



# Medicare Broker Success Guide



Powerful tools



World-class support



Unlimited potential

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# Welcome to Anthem Blue Cross and Blue Shield

Anthem Blue Cross and Blue Shield is proud to present our Medicare Broker Success Guide. It's a one-stop, A-to-Z resource designed to help you sell our innovative Medicare products and build your business through commissions and renewals.



## A note from Rhonda Clark, Vice President, Medicare Sales

Hello!

Whether you're new to Anthem Blue Cross and Blue Shield or have been a part of our family for years, brokers like you are a crucial partner in our success, and our commitment to you runs deep.

For one, we're strongly committed to the Medicare market, and lead the industry with innovative, personalized and easy-to-sell Medicare products.

But we also understand the special relationships you have with your clients and work hard to make your job easier. We've streamlined the member enrollment and broker onboarding experience. We offer strong sales leadership and best-in-class Agent Services in your area. Plus, we provide all the tools and support you need to grow your business selling our innovative plans.

Happy selling!




**Start exploring now! Click on the buttons at the top of the page.**

## Introduction

### Why Anthem Blue Cross and Blue Shield?

Our Strength

Multistate Presence

Unmatched Plan  
Choice

Commitment

Social Responsibility

### What is Medicare?

### Why Sell Medicare?

Learn the basics of this great opportunity we call Medicare, and discover why it's a smart idea to work with Anthem Blue Cross and Blue Shield.



## Why Anthem Blue Cross and Blue Shield?

### ➤ Our Strength

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**What is Medicare?**

**Why Sell Medicare?**

## Anthem, Inc., is one of the nation's largest health benefits companies.

Anthem, Inc., and its affiliate companies serve more than 74 million people, including nearly 40 million within its family of health plans. We aim to be the most innovative, valuable and inclusive partner.



**1 in 8**  
Americans covered

**75 million**  
total lives served

**95%**  
of physicians

**96%**  
of hospitals

**Over 974,000**  
individual Medicare Advantage  
members

**Close to 847,000**  
Medicare Supplement members

We are where you are.

## Why Anthem Blue Cross and Blue Shield?

Our Strength

➤ Multistate Presence

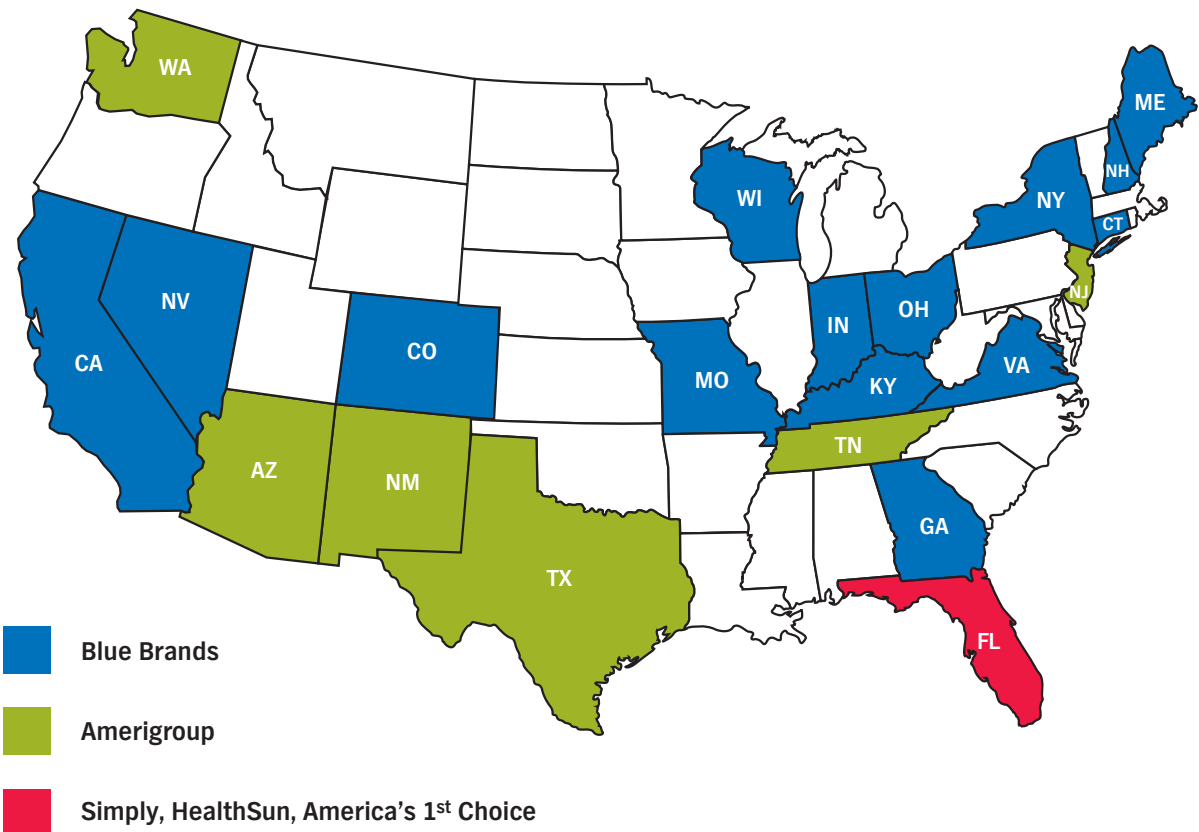
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What is Medicare?

Why Sell Medicare?

## Our comprehensive plans meet a wide range of member needs and budgets.

With plans like ours and personalized attention from professional brokers like you, our prospective members have so much to look forward to.



Annual  
Physical  
Exam



Post-  
Hospitalization  
Meals



\$0  
Copays



Dental  
Benefits



Vision  
Benefits



Hearing  
Benefits



Over-the-  
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LiveHealth  
Online



Transportation



Fitness  
Program



Nurse  
Helpline



Prescription  
Drugs



## Why Anthem Blue Cross and Blue Shield?

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 **Commitment**

Social Responsibility

**What is Medicare?**

**Why Sell Medicare?**

**The depth of our broker resources, sales leadership and insights into the Medicare business is unparalleled.**

Why sell Anthem Blue Cross and Blue Shield health insurance products? The answer is simple. With Anthem Blue Cross and Blue Shield, you'll have access to the best plans, plus years of Medicare experience and a local sales presence for support.





## Why Anthem Blue Cross and Blue Shield?

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➤ Social Responsibility

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## Social Responsibility

Anthem, Inc., works hard to improve the lives of seniors and other consumers in the communities we serve across America.



**\$59.2 million**

in community investment

**10 million**

Americans trained in CPR

**16 million**

kids in healthy lifestyle programming

**~76,000**

employee volunteer hours

**\$12 million+**

donated to combat senior food insecurity

## Why Anthem Blue Cross and Blue Shield?

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## ➤ What is Medicare?

## Why Sell Medicare?

## What is Medicare?

Medicare is health insurance for Americans **65+ years of age, or those with certain disabilities.**

### Medicare Parts A & B (Original Medicare)

Covers:

- Inpatient hospital & medical services
- Hospital stays
- Doctors' services
- Outpatient services

Coverage to supplement Original Medicare can be added with Medicare Supplement plans from private insurers like Anthem Blue Cross and Blue Shield.

### Medicare Part C (Medicare Advantage)

Includes:

- All Medicare Part A and B services
- May include dental, vision and hearing coverage
- Can be HMO or PPO

Members still pay their Medicare Part B premium, but many plans have a \$0 monthly plan premium.

### Medicare Part D (Prescription Drug Coverage)

- Covers brand and generic drugs
- Can be combined with Original Medicare or a Medicare Supplement plan

[Learn about Medicare enrollment periods](#)

[Download CMS's Medicare and You guide](#)

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➤ **What is Medicare?**

**Why Sell Medicare?**

## Medicare Enrollment Periods

Medicare offers three specific times in which eligibles may enroll. **Understanding these enrollment periods is a key factor in your success.**

### Initial Enrollment Period (IEP)

Applicants “age in” to this period 3 months before the month of their 65th birthday

Includes the month of their birthday

Ends 3 months after turning 65

### Annual Enrollment Period (AEP)

**10/15 – 12/7**

Ability to change MA/Part D plans or to enroll if member did not previously have creditable coverage

### Open Enrollment Period (OEP)

**1/1 – 3/31**

Ability to switch to another Medicare Advantage Plan (with or without drug coverage), return to Original Medicare and join a Medicare Prescription Drug Plan

**Get the latest AEP information and dates**

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## What is Medicare?

### ➤ Why Sell Medicare?

## Why Sell Medicare?

### The answer is simple: opportunity

65+ is one of the fastest-growing consumer segments in the U.S., and those aging into Medicare represent a continuous stream of opportunities for you to build your business. With attractive commissions and renewals, selling Medicare plans is a steady source of income.

**We make it easy to sell** with an array of basic and cross-sell Medicare products.

- Medicare Supplement Plans
- Medicare Prescription Drug Plans
- Medicare Advantage Plans



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**Prescription Drug Plans**

**Medicare Advantage Plans**

**Medicare Advantage  
Supplemental Benefits**

**Medicare Advantage  
Optional Supplemental  
Benefits**

**Anthem Extras**

**SilverSneakers® Fitness  
Membership**

**LiveHealth® Online**

**Anthem Blue Cross and Blue  
Shield Essential Extras**

**Overview of Plans by  
State**

We have a wide variety of plans, so we're confident you'll find one to meet your client's personal needs and preferences.

Click on the list at left to learn more about them.



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## ➤ Medicare Supplement Plans

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## Anthem Blue Cross and Blue Shield Medicare Supplement (MS) Plans

Medicare Supplement Plans **fill the gaps** left by Original Medicare. They're "peace of mind" coverage for **high-dollar costs** not covered, like **deductibles and coinsurance**. Prospects must have both Medicare Parts A and B. Coverage for prescription drugs must be purchased separately.



[View the MS plans in your state](#)

[Get rate and benefit information](#)

[Complete the package with dental and vision coverage](#)

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## Anthem Blue Cross and Blue Shield Prescription Drug Plans (PDP)

Stand-alone Prescription Drug Plans (or **Medicare Part D**) can be added to a client's Medicare Supplement policy. Ours offer coverage for **brand and generic drugs** and come with **low copays** plus **broad network access**.


[View the PDP plans in your state](#)
[Get rate and benefit information](#)

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## Anthem Blue Cross and Blue Shield Medicare Advantage (MA) Plans

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These plans offer all the benefits of **Original Medicare Parts A and B**, but through a private insurance company. Most include **in-network copays** and most come with **prescription drug benefits**. Members must retain their Medicare coverage.

Plans can be:

- HMO
- D-SNP
- PPO
- C-SNP



[View the MA plans in your state](#)

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## Anthem Blue Cross and Blue Shield Medicare Advantage Supplemental Benefits

Many of our plans enhance coverage with these supplemental benefits:



### Dental

Coverage for preventive services, some plans with comprehensive coverage



### Vision

Coverage for routine exams and eyewear



### Hearing

Coverage for routine exams and hearing aids



### Over-the-Counter (OTC)

for commonly used health supplies at Walmart and other participating pharmacies



### Transportation

to the doctor, dentist or pharmacy



### Personal Emergency Response System (PERS)

for 24/7 protection at home or away

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## Anthem Blue Cross and Blue Shield Medicare Advantage Optional Supplemental Benefits

Offered to Medicare Advantage plan members for an additional premium, Optional Supplemental Benefits (OSBs) are those not covered under Medicare Part A, B, or D. Because they're components of Medicare Advantage plans, these benefits have been filed and approved by CMS.

OSB benefits include:



### Dental

Comprehensive and preventive plans available



### Vision

Coverage for routine exams and eyewear

## Anthem Extras

Offer them dental, vision and adult care, too, with plan options like these:

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### Standard Plan

Includes:

- Preventive dental
- Standard vision plan

### Premium Plan

Includes:

- Preventive dental
- Standard vision plan
- Older Adult Care Support Resources and Member Assistance Program

### Premium Plus Plan

Includes:

- Comprehensive dental (can be purchased as standalone)
- More robust vision
- Older Adult Care Support Resources, Member Assistance Program and Travel Assistance

**Anthem Extras plans are only available in select states to complement Medicare Supplement plans or for purchase as an individual plan.**

[Check availability, rates and benefit details](#)

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## SilverSneakers® Fitness Membership

### A step in the right direction

SilverSneakers® is an innovative program that helps seniors get active, engaged and social — at no extra cost to them.

It offers:

- Access to 15,000+ fitness locations
- Classes offering tai chi, yoga, dance and walking groups
- Health and nutrition tips plus exercise videos
- Trained instructors

**SilverSneakers® is included in most plans.**





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## LiveHealth® Online

### Compassionate care — anytime, anywhere

Offer prospects convenient 24/7 video access to a health professional from the comfort and privacy of home — via a smartphone, tablet or computer.

#### Licensed doctors 24/7

They'll provide care for the flu, sore throats and many other minor ailments.

#### Board-certified therapists by appointment

Because mental health is vital to a good quality of life.



**LiveHealth®**  
O N L I N E

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## Anthem Blue Cross and Blue Shield Essential Extras

### We go the extra mile

Anthem Blue Cross and Blue Shield Essential Extras help members enjoy a **healthier life** along with **greater comfort** and **relief from physical challenges** or other issues they may be facing. Some of the services offered are:



#### Transportation

Rides to the doctor, dentist or pharmacy



#### Personal Home Helper

Respite care plus help with chores and daily activities



#### Assistive Devices

Help for things like rails, shower grab bars and more



#### Healthy Food Deliveries

Easy-to-prepare home-delivered meals



#### Alternative Medicine

Acupuncture, acupressure and therapeutic massage visits



#### Day Center Visits

Up to one day per week at a licensed center

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STATE	HMO	LPP0	RPPO	D-SNP	C-SNP	PDP	MEDICARE SUPPLEMENT
Arizona	○				○	○	○
California	○	○		○	○	○	○
Colorado	○			○	○	○	○
Connecticut	○			○	○		○
Florida	○			○	○		
Georgia	○	○		○		○	○
Indiana	○	○	○	○		○	○
Kentucky	○	○	○	○		○	○
Maine	○	○		○		○	○
Missouri	○	○		○		○	○
New Hampshire	○	○				○	○
New Jersey	○			○	○		
New Mexico	○						
Nevada	○				○	○	○
New York	○	○		○			○
Ohio	○	○	○	○		○	○
Tennessee	○			○			
Texas	○			○	○	○	○
Virginia	○	○		○	○	○	○
Washington	○			○			
Wisconsin	○	○		○		○	○

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# Getting Started

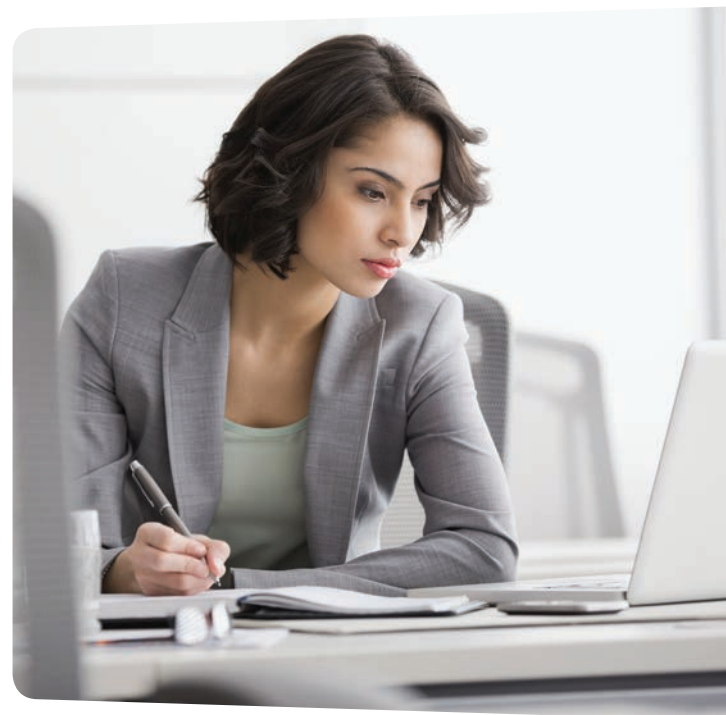
## The good news? It's all online!

The more you know about Medicare products, the more likely you'll be successful. But first things first.

Step One is being **appointed** by Anthem Blue Cross and Blue Shield, then **certified** by AHIP (America's Health Insurance Plans) and finally **product-trained** by Anthem Blue Cross and Blue Shield to sell each type of Medicare Advantage Plan.

What better way to invest in your financial future?

Get started now



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## Get Started:

## Become Anthem Blue Cross and Blue Shield Medicare-Eligible to Sell in 3 Easy Steps

### 1. Appointment

It's easy for most brokers to be appointed to sell Anthem Blue Cross and Blue Shield products and usually only requires a simple application, review and approval.

### 2. Certification

After you've been appointed, the next step is AHIP certification, which is required by the government to sell our Medicare Advantage and Part D plans.

**Time: 6 – 8 hours**

### 3. Training

We provide low-cost online training on all Anthem Blue Cross and Blue Shield MA products, helping you build your business by selling a complete line of Medicare plans.

**Time: 3 – 4 hours**

Get Anthem Blue Cross and Blue Shield-appointed now

Get AHIP-certified now

Get trained now

### Only selling Medicare Supplement Plans?

There's no need to be certified. You'll just need to be Anthem Blue Cross and Blue Shield-certified to sell an accompanying PDP plan.

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# Manage Your Book of Business

## Producer Toolbox

It's your life, made easier.

## Online Store

Do business with just a few clicks.

## mProducer

Get everything you need to do business on the move.

## VoiceVault Voice Signature System

One location for all your call recording needs.

Manage your book of business across all segments and product lines — medical, dental and vision, plus life and disability.

The tools and services at left make your success so much easier.





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➤ **Producer Toolbox**  
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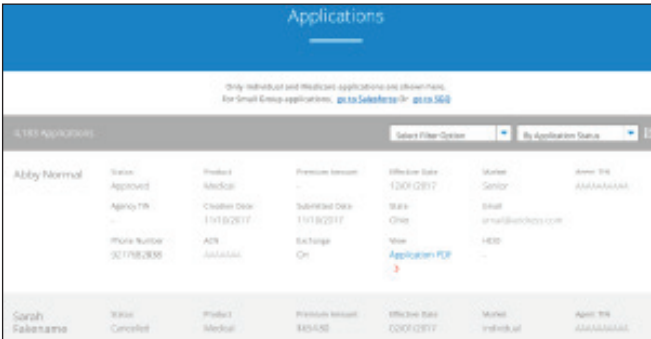
## VoiceVault Voice Signature System

One location for all your call recording needs.

## How can our Producer Toolbox help you? Just look!

- See all your opportunities, all in one place
- Track commissions — with just a few clicks
- Generate new business
- Manage customer applications
- Pull *Turning 65* reports for timely outreach to prospects approaching Medicare eligibility
- Navigate with ease
- Get help quickly

Click here to get started

The 'Applications' dashboard displays a table of application details. The table includes columns for Name, Status, Product, Premium Amount, Effective Date, Status, and Agent ID. The first row shows 'Abby Blommal' with a status of 'Approved' and a product of 'Medical'. The second row shows 'Sarah Salazar' with a status of 'Cancelled' and a product of 'Medical'.

Name	Status	Product	Premium Amount	Effective Date	Status	Agent ID
Abby Blommal	Approved	Medical	...	12/01/2017	Senior	...
Sarah Salazar	Cancelled	Medical	\$45,450	02/01/2017	Individual	...

## The best news?

Everything is online, so there's no paperwork to slow you down.

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## Online Store

### We're always open for business

Simple, powerful and accessible 24/7, our Online Store is where your success just clicks!

- Compare products and get plan quotes quickly
- See if a prospect's doctor is in the plan's network
- Check the latest formulary for prescriptions
- Submit policy applications
- Get company news



#### Producer Toolbox

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Visit the Store now

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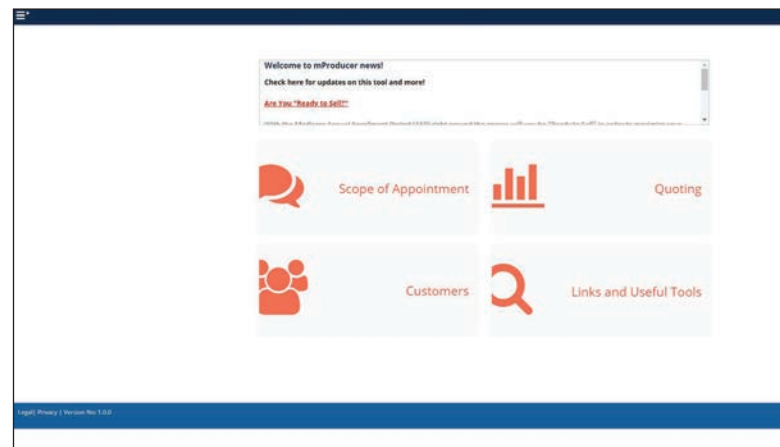
## mProducer

### Get everything you need to do business on the move

Designed specifically for today's mobile business demands, this feature-packed site helps you work faster and more effectively.

#### How mProducer helps you produce more

- Generate and follow up on quotes
- Manage customers and applications
- Download any appointment paperwork
- Find plans, providers and facilities
- Look up health plan benefits and drugs



Use mProducer now

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Get everything you need to do business on the move.

### ➤ VoiceVault Voice Signature System

One location for all your call recording needs.

## VoiceVault Voice Signature System

### Enroll prospects right over the phone — paper-free

With the speed of life today, you don't always have time to get paper signatures. Our VoiceVault Voice Signature System is the answer!

With capabilities for Medicare Supplement, Medicare Advantage, Medicare Advantage and Prescription Drug plans, VoiceVault lets you get the approvals you need, then quickly move on to the next opportunity.

#### VoiceVault benefits:

- Speeds the approval process
- Very convenient for customers
- Fully CMS-compliant



Set up a VoiceVault account

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# Sales Support

## Anthem Broker Connection

Enhance your career and expand your business network.

## Producer Online News

Discover information and insights delivered right to your inbox.

We offer all the tools you need to simplify selling and multiply your potential.

Click at left to explore them.



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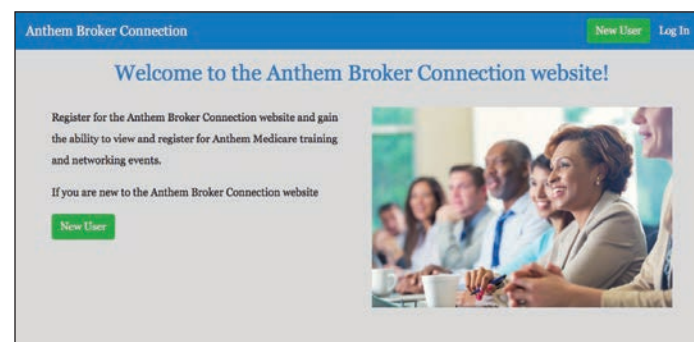
## Anthem Broker Connection

### Discover a powerful networking tool that works for you

We know that long-term success depends on making the right connections and developing your skills as a broker.

#### Our Anthem Broker Connection website can help you:

- Register for broker training meetings
- Find nearby networking events



Visit Anthem  
Broker Connection

## Anthem Broker Connection

Enhance your career and expand your business network.

### ➤ Producer Online News

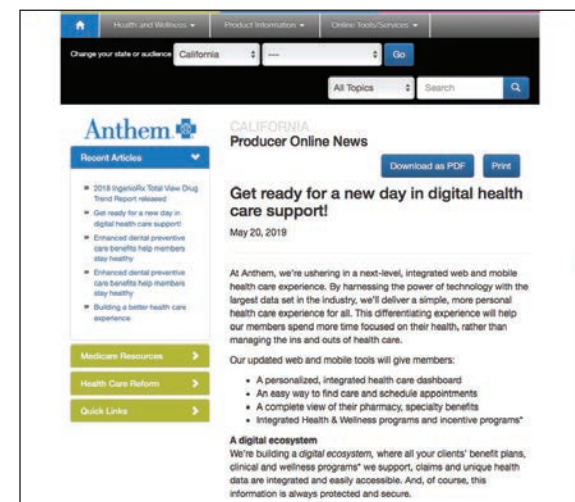
Discover information and insights delivered right to your inbox.

## Producer Online News

### Get the information and insights you need delivered right to your inbox

Our Producer Online News is a must-read for brokers who want to stay on top of their game.

- Read about new developments in the world of health insurance
- Get tips on how to streamline sales
- Keep up with what's happening at Anthem Blue Cross and Blue Shield





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# Marketing Resources

## CustomPoint

Access CMS-approved Medicare enrollment supplies, directories, formularies and more.

## Sales Toolkit

Get the materials you need to attract, engage, educate and sell to your clients.

## Brand Fuel

Order personalized promotional items for your business

## AgentConnect

Create a customized website for your business.

From sales kits to personalized marketing materials, we have you covered.



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## CustomPoint

### Stay on point with a wealth of Medicare enrollment supplies

Access CMS-approved enrollment materials, directories, brochures and more — whenever you need them.

Some materials are available to download and others are produced and shipped directly to your door.

Once you've completed product training, you will be provided with instructions to create your CustomPoint account.

#### ► CustomPoint

Access CMS-approved Medicare enrollment supplies, directories, formularies and more.

#### Sales Toolkit

Get the materials you need to attract, engage, educate and sell to your clients.

#### Brand Fuel

Order personalized promotional items for your business

#### AgentConnect

Create a customized website for your business.


[Access CustomPoint](#)

## CustomPoint

Access CMS-approved Medicare enrollment supplies, directories, formularies and more.

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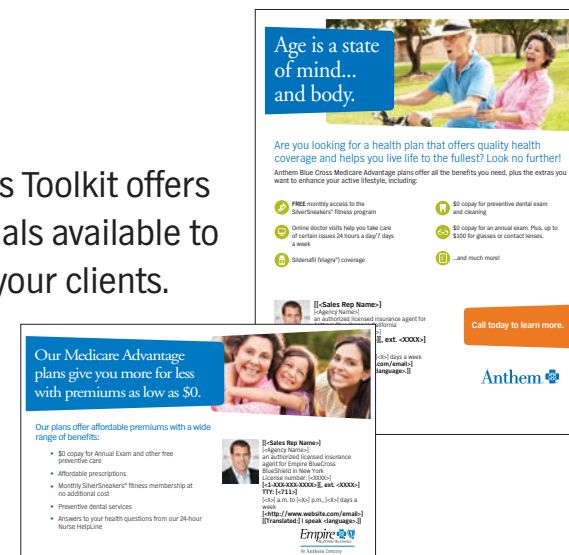
Create a customized website for your business.

## Sales Toolkit

Your Anthem Blue Cross and Blue Shield Sales Toolkit offers an array of high-performing marketing materials available to help you attract, engage, educate and sell to your clients.

Most materials are:

- Ready to be personalized
- Downloadable and customizable
- Tailored to your target audience



### List of available materials

Flyers	Print Ads
Posters	Lead Cards
Postcards	Buckslips
Brochures	Presentations

### List of available themes

\$0 Premium	Educational	Medicare Supplement
Age-In	Election	Prescription Drug Plans
Ancillary Benefits	Period-Specific	Ready Response
Benefit-Driven	General Acquisition	
Consumer Events	Lead Card	

[Access your Sales Toolkit](#)

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## CustomPoint

Access CMS-approved Medicare enrollment supplies, directories, formularies and more.

## Sales Toolkit

Get the materials you need to attract, engage, educate and sell to your clients.

## ► Brand Fuel

Order personalized promotional items for your business

## AgentConnect

Create a customized website for your business.

## Brand Fuel

### Ignite your business

Get your name and business in front of the people who matter — your Medicare prospects — with eye-catching marketing materials through our vendor, Brand Fuel. They're your one-stop shop for event signage, promotional items, apparel and much more.

Most materials are:

- Ready to be personalized
- Easy to deploy
- Tailored to your target audience

#### List of available materials

Signage

Apparel

Promotional items

Presentation kits



Access Brand Fuel

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## AgentConnect

### Help prospects find you fast

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#### ➤ AgentConnect

Create a customized website for your business.

Anthem Blue Cross and Blue Shield's AgentConnect provides an easy way to create a customized, eye-catching website for your business so prospects can learn more about your services.

If you already have a site, you may link it to ours and give clients direct access to the most updated health plan and product information.



Access AgentConnect

# People to Help You

## **Anthem Blue Cross and Blue Shield is your A-team**

From sales-focused senior leadership to highly trained, best-in-class agent support services, we're here to provide the help you need.

### **Local focus**

Our regional sales managers/sales directors are committed to you and your market and are a key resource for building a successful sales strategy. They can:

- Answer all your questions
- Meet with your office staff
- Provide in-person training
- Help develop your business plan

**Put us to work for you!**





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## Questions?

This Medicare Broker Success Guide was provided by:

Reach out to me anytime.

Or contact Agent Services via email at [medicareagentsupport@anthem.com](mailto:medicareagentsupport@anthem.com) or call 1-800-633-4368.





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