Submitting Medicare Enrollment Applications

Please review now and keep a copy handy

As of October 15, 2013 Coventry's ready to sell brokers and agents can submit enrollment requests for an effective enrollment date of January 1, 2014 for our Medicare Advantage and First Health Part D plans. Coventry's Enrollment Team is pleased to provide best practices information and requirements for submitting applications smoothly online, by fax or through the mail.

If you have any questions about submitting enrollment applications to Coventry contact your upline marketing organization now. If you contract locally to sell Coventry Medicare products, please call your local Coventry health plan sales management team.

> **Reminder:** Agents and brokers may not market or sell Coventry Medicare products or earn commissions if they do not successfully certify, meet all Ready to Sell requirements, and receive an Agent Writing Number (AWN) from Coventry. If you have questions about your "Ready to Sell" status, please contact our Medicare Broker Services Department, your upline marketing organization, or local Coventry sales management team.

Applications for 2014 AEP elections for January 1, 2014 effective enrollment may NOT be dated earlier than October 15, 2013 and may NOT be dated later than December 7, 2013.

- Review with the enrollee all of the fields that appear on the enrollment application, and answer all of their questions.
- ONE application per beneficiary.
- It is important that you assist the beneficiary to understand the Medicare Election Periods AND eligibility requirements for enrollment in a Medicare health plan (*including when a beneficiary may be eligible to enroll under a CMS Special Election Period outside of the Annual Enrollment Period*).
- **Always provide to the beneficiary a complete pre-enrollment kit - this is a CMS requirement.** Use the Enrollment Request form that is included with every kit ordered from Coventry's online sales supply system that you access to on our broker portal.
  NOTE: Coventry pre-printed enrollment forms include an **Application Tracking Number (ATN).**
    - The ATN is critical to Coventry's prompt processing of your clients' enrollment requests and your commission payments. Submitting an enrollment form to Coventry that does not have an ATN may jeopardize processing.
    - **Do not use or submit a copy of a paper application because it will not have a unique ATN.**

A complete application is the first step in the enrollment process. When an agent is assisting a member to complete their application, the agent is responsible for answering all of the beneficiary's questions and assuring all information that the enrollment form requires is provided and complete.

Applications that are not completed thoroughly and accurately or are not submitted in their entirety cause delays in processing of the enrollment and an inconvenience to the new members.
The SEP Checklist document that is included in the Coventry pre-enrolment kit is NOT to be submitted as part of a completed enrollment application during the Annual Enrollment Period.

Each application MUST include:

- The beneficiary's complete name as it appears on their Medicare card
- Complete date of birth
- Medicare Claim Number (HICN) - the complete HICN is required on the application in the section for Medicare Insurance Information. Verify this number against the number printed on the beneficiary's Medicare card.
- Proof of Medicare Part A and/or B entitlement
- The beneficiary's physical Street Address (Post Office Box is not acceptable)
- Member effective date - without it, delay in processing and potentially a delay in payment of commission.
- Valid Plan Selection - make sure the Plan Selection is clearly marked and that it is exactly what the beneficiary has chosen and agrees to.
- Confirmed / designated telephone number for the beneficiary to be contacted by Coventry
- Method of Payment
- Signature(s) and Date
- Signed, complete Scope of Appointment Form*

VERY IMPORTANT

Scope of Appointment (SoA) - Agents and brokers **MUST** use either the CMS Model SoA form or the CMS-approved Coventry non-model form* and **MUST** attach a copy of the signed SoA form to any application received from a personal/individual face-to-face meeting BEFORE submitting the application to Coventry.
* Coventry non-Model form available in English and in Spanish on the Broker Portal:

Scope of Appointment Forms

Enrollment forms MUST be received by Coventry within two (2) calendar days!
Failure to submit a complete, dated and signed application on-time results in our inability to process the beneficiary's enrollment request promptly, which may lead to a cancellation or disenrollment or an agent complaint filed to CMS. Agents MAY NOT hold any application for submission.
Application Turn-around Time

- The date of an application is **NOT** the date the agent or broker submits the application to Coventry.
- The application date IS the date the broker or agent receives/accepts the enrollment request from the beneficiary. The CMS required timeframes for enrollment processing begin on this date.

- Each agent must sign, date and include the Coventry Agent Writing Number (AWN) on every application **as soon as you receive it from the beneficiary. This includes applications mailed to you. Because CMS recognizes acceptance of the enrollment request as the date of receipt by the agent (e.g., in the hands of the agent),** every application must be received by Coventry Enrollment within two (2) calendar days of an Agent's receipt of the application.
- The 2 calendar day submission requirement directly impacts the application processing for the beneficiary's effective date of coverage.
- **Plan accordingly so that your submission of your clients' 2014 enrollment requests for a January, 2014 effective date are received by Coventry on time!**

Don't leave your clients in the dark or put yourself at risk for non-compliance. Always make sure they know "What Happens Next."

Let them know to expect an enrollment verification call from their plan/Coventry Health Care. This is a CMS requirement as part of the pre-enrollment material provided to beneficiaries by brokers and agents. Upon receipt of their application (within 10 calendar days) Coventry will contact them either by a telephone call or a letter to confirm they understand how the plan works, the rules, and to answer any questions that they may have. (Also, let them know that Coventry members may be contacted by phone about free services to our members, including in-home health assessments.)

Easy Options to Submit Client Enrollment Applications to Coventry: Online, Fax, or Mail

ONLINE ENROLLMENT: EVERYTHING you need is on your iPad!*

Coventry's FREE mobile enrollment app for iPad lets you deliver all plan information and securely capture and submit client enrollment information for faster turn-around time and processing. That means faster commissions processing too.

iPad Mobile App – 10 Steps to Success

Coventry's Ascend Mobile iPad App

*iPad 2 or later is required. 3GB data plan or higher is recommended.

PAPER APPLICATIONS - Submission by Mail and/or Fax

First Health Part D and Coventry Medicare Advantage Mailing Addresses and Fax Numbers

Medicare Advantage Enrollment FAX Cover Sheet

First Health Part D (PDP) Enrollment FAX Cover Sheet

- **Coventry Medicare health plans each have a unique Mail To address, telephone and fax number for submitting enrollment applications.** Mail or fax according to the plan-specific information printed on the Enrollment Request form. Do not submit applications to the Broker Services Department.
- For Medicare Advantage enrollment questions, be sure to contact your local health plan.
- **Do not Overnight Mail any enrollment applications to a PO Box. You must use the street address indicated on the enrollment form.**
- Plan ahead and submit apps as soon as possible to ensure receipt at Coventry within two calendar days and to accommodate potential high fax-volume.
- It's best to fax applications one at a time.
- **Include a cover sheet with every fax transmission:** Include your AWN, name, email address and telephone number. Also indicate the beneficiary's name.
- **Best practice tip:** To assure the Plan Selection information is readable and clear in the received fax transmission, in addition to having the plan selection "checked off" on the app, also circle/underline the selection.
- Keep a copy of the confirmation of the fax transmission for your records as proof of submission date and time.

Trumping Rule:
Multiple enrollment transactions occur when CMS receives more than one enrollment request for the same individual with the same effective date in the same reporting period. An individual may not be enrolled in more than one MA product or PDP plan at any given time. The application date determines the intended enrollment date. The last application date received from a beneficiary during the AEP will be the valid enrollment for that beneficiary.

Be sure to maximize App Tracker to track your submitted business!

Access the App Tracker tool from the broker portal at http://broker.cvty.com.
App Tracker User Manual

You have our full support!

Let us know how we can help you for the AEP selling season.

Be sure that you have carefully reviewed all of this information. If you have any questions regarding Enrollment in a Coventry Medicare Advantage or First Health Part D Plan, contact your upline marketing organization immediately. Agents who are contracted locally to sell Coventry Medicare Advantage plans should contact the local health plan. For additional assistance, call the Medicare Broker Services Department: 1-866-714-9301 Monday -Friday, 8am-6pm ET or BrokerSupport@cvty.com.