





Humana MAPD, PDP and Medigap Presentation Process

Plan Year 2016/2017








Step	Action
<p>1</p> 	<p>Prepare.</p> <ul style="list-style-type: none"> • Complete an SOA. Scope of Appointment must be completed before starting the appointment. • Create sales kit(s). Sales brochure, CMS plan rating sheet, Summary of Benefits booklet, drug list/formulary booklet and desired optional material. • Prep your tech. Ensure Humana product videos and MAPA software downloaded and ready.
<p>2</p> 	<p>Identify yourself. <i>“Hello. I’m _____, your appointed Humana agent. You requested an agent to explain Humana’s coverage options. Here’s my business card. May I come in and sit at your kitchen table to make it easy to see what I’m going to show you?”</i></p>
<p>3</p> 	<p>Get Acquainted.</p> <ul style="list-style-type: none"> • Ask questions. Family in the area? What did you do for work? What do you do for fun? Travel often? What would you like to know about me? • Or try these conversation starters: visit about 1) what you appear to have in Common, or 2) Current events, or 3) Compliments about yard, home or other observations. • Share about yourself. Suggest <i>“why do you do what you do each day”</i>.
<p>4</p> <p>C, D, or both?</p>	<p>Verify topic, eligibility and election period.</p> <ul style="list-style-type: none"> • Topic. Let’s confirm today’s topic. What Medicare options did you want me to explain today, was it all the Humana choices or a specific one? • Eligibility. Let’s verify that you are eligible to enroll today. (See Medicare card, verify permanent address, no End Stage Renal Disease). • Election period. Why are you seeking a plan today? (e.g., AEP, first time enroller, special circumstance, other reason.) Confirm that there is a valid election period available.
<p>5</p> 	<p>Document current coverage.</p> <ul style="list-style-type: none"> • Let’s write down your current health coverage situation. • Now. What is your coverage arrangement now for health, prescriptions, vision and dental? How much does it cost? Do you have any other coverage for these? What cards do you show when you use the services? <ul style="list-style-type: none"> ○ If SNP available: If you have Medicaid or receive other assistance, you may qualify for a special plan Humana offers. The same is true if you have diabetes or certain lung or cardiovascular disorders. Do you think you might qualify? • Enjoy. What do you enjoy about your current coverage? What features do you like? How do you feel about having a PCP and using network providers? • Add/Alter. What would you add or alter to have coverage you’d like even more? • Decision maker. Will you make your own enrollment decision today? Do we need someone else here? • Summary. Let me summarize what you’ve shared so far. • Anything else. What else should we write down to have a complete picture?

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<p>6</p> 	<p>Solution.</p> <ul style="list-style-type: none"> • Plan. Based on what you said about your situation, it sounds like a _____ (HMO, SNP, PPO, PFFS, PDP or Medigap) is a choice to consider because _____. • Information. If available, show the Benefits at a Glance or Market at a Glance sheet for a quick synopsis of the choice(s) and to aid with decision. • Reaction. Agree? Thoughts, questions or reaction?
<p>7</p> 	<p>Presentation.</p> <ul style="list-style-type: none"> • Humana. What do you know about Humana? Listen. Offer more. • Video. Show video for selected product type (e.g., HMO). • Sales Brochure. Give a brief tour of the booklet. • Star Rating. Explain the plan’s CMS Star Rating. • Plan Benefits. Present the entire benefits booklet. • Medications. Offer to look up. Teach to use the drug list. Explain tiers, abbreviations, and gap. • Physicians. Offer to look up. Must list a PCP for HMO and PPO. Use online look-up tool. No steering to specific provider. Explain consequences of using non- network providers. If HMO, disclose if network allows PCPs to refer to a subset of network specialists (e.g., IPA).
<p>8</p> 	<p>Enrollment decision.</p> <ul style="list-style-type: none"> • Facilitate decision. If this Humana plan is right for you today, we can complete an enrollment application for a proposed effective date of _____. ○ YES. Complete the application. MAPA recommended except during pre-AEP period (Oct 1-14). Give a receipt. If social security deduction, inform of possible initial withdrawal delay. ○ NO or Not Today. Offer to explain things better or answer questions. Do NOT use pressure to influence enrollment. Identify how they would like you to follow up with them.
<p>9</p> 	<p>Wrap up.</p> <ul style="list-style-type: none"> • Explain what happens next. Reference the Sales Brochure to explain. • Forms. Invite new member to complete “Some Exciting News to Share”, “Learn more about Humana Pharmacy” and “Member Consent for Release of Personal Health Information” forms. • Follow up calls. Explain that you will call several times in next few months to verify that all is going smoothly with the new plan. Potentially schedule a follow-up visit before leaving. • Leave material. Leave the sales brochure, benefits booklet, star rating, drug list and receipt. • Ending. Request recommendations, leave cards, and thank them for joining the Humana family.
<p>10</p> 	<p>Complete post-appointment tasks.</p> <ul style="list-style-type: none"> • Submit application. Upload, fax or overnight mail the application within 24 hours. • Document notes and outcome. Write appointment notes and indicate the outcome. • Submit forms. Periodically turn in completed forms (e.g., SOA, MAF, and PHI Consent) to Humana. • Next action. Make follow-up calls. Complete action commitments. Strive for Perfect Service.