

September 30, 2009

Be Informed

Educate Your Clients

Protect Our Members

DELEGATED
AGENT
SUPPORT:
800-309-3163

Opt 1 = Contracting
Opt 2 = Plans
Opt 3 = How to Enroll
Opt 4 = Member Services
Opt 5 = Letters
Opt 6 = Marketing Materials
Opt 7 = Commission

COMPLIANCE - ALERT

Compliant Sales Presentations

It is important to keep the following requirements in mind as you begin to prepare to present Humana's 2010 Medicare Advantage (MA) and Prescription Drug Plans (PDP):

- Agents must be certified for 2010 to present 2010 material
- 2010 Plans can not be marketed until **October 1, 2009**

Compliant Sales Presentation

All sales presentations should be conducted in a compliant manner which would include the following:

- Giving a full sales presentation in its entirety using the CMS approved MA or PDP presentation supplied by Humana
- During each sales appointment you must:
 - ✓ Have secured a Scope of Appointment (SOA) outlining the plans to be discussed prior to the appointment taking place
 - ✓ Review the compensation disclosure
 - ✓ Review and leave the Sales Brochure with the prospect
 - ✓ Review and leave the Summary of Benefits with the prospect
 - ✓ At all PFFS appointments, you must review the PFFS disclaimer and leaflet and leave the PFFS leaflet with the prospect

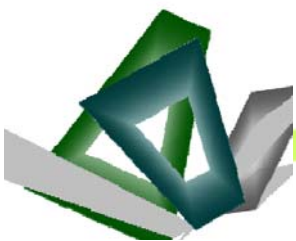
2010 Sales Presentations

Additional Guidance – Appointments Between October 1st and November 14th

- An agent may assist a prospect in completing a 2010 paper enrollment application beginning October 1, 2009. The agent should place his/her name, agent ID and date of the presentation in the agent use box of the paper enrollment form. If the prospect desires to sign the paper application at the time of the presentation, the prospect may do so using the date of the presentation.
- An agent must leave the entire paper application with the prospect/member (do not take an office copy) along with the envelope addressed to:

Humana Medicare Enrollment
2432 Fortune Drive
Lexington, KY 40509
- The agent must also state that the paper application should be sent to Humana for receipt on or after November 15th. **An agent cannot encourage a member to send the application to Humana for receipt prior to November 15th.**

Compliant Sales Presentations Continued



There is not inbound verification for 2010 paper applications completed prior to November 15th.

- If a prospect qualifies for a November 2009 or December 2009 effective date due to a SEP, ICEP or IEP and wishes to enroll in a 2009 Humana plan, the 2009 sales presentation, summary of benefits and 2009 application should be used. Telephonic enrollment (T-sig) or paper applications can be utilized for the 2009 enrollments. These enrollments should be verified on an inbound basis.
- If a person qualifies for enrollment in a 2010 Humana plan via SEP, ICEP or IEP, the 2010 sales presentation, summary of benefits and 2010 application should be used. **Applications should not be sent in until November 15th.** Telephonic enrollment (T-Sig) will be available beginning November 15th. **If the prospect has completed a paper application prior to November 15th, it can not be transferred to MAPA or T-Sig on or after November 15th.**

Thank you for your participation in the Humana Delegated Agent Program. If you have questions, please contact the Agent Support Unit.

Agent Support
(800) 309-3163
AgentSupport@humana.com