Spark

Medicare Compliance

Compliant Sales Appointments



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CONFIDENTIAL AND PROPRIETARY

8.29.24 Webinar

Last time, we discussed

- Marketing & Communication Materials
- Gifts & Promotional Items
- Marketing in a Healthcare Setting

If you missed it, you can watch the recording located on the Spark Help Center Compliance Page.



Agenda

01 Conducting a Compliant Appointment

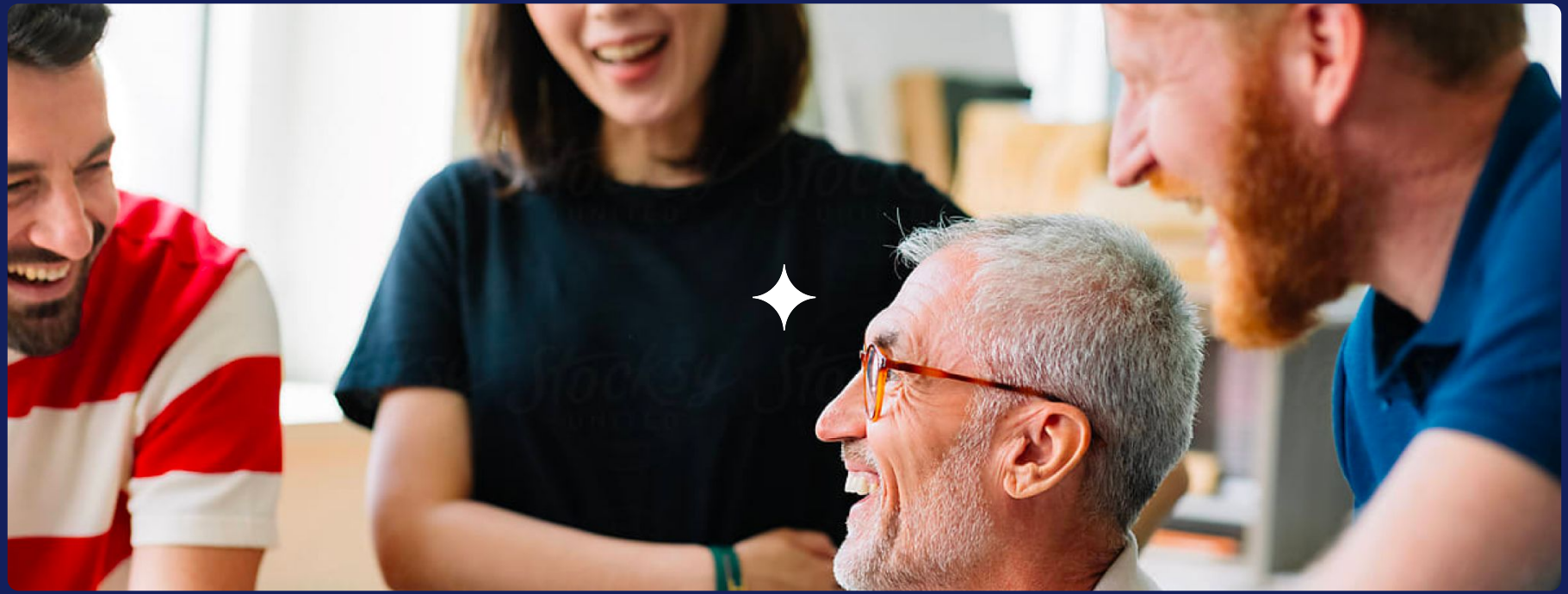
02 Intro, Needs Analysis, Presentation

03 Recommendation and Enrollment

04 Follow up and Retention

05 Questions

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Sales Appointments

Setting an Appointment

- **Must have PTC to contact beneficiary**
- **Ask about others** - Does anyone else help them in making healthcare decisions?
- **SOA** - 48 hours in advance
- **Needs Analysis**- offer to send out electronic

Preparation

- Check and make sure you get signed SOA back at least 48 hours before pre-scheduled appointment.
- If you have sent the Needs Analysis, take a look at it once they complete it and send it back to do some preliminary research on plan selection.
- Know the Plans in your Area:
  - Create a Plan Grid
  - Carrier guides and websites
  - Sunfire Quote and Enroll
  - Medicare.gov

Virtual & Telephonic Appointments

All calls related to marketing, sales and enrollment must be recorded in their entirety. This includes telephonic, video call meetings, and other virtual telepresence methods.

“Marketing” includes

- Retention marketing, aimed at influencing a beneficiary to stay enrolled in a current plan
- The mention of *any* benefits (e.g., dental, vision, hearing, premium reduction, and cost savings)

All telephonic sales and enrollments must follow scripting that is reviewed and approved by CMS.

This applies to call centers and field agents that conduct sales telephonically.

In-Person Appointments

In-Person appointments to discuss plans and complete enrollments do not have to be recoded.

- Introduction
- Education
- Qualification & Needs Analysis
- Plan Presentation
- Closing
- Enrollment
- Wrap Up

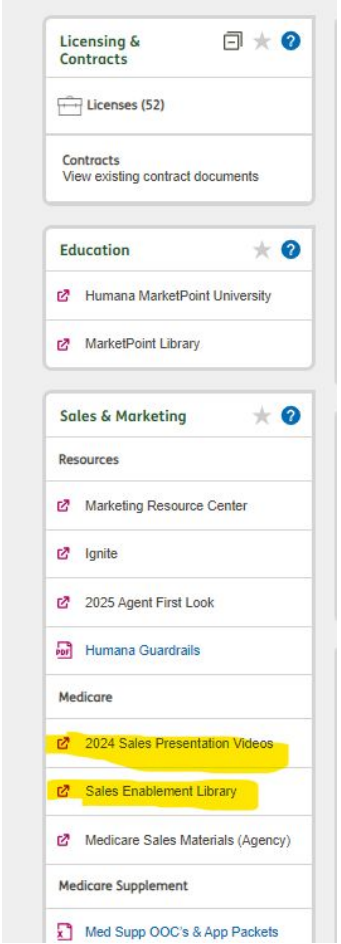
Education

Can use a Carrier Presentation - video or PPT

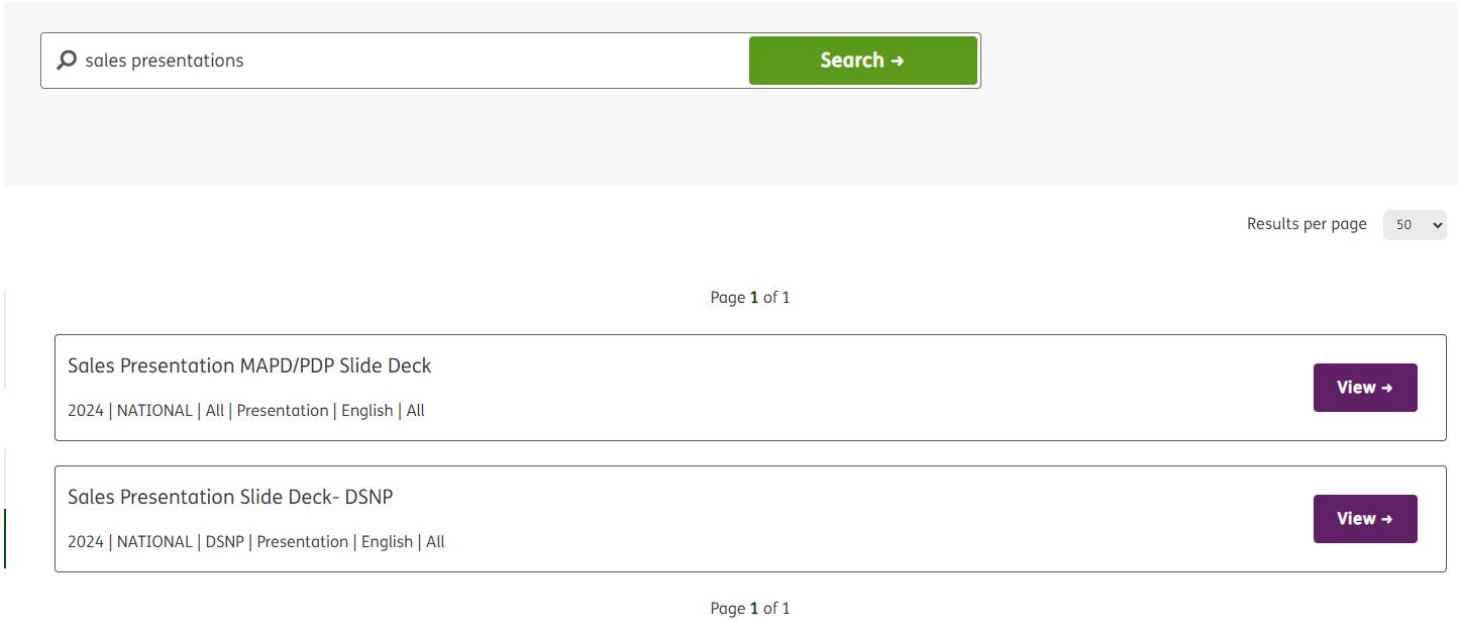
- Education
  - Parts of Medicare
  - Plan Options-Advantage vs Supplement & PDP
  - HMO, PPO, SNP
  - Part D - Tiers, Coverage Phases
  - Enrollment Periods

Humana Compliant Presentations

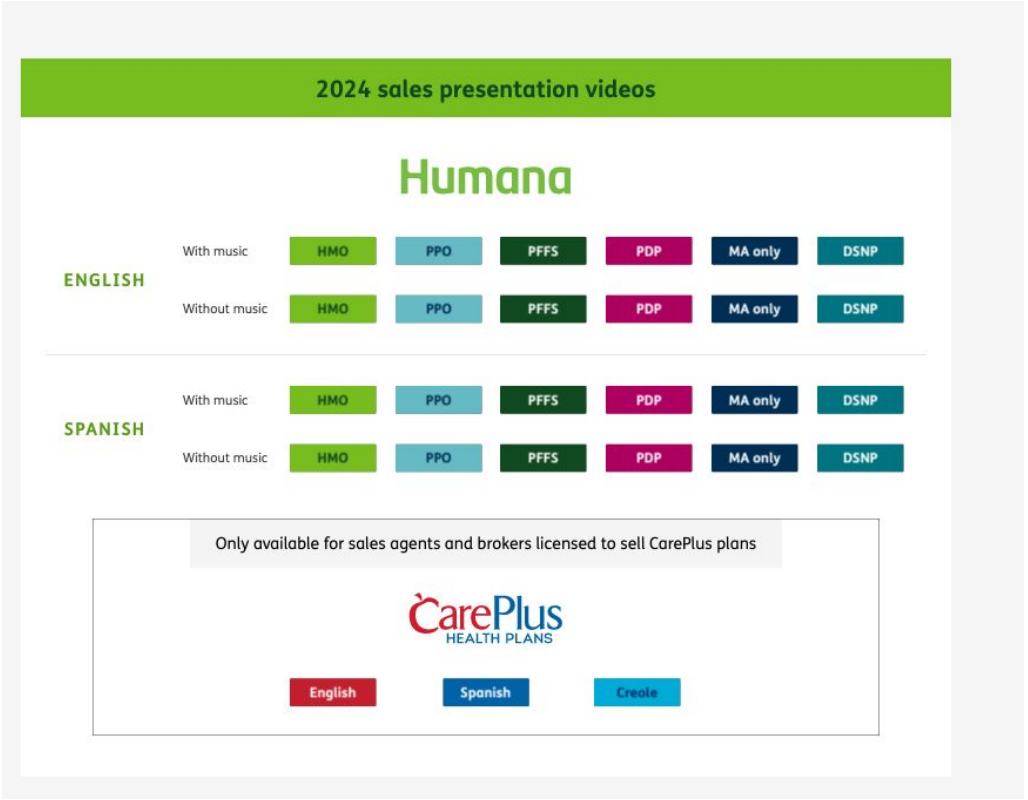
Humana Vantage Quick Links



Humana Sales Presentations



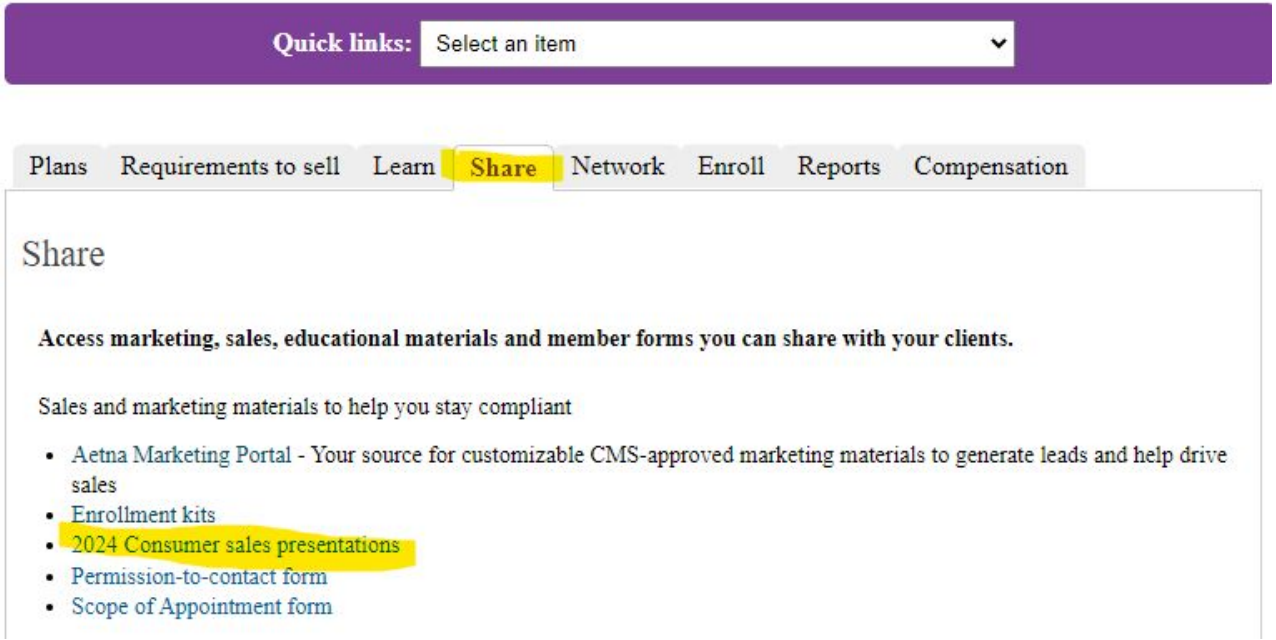
Humana Sales Presentations



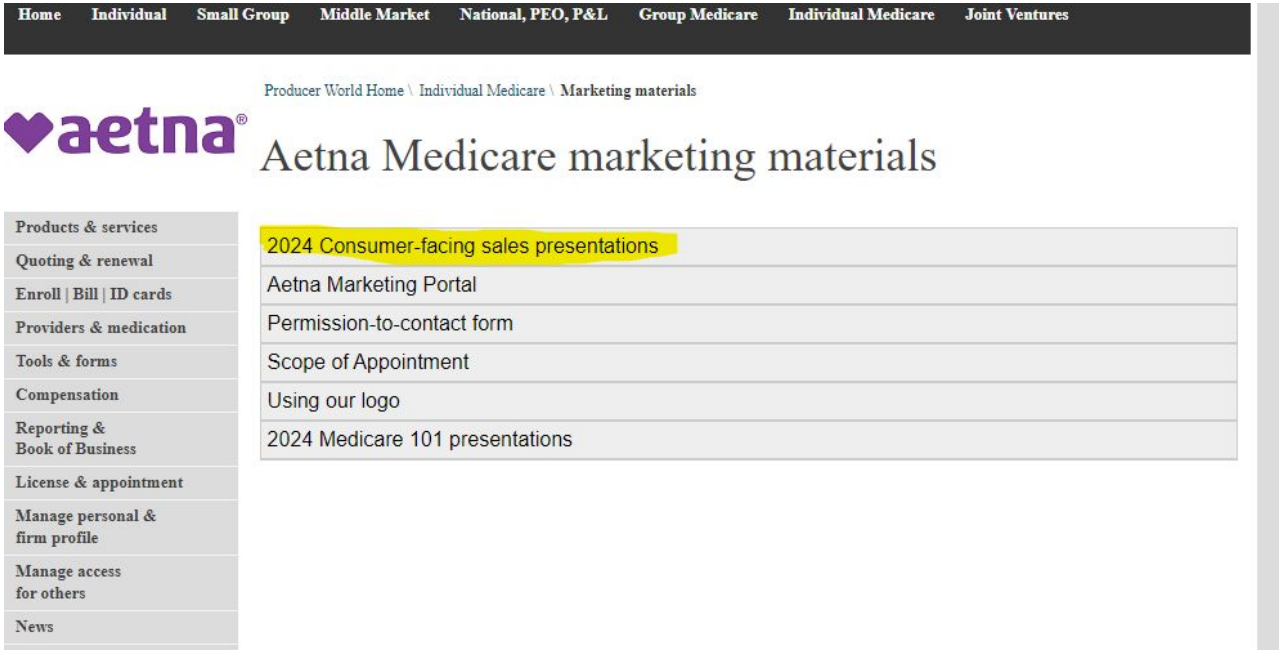
Aetna Sales Presentations



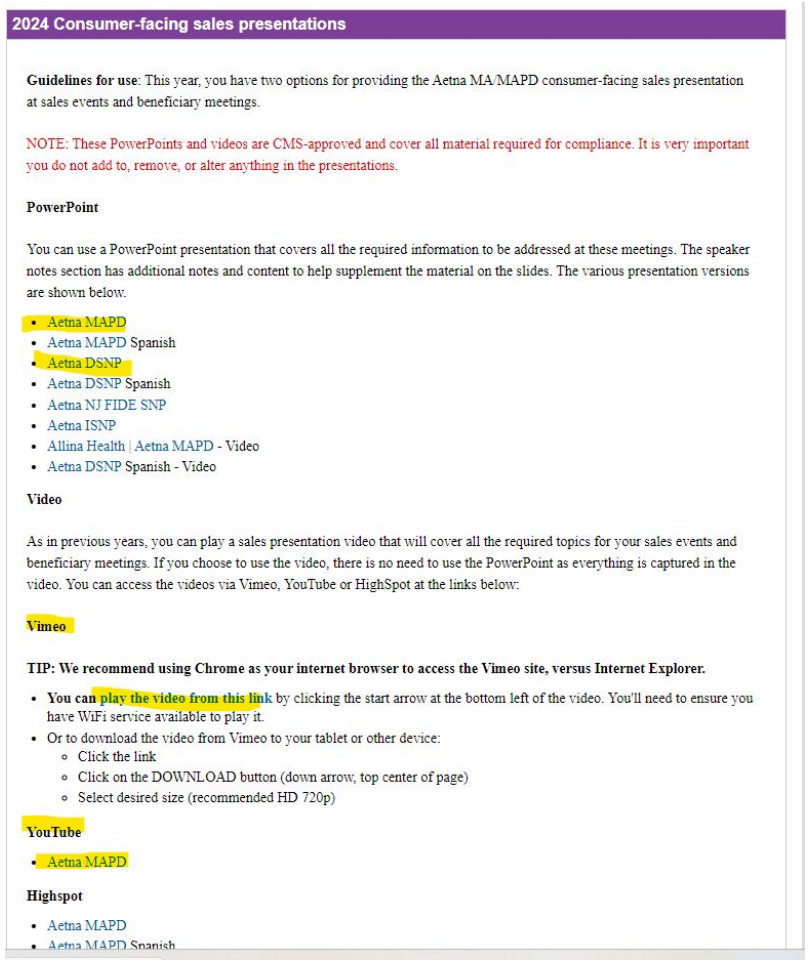
Aetna Sales Presentations



Aetna Sales Presentations



Compliant Sales Presentations



2024 Consumer-facing sales presentations

Guidelines for use: This year, you have two options for providing the Aetna MA/MAPD consumer-facing sales presentation at sales events and beneficiary meetings.

NOTE: These PowerPoints and videos are CMS-approved and cover all material required for compliance. It is very important you do not add to, remove, or alter anything in the presentations.

PowerPoint

You can use a PowerPoint presentation that covers all the required information to be addressed at these meetings. The speaker notes section has additional notes and content to help supplement the material on the slides. The various presentation versions are shown below.

- Aetna MAPD
- Aetna MAPD Spanish
- Aetna DSNP
- Aetna DSNP Spanish
- Aetna NJ FIDE SNP
- Aetna ISNP
- Allina Health | Aetna MAPD - Video
- Aetna DSNP Spanish - Video

Video

As in previous years, you can play a sales presentation video that will cover all the required topics for your sales events and beneficiary meetings. If you choose to use the video, there is no need to use the PowerPoint as everything is captured in the video. You can access the videos via Vimeo, YouTube or HighSpot at the links below:

Vimeo

TIP: We recommend using Chrome as your internet browser to access the Vimeo site, versus Internet Explorer.

- **You can play the video from this link** by clicking the start arrow at the bottom left of the video. You'll need to ensure you have WiFi service available to play it.
- Or to download the video from Vimeo to your tablet or other device:
  - Click the link
  - Click on the DOWNLOAD button (down arrow, top center of page)
  - Select desired size (recommended HD 720p)

YouTube

- Aetna MAPD

Highspot

- Aetna MAPD
- Aetna MAPD Spanish

Needs Analysis

Use the same process with each client - use a form to make sure don’t miss anything.

- Collection of information/Qualify/Enrollment Periods
- Current coverage
  - Medicare and Plan
  - Other Supplemental coverage
  - Likes/dislikes of current coverage
- Prescriptions and Pharmacy - Be thorough
- Doctors-PCP, Specialists, Dentist, etc.
- Veteran, LIS or Medicaid, Chronic conditions

MA or MAPD Sales/Plan Presentations

- Use the Summary of Benefits
- Providers in network
- Drugs covered and costs
- Premium, Part B Premium, and Part B reduction, if applicable
- Medical Deductible, if applicable
- Part D tiers and deductible, if applicable

MA or MAPD Sales/Plan Presentations

Show/explain In Network Benefits (and out of network if PPO/PFFS plans) for:

- Acute Inpatient Hospital Care
- Hospital Care
- Doctor Office Visits - show them their Dr's are in network
  - Primary care provider (PCP)
  - Specialists
- Must include inpatient and outpatient Mental Health services
- Preventive care
- Emergency room (including the explanation)
- Urgently needed services (including the definition)

MA or MAPD Sales/Plan Presentations

Ask if client has questions, then move on to the additional benefits, focusing on needs from Needs Analysis:

- Dental Benefits
- Vision Benefits
- Hearing Benefits
- Podiatry Benefits
- Chiropractic Benefits
- Medical Equipment Benefits
- Rehabilitation Benefits
- Coverage Gap/Catastrophic Coverage
- Maximum out-of-pocket (MOOP) both in and out-of-Network (OON)

Ask client if have any other questions. If not, transition to enrollment

Enrollment

“Mr.Mrs. <name>, Based on what we discussed, it sounds like this plan meets your needs. <Reiterate how and what benefits specifically>. Is that correct?
If you are ready, we can go ahead and get your enrollment completed today.”

- *Verify that they want to enroll in plan.*
  - *“Enrolling in this plan today will replace your <current coverage>.”*
  - *“Once approved by Medicare, your new <Plan>will begin on <effective date>”.*
  - *Get clear consent to proceed with enrollment.*
  - *Discuss all items on Pre-Enrollment checklist, if haven’t already*

Agents are required to discuss all items on the Pre-Enrollment checklist with the beneficiary prior to enrollment, including what the impact will be on their current coverage.

Pre-Enrollment Checklist

The Pre-Enrollment Checklist can be found in the Carrier Sales Kits.

- The EOC
- Provider directory
- Pharmacy directory
- Formulary
- Premiums/copayments/coinsurance
- Emergency/urgent coverage
- Plan-type rules
- Effect on current coverage

Enrollment

- Plan requirements/disclosures - keep Parts A & B, pay Part B premium, etc.
- Fill out enrollment form in its entirety - ask every question and have them read disclosures.
- Client signature
- Application ID #

Wrap Up & Follow Up

Wrap Up

- Thank them for doing business with you
- Make sure they know how to get hold of you-business card, put number in their phone, etc.
- Must leave or email them an enrollment kit
- Give them business cards and ask for referrals - referral must call you

Follow Up

- Send a handwritten thank you card
- Right after Plan goes into force - did they get their card, do they need help finding a dentist, eye dr., gym, or help with OTC?
- 30 days - any questions?
- 60 days -provide value - maybe send a flyer about dental, OTC, fitness, etc.
- 90 days - provide value - send information about plan



Questions?

Need help?

- Access our Help Center 24/7 through the footer of any page in your Spark platform.
  Or reach out to us at support@sparkadvisors.com.
- Head to our Compliance Page for Compliance Resources and to turn in materials for review.
- Check out our previously recorded webinars that include in-depth training videos on the Agent Training & Live Trainings pages.
- Stay up to date on upcoming trainings in our Training Calendar.



Thank You

CONTACT

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