Completing Telephonic & Virtual Enrollments

Introduction: In today's ever-changing environment, we have to be ready to adjust to what our customer's needs may be. For now, they may not be able to or want to have an in-home appointment. The information within this resource will provide insight into how a telephonic and virtual sales appointment and enrollment will function.

Telephonic Appointment and Enrollment Overview

The steps of a telephonic appointment are:

1. Make Contact
2. SOA Completed
3. Schedule the Appointment
4. Material Sent and Received
5. Call the beneficiary or connect via the agreed upon digital platform - *using the 10-Step Presentation Process*
6. Complete the Application, if enrolling
7. Explain What Happens Next
8. Update Your Records

Make Contact

- Inbound – a client calls you; a client may call you from a referral, marketing campaign, etc.
- Outbound call to the member
    - If the person is not a member of the agent's book of business and the agent wishes to reach out to the beneficiary, then the agent must have express written permission to contact the person
    - **Acceptable methods:**
        - ✓ Approved Business Reply Card / Request for Future Contact Form
        - ✓ Message left by prospect to call them back to obtain plan information
        - ✓ Web response contact card initiated by the beneficiary/legal representative that specifies the agent may call regarding Medicare plans

SOA and Materials

SOA is **required** for all one-on-one MA/MAPD/PDP sales appointments. This includes appointments completed over the phone and virtually. Methods to obtain a SOA:

- Enrollment Hub e-signature.
- Interactive Voice Response
  - External Partner Agents = 1-800-945-4471
  - Humana Career Agents = 1-800-903-5493
  - CarePlus Agents = 1-888-685-8606
- Paper (mail in advance)

Send Materials & Schedule the Presentation appointment

With permission, the agent uses Digital Marketing Materials to email all required sales material. If email is unavailable, the agent may also mail the paper materials.

Materials include:

- The Enrollment Book, which includes:
  - Summary of Benefits
  - Non-discrimination notice and multi-language insert
  - Star Ratings Sheet
- Printed copy of Humana Sales Presentation

Telephonic Presentations

- Ensure the prospect is in receipt of all required sales materials prior to the telephonic presentation.
- If not sending through Digital Marketing Materials, agents are advised to maintain a record of all documents mailed, date mailed and/or any applicable postage receipts as proof in the event of investigation.

Virtual Presentations

- Required sales materials can be sent *before* or *after* the sales presentation since the materials will be shown on a screen to the beneficiary.
- Agents must be able to display the materials when conducting a virtual sales presentation so the beneficiary has an opportunity to review them during the virtual presentation. An agent can pull up the Digital Marketing Materials created for the consumer to share screens and walk through the materials together in the virtual presentation.

Make the Call and Give the Presentation

Complete every step of the 10-Step Presentation Process

- Call the beneficiary or connect via the agreed upon digital platform at the scheduled time
- Identify yourself and the purpose for your call
- NEADS Analysis: Agents should do some of this on the initial call in order to send the proper plan information; however, the agent should continue to build a relationship and further the NEADS Analysis conversation.
- Ask the person to open the sales materials you sent, if applicable
- Give the presentation, following the guidelines:
  - Video –Ask if they've watched the video and possibly summarize main points (optional for current Humana members.) Continue with the rest of the 10-Step Presentation Process.
    Note: *The agent will go through the 10-Step Presentation Process even if the prospect has watched the video.*
  - If no video capability, review the PDF Presentation mailed
- Enrollment materials – give a guided tour of the information
- Star rating – explain the plan's overall star rating
- Summary of Benefits – explain the booklet's contents, including full disclosure of every plan benefit and Pre-Enrollment Checklist
- Offer to look up medications
- Identify their primary care physician and look-up other providers, as requested
- Invite the person to enroll in the coverage
- Confirm the beneficiary's primary residence. Agents must hold a license in each state they are selling based on the member's residential address.

Complete The Application

If the person agrees to enroll, use one of the following enrollment methods after the telephonic/virtual presentation:

1. Invite the person to self-enroll through the 'Enroll Now' link in the Digital Materials. (This action may only be completed by the beneficiary/legal representative)
2. Use Enrollment Hub or FastApp with an Electronic Signature (completed by agent and sent to beneficiary/legal representative for ***electronic signature.***)
3. Use FastApp to complete a Telephonic IVR Signature (IVR-Signature.)
   - ❖ The preferred electronic enrollment tool is Enrollment Hub with the electronic signature (email) – however to reduce the use of paper this option has been made temporarily available via FastApp.
4. Mail a paper application form
   If paper - ask the member to return directly to the agent to be faxed, uploaded through Vantage or sent through the Enrollment Document Transmitter Mobile App

Facilitate completion of the enrollment form, as applicable.

- If the member currently has Optional Supplemental Benefits and wants to keep, make sure to include on new application
- Always confirm you are properly licensed in the state the beneficiary resides.

Explain What Happens Next and Update Your Records

Explain What Happens Next

- Explain what happens next by referring to the corresponding page of the Enrollment book and explain what will take place for the member
- Invite the person to complete any applicable forms:
  - Caregiver PHI form
  - The Member Authorization Form
  - The Humana Pharmacy Form
- Invite the person to recommend you to others by sharing your contact information and having them call you
- Congratulate for decision

Update Your Records

- Submit the application, if applicable
- Complete the Post Enrollment requirements on the Paper or IVR SOA **(view training in HMU** – Scope of Appointment Search and Edit Tool)
- Document notes and outcome
- Schedule follow up actions, for example:
  - Thank you card with business cards
  - Follow up appointment calls 3, 30, 60, 90 day call guide
    - New Member Orientation
    - Have you made your first doctor appointment
    - Go over plan benefits
    - How to use MyHumana
    - How to fill out forms for OTC
    - Using Humana Pharmacy
    - IDV if not covered at the time of the sale

Best Practices

Create Telephonic Product Folders

- These folders should include everything needed to mail or email
  Reminder: Digital Marketing Materials link will send up to 3 plans and houses all information/history seamlessly
  Note: If the agent does not mail the correct plan materials and needs to switch to another plan option during your presentation, the agent would have to not only get an updated SOA that reflects the product type (as appropriate) but also send another set of sales materials.

Vantage - Use vantage to:

- Access Digital Marketing Materials tool to email materials and access materials for sharing screens in a virtual presentation. (Quote and Enroll Card)
- Access Humana MarketPoint University to find training and webinars (Education Card)
- Access marketing material and the document library housing your presentation materials (Sales & Marketing Card)
- Access SOA, Application Status, and the Upload paper applications tool (Quote and Enroll Card)
- Customer list and service inquiry requests (MyHumana Business Card and or Service Inquiry Card)