

Senior Market PERSPECTIVE

ELECTRONIC SUPPLEMENT TO THE MAGAZINE

WEEKLY

UNIVERSAL
AMERICAN
INDEPENDENT
AGENCY SALES



ONLY 30 Days Until the AEP

Are You Certified?

This Week's Headlines:

The Latest Information Regarding SEPs

If your customer has a Medicare Advantage non-renewal letter, you may accept the enrollment now and submit it to us for processing.

[PLEASE CLICK FOR THE LATEST INFORMATION](#)

Questions and Answers

CORE MARKET LIST Rural listing

Reminder to agents who handle their own distribution of the SEP Client letter: NO CHANGES ARE PERMITTED AT ALL -- and the letter may be sent only to the members who have received their termination letters from the non-renewing company. If you do not have confirmation of receipt of the non-renewing letter, the SEP letter may be sent on November 2, 2009.

Pre-Selling Readiness: Follow These Guidelines

Throughout the enrollment season we will remain dedicated to "doing the right thing," by

Thursday, October 15, 2009

ExpressLine Makes Your Special Election Period (SEP) Enrollments Easy!

ExpressLine

1-800-867-4347

Do you have clients losing their Medicare Advantage Private Fee-for-Service plan for 2010? If so, we can make your job easy! To keep things simple, submit your SEP enrollments through ExpressLine, our convenient new agent service for telephonic enrollment and recorded Scope of Appointments. ExpressLine will open on October 15 for SEP enrollments. When using ExpressLine, there's no need to meet

Monday, October 19 at 11 a.m. Eastern - Ask Today's Options ... and More

This Monday and every Monday through the end of the year, you'll have the opportunity to "Ask Today's Options ... and More!" The Pre-selling Season for MA/PDP is upon us and you need to stay in the forefront of all current news and developments. Participate in our agent conference call each week and learn all the latest on our Today's Options Medicare Advantage PFFS and PPO plans, as well as our HMOs and Part D Plans. Plus, you'll have the opportunity to get your questions answered by knowledgeable sales professionals. Each call is very important. Plan to attend regularly.

**Please join us on Monday, October 19 at
11:00 a.m. Eastern Time.
Dial-in # (866) 900-3545**

promoting, marketing, and selling our Medicare Advantage and Prescription Drug Plans in full compliance with the guidelines of the Centers for Medicare & Medicaid Services (CMS). The messages below describe in comprehensive detail exactly how to prepare for the upcoming sales season and also provide valuable information that you will need once enrollment begins. We strongly recommend you keep this e-mail and refer to it often. You might also consider printing these items and keeping them handy.

We wish you outstanding success in the upcoming enrollment season!

Important 2010 Enrollment Dates

Remember, the 2010 enrollment period is fast approaching and you must be certified in order to participate. Keep the following important dates in mind:

October 1, 2009 - November 14, 2009: Pre-selling season

Members who have MA plans that are not renewing for 2010 have an SEP (Special Election Period) to enroll in a new MA plan for 2010.

Now - January 31, 2010: SEP for Non-Renewing MA Plans - You may work with members who have notified you that they've received a non-renewal notice.

November 1, 2009 - January 31, 2010 -- You may work with other Medicare Beneficiaries with non-renewing plans to assist them in enrolling in our plans.

November 15, 2009 - December 31, 2009: Annual Enrollment Period (AEP)

January 1, 2010 - March 31, 2010: Open Enrollment Period (OEP)

Please read all of the following attachments:

[2010 MA & PDP Pre-Selling Activities](#) (Permissible activities Oct. 1 - Nov. 14)

UPDATED! Supply Ordering (Please read important updates on how to order sales materials)

[Advertising Materials](#) (Keep your marketing activities compliant)

[2010 MA/PDP Factoids](#) (A few points about each plan)

The pass code is "Ask Today's Options"

Revised Events Registration Regulations:

November Events Registration now due ... October 25! Events Checklist Must Still be Completed For All Upcoming Sales Events

Due to revised requirements from CMS, Universal American now will accept event registration up through the 25th of the month for Medicare Advantage and Prescription Drug Plan sales and educational events scheduled for the following month. Under previous rules, agents were required to notify us of their events by the 15th of the previous month. The new guidelines give agents an additional 10 days to plan and schedule their events for the following month.

Completion of a sales events checklist is still required to help ensure that all sales and marketing events are fully compliant with CMS regulations.

There are separate checklists for PFFS, HMO and PPO events. You will not be permitted to hold your sales event unless we receive a signed and updated checklist from you, prior to the event. Agents are cautioned to always follow CMS guidelines when conducting seminars. Remember, CMS representatives are anonymously attending many sessions across the country to monitor agent practices. To ensure compliance, please follow all of the requirements and instructions listed on the mandatory checklist which you must initial and return.

You must return a checklist for each type of event (PFFS, HMO, PPO, PDP) you plan to hold each month. Click to download the appropriate lists:

[PFFS Event Checklist](#)

HMO Event Checklist:

[--Generations](#)

[--Texan Plus](#)

[--Texan Plus SETX](#)

[--Today's Health](#)

[PPO Event Checklist](#)

[PDP Event Checklist](#)

All of the appropriate checklists are posted on [AgentLink](#).

Please note: AgentLink remains your primary source of information and materials you'll need for the upcoming AEP.

Now available on [AgentLink](#):

Abridged Formularies
Provider Directories for PPO/HMO
Temporary ID Cards
Direct link to our supply ordering site

MOOP for Our 2010 MA Plans...A Great Selling Point for Prospects!

Did you know? In our 2010 plans, all Medicare-covered medical services, including Medicare Part B drugs, count towards members' MOOP. The MOOP, or the annual maximum out-of-pocket cost, is the maximum amount that Medicare Advantage members are required to pay toward the cost of their care. Once the maximum out-of-pocket amount is reached, the plan pays in full for covered services. [Continue here.](#)

Your Time is Running Out!

Time is running out! If you have not yet done so, get certified for 2010, so you may sell our 2010 plans during the SEP, AEP and OEP.

[GET CERTIFIED ONLINE NOW!](#)

(Click above to begin)

Traditional Business Production -- Now Showing on AgentLink

Now AgentLink is chock full of even more of the information you need to track and grow your business -- day and night -- from wherever you are. Traditional insurance recently made its debut on the [AgentLink Web site](#), and what a convenience it is! You can learn all about this latest upgrade by [clicking here.](#)

You must report November events by October 25. To view the instructions on reporting sales events, please click [here](#)

For guidance on canceling a scheduled event [Please click here.](#)

LMS: New, Improved, Updated and Better Than Ever!

Just in time for the 2010 Medicare selling season, your Lead Management System (LMS) has undergone a major enhancement to make it easier than ever to conduct and manage your direct mail campaign.

**Please Join our Webinar Training Event:
Tuesday, October 20, 2009 11:00 AM -
12:00 PM Eastern**

[Click here to register.](#)

Our new and improved LMS now offers all of the bells and whistles you've been wanting, while retaining all the important functions you've come to depend upon. To learn about the exciting new changes and upgrades, [click here.](#)

2010 Medicare Advantage Lead Pieces Available on the LMS!

Several 2010 Medicare Advantage lead pieces have been added to the LMS! These pieces are viewable when you log in on the system and select Order Mailing, then 2010 Today's Options and then select the state you want to mail. You'll see the lead piece as a small thumbnail image. To enlarge the thumbnail, simply click on the lead piece. The items that are currently available to order are generic lead pieces and are priced at \$360 per thousand. Visit the LMS and order your 2010 Medicare Advantage leads today! **These lead pieces have not been tested or previously mailed. There is no guarantee of response rates.*