after your call:
    - Ask client to self-enroll through the **Enroll Now** link in the materials you provided to them (only to be completed by client/legal representative)
    - Complete a FastApp and send to the client for e-signature, or use the **Enrollment HUB** app.
    - Email a PDF of the application (with express permission from client)
    - Mail paper application to the client prior to the appointment and have them complete it afterwards.

Humana provides additional information and guides to using their Digital Marketing Materials on their training portal, **Humana MarketPoint University**, which is located in the Education section of your Vantage portal.

CARRIER INFORMATION

MUTUAL OF OMAHA

Mutual of Omaha allows agents to enroll online using their **eApp** process on the **iPipeline** platform. This electronic application is available for a number of Mutual of Omaha products, including:

- Medicare Supplement
- Final Expense
- Dental
- Long-Term Care and others

Once you have filled out the eApplication, you will be prompted to send a secure email to the client. When the client receives this email, they will click the link to sign the HIPPA Authorization, which gives permission to continue remote enrollment. At the end of the process, your client will have the ability to sign and complete the application online.

For a full walkthrough of the eApp process, watch this useful training video available from Mutual of Omaha.

UNITEDHEALTHCARE

UnitedHealthcare provides several remote enrollment tools for agents through their online broker portal, **Jarvis**. On this portal, you can access electronic SOA and remote signature options, as well as further information and guidelines on remote enrollment via the **United Healthcare Toolkit**.

UHC also offers the **LEAN application**, available for computers as well as mobile devices. In this app, you can:

- Access e-applications for Medicare Advantage and Medicare Supplement plans
- Have the client sign applications remotely by using DocuSign.

The LEAN app can be downloaded from the Apple App Store and Google Play, as well as through the Jarvis portal.

If the client does not have access to the internet, and using mail will not meet the desired effective date, agents can:

- Direct the client to call **855-572-3837** to complete the application telephonically with a UHC representative.
    - Remember to inform them that the representative will repeat some of the questions in order to meet all compliance requirements.

- Email **agentoversightadmin@uhc.com** to indicate your client was had no internet access and complete the application over the phone. In the email, bee sure to include:
    - Client's name
    - Date of presentation/referral to telesales
    - Agent name
    - Writing ID (to ensure your commission and AOR status)

If you have a client that wants to enroll in an AARP Medicare Supplement plan, this application can be signed with a **Voice Signature** if they are applying in one of 11 states (IL, IN, GA, MN, MO, NC, NV, OR, PA, SC, UT.)

CARRIER INFORMATION

WELLCARE

During the current circumstances, WellCare will allow agents to conduct telephonic MAPD sales appointments with beneficiaries. But remember, when conducting telephonic presentations to Medicare, all current WellCare policies must be followed. After all CMS requirements are met including consent-to-contact and SOA, an agent may proceed with a telephonic MAPD marketing presentation and assist with a formulary/physician searches.

WellCare also allows agents to obtain a **personalized URL (PURL)** which will give clients the ability to self-enroll online directly within your book of business. This URL is available and emailed to all agents around 7-10 days after they successfully complete WellCare certification.

Once you have your PURL, you have the freedom to use it in your marketing to clients in the form of:

- Business cards
- Flyers
- Website
- Social media pages

After obtaining an SOA and giving the approved sales presentation (which can be found through the **Agent Connect** portal), you can direct them to your PURL for enrollment. Through your PURL, your clients will have access to:

- A plan comparison tool where they can see an overview of each plan available in their market.
- Enroll in the plan of their choice using the online application.
  - As the agent, you are not permitted to complete the online application or assist the beneficiary in doing so.
- Alternatively, the agent may send a paper application (and all required documents) to be completed by the client.

Once the application has been submitted and processed, the commission for the application will reflect on your statement, which is also available through the Agent Connect portal.