



## **Aetna**

1. Does the carrier have an HRA? **Yes**
2. Can Call Centers complete HRA's? **Yes, dependent on the platform they are utilizing.**
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? **Must be completed by the writing agent.**
4. Time frame to be completed? **1-hour time limit to complete the HRAs applies.**
5. Where is it completed? **Electronic enrollments submitted through acceptable platforms (Sunfire, Think Agent and CNXR)**
6. Is it on SunFire? **Yes. Sunfire is supported.**
7. How many questions? **Up to 26 questions for the member to assess their current health status.**
8. Estimated time to complete? **Up to 20 minutes**
9. How much does it pay? **Telephonic enrollments- \$70 for both MA/MAPD & DSNP. NDP (Feet on the street agents) \$70 (MA/MAPD & Allina). \$110 (DSNP)**
10. When does it pay outside of AEP? **Payment will occur approximately two weeks after an eligible HRA transaction has completed.**
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? **Will only pay for members that are enrolled in the plan/plan goes in to affect.**
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? **No. We currently do not chargeback on HRA payments IF the policy was approved and commissions were paid. If the commissions were not yet paid and the policy is cancelled prior to going into effect, the HRA payment would not be paid.**
13. When does it pay during AEP? **Payment will occur approx. 2 weeks after HRA transaction is completed however payments for HRA's will only be on "Issued" HRA's. This may delay processing of the HRA Administration fee during AEP.**
14. Need additional Certifications / Training? **No but information and training is available on Producer World if needed.**
15. Website to complete the HRA? **After submitting application, agent will receive prompt to complete HRA.**

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## **Anthem**

1. Does the carrier have an HRA? **Yes**
2. Can Call Centers complete HRA's? **Yes**
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? **Yes**
4. Time frame to be completed? **Sunfire: 7 days post app submission by the agent OR the agency**
5. Where is it completed? **SunFire, Connecture, mProducer, via PDF/email submission**
6. Is it on SunFire? **Yes, in addition to Connecture**
7. How many questions? **10**
8. Estimated time to complete? **Less than 10 minutes**
9. How much does it pay? **\$100 DSNP / \$50 Non-SNP**
10. When does it pay outside of AEP? **Within 60 days**
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? **Member must be active at the time of reconciliation**
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? **Yes**
13. When does it pay during AEP? **Within 60 days of the policy eff date**
14. Need additional Certifications / Training? **No**
15. Website to complete the HRA? **mProducer, email submission is also available, see below.**

### **Email HRA Collection**

DSNP: [EMOsalesinitiatedHRA@anthem.com](mailto:EMOsalesinitiatedHRA@anthem.com)

Non-SNP: [NonSNPHRASubmissions@anthem.com](mailto:NonSNPHRASubmissions@anthem.com)



## **Bright Health**

1. Does the carrier have an HRA? **Yes**
2. Can Call Centers complete HRA's? **Yes**
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? **No**
4. Time frame to be completed? **At the end of an electronic application**
5. Where is it completed? **Bright Health portal**
6. Is it on SunFire? **No**
7. How many questions? **Approx. 25**
8. Estimated time to complete? **3 minutes**
9. How much does it pay? **\$50 if it is done on Bright Healthcare's Medicare Enrollment Dashboard (MED)**
10. When does it pay outside of AEP? **BHC MA Allowance Program** (please see attached) you must be a contracted, certified, and appointed agent, as applicable. Payments will be paid the month after the effective date of the active member. Payments are made once per member and are not ongoing. This program is intended for individual broker participation only.
  - Earn **\$50** for assisting clients with the enrollment application for a Bright Health MAPD plan using the Medicare Enrollment Dashboard (MED).
  - Earn **\$50** for completing HRA at the time of electronic enrollment, cannot be completed later or via email enrollment.
  - Must include an in-network primary care physician with a valid NPI
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? **Agent won't be paid**
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? **No**
13. When does it pay during AEP? **Post AEP**
14. Need additional Certifications / Training? **No**
15. Website? **<https://brighthouse.com/broker>**

## Cigna

### **Don't forget our additional VBE incentives / admin fees:**

- \$20 for eApplication submission that verifies as a new enrollment
  - \$20 for assigning / capturing a valid, in-network PCP on the application
  - \$10 for capturing an active email address for the new enrollee, on the application
1. Does the carrier have an HRA? Yes
  2. Can Call Centers complete HRA's? Yes, they can BUT:
  3. Agent of Record must be the one completing
  4. HRA module must be complete prior to execution of HRA (can be found on Cigna Producer's University and "My Learnings": <https://cignamedicareproducers.com/>)
  5. Can an unlicensed Individual complete the HRA on behalf of the writing agent? No, not at this time. Only the licensed AOR can complete.
  6. Where is it completed? <https://connect.revel-health.com/> This link can also be found on Cigna's Broker Portal: <https://cignaforbrokers.com/>
  7. Is it on SunFire? Not yet but I'm told it's being worked on.
  8. How many questions? ~30
  9. Estimated time to complete? Varies, 8-12 minutes
  10. How much does it pay? \$75 non-Dual; \$125 SNPs
  11. When does it pay outside of AEP? HRA Admin Fees are paid the first Friday of each month for the previous month's effective customers.
  12. What happens if the policy doesn't go into effect even if the agent completed the HRA? No HRA admin fee would be paid because the policy didn't effectuate.
  13. When does it pay during AEP? 1.1.2023 effectives completing a HRA will pay of the first Friday in February, 2023
  14. What Website do they complete the HRA? <https://connect.revel-health.com/> This link can also be found on Cigna's Broker Portal: <https://cignaforbrokers.com/>
  15. Time frame to be completed? 10 days from the date of the enrollee's signature.
  16. If the agent was already paid and the policy drops off before the effective date will they be charged back? Since Cigna pays the HRA admin fees "post effectuation" then there would be no charge-back as the policy never effectuated.
  17. When does it pay during AEP? Post AEP February.
  18. Need additional Certifications / Training? Yes, an HRA Module. <https://cignaforbrokers.com/>
  19. Website to complete the HRA? <https://connect.revel-health.com/>



## **Clower**

1. Does the carrier have an HRA? **Yes, but it will be called a 'Getting to Know You' form.**
2. Can Call Centers complete HRA's? **Yes**
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? **NO. Only the licensed writing agent.**
4. Time frame to be completed? **72 hours**
5. Where is it completed? **Clower Site**
6. Is it on SunFire? **No - but brokers can complete the enrollment on Sunfire and then log into the broker portal and find the HRA link (HRA must be completed 72 hours after enrollment completed/submitted. You can find the HRA link on the Broker Portal - quick links - labeled HRA)**
7. How many questions? **10-15** <https://clowerhealthplan.force.com/demofoms/s/broker-health-risk-assessment>
8. Estimated time to complete? **1-2 mins**
9. How much does it pay? **\$50 to AOR when submitted within 72 hrs. of enrollment submission. Note: With new LiveHealthy Rewards program, member can earn \$100 in reward dollars**
10. When does it pay outside of AEP? **Regardless of application submission or member effective date, HRA payments are made on 2nd commission run of each month.**
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? **HRA payment to AOR only pays if member effectuates and after member effective date.**
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? **Agents are never charged back for HRA's**
13. When does it pay during AEP? **1/1 effectives will get paid in the second run of January.**
14. Need additional Certifications / Training? **No trainings specific to the form - it's pretty intuitive but always welcome to check out our training calendar - [training calendar](#)**
15. Website to complete the HRA? **Clower's website. Links to form are available in multiple places and for both a 'consumer' experience and a 'broker assisted' experience. Here is the current link for the broker-assisted version: <https://clowerhealthplan.force.com/demofoms/s/broker-health-risk-assessment>**



## **Devoted**

1. Does the carrier have an HRA? **Yes,**
2. Can Call Centers complete HRA's? **Yes, call center agents submitting through Sunfire can log in to their Agent Portal account and submit a HRA. While we can't guarantee it, we've seen reliably that the application will be in the Agent Portal the next day after it's submitted on Sunfire.**
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? **No**
4. Time frame to be completed?
5. Where is it completed? **The HRA is completed only on Devoted's Agent Portal (<https://agent.devoted.com/>)**
6. **Is it on SunFire? The HRA is not accessible via Sunfire.** So we reserve the HRA for the agent who writes & submits the app for 5 days. However, since Sunfire sends us an app file once daily, we need to wait for the application file to process into Orinoco, before the app can show up in the Agent Portal. But once the app is loaded to the AP, then the agent can visit the AP, find their written app, and fill out a corresponding HRA form. This is a very similar process to say - if the app was faxed in and loaded into Orinoco, and the agent wants to use AP to fill out HRA. Basically: they can use AP to fill out an HRA, but they wouldn't be able to do it in *real-time* after completing the app
7. **How many questions? 28 questions**
8. **Estimated time to complete? Please see attached for the form. Figure 15 minutes. It's only on our Agent Portal.**
9. **How much does it pay? \$50, subject to the parameters in the attached FAQ.**
10. **When does it pay outside of AEP? HRA's are currently paid based on effective month (end of the month following the effective date). We're seeing if we can align it to payment based on the app date but for now, it's the effective month.**
11. **What happens if the policy doesn't go into effect even if the agent completed the HRA? There is no payment if the policy isn't effectuated.**
12. **If the agent was already paid and the policy drops off before the effective date will they be charged back? No**
13. **When does it pay during AEP? HRA's are currently paid based on effective month (end of the month following the effective date). We're seeing if we can align it to payment based on the app date but for now, it's the effective month.**
14. **Need additional Certifications / Training? No**
15. **What Website do they complete the HRA? The HRA is completed only on Devoted's Agent Portal (<https://agent.devoted.com/>)**

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## **Florida Blue**

1. Does the carrier have an HRA? **Yes**
2. Can Call Centers complete HRA's? **Yes.**
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? **it's a true HRA (CMS qualified). So, people completing HRA are a clinical third party. Agent is not actually present, but agent has to be licensed certified to set appt to scheduled HRA.**
4. Time frame to be completed? **Agent trigger appt to call now or schedule a call later.**
5. Where is it completed? **On a call. The member will receive a call from 833-783-1070**
6. Is it on SunFire? **No, Sales Connect only**
7. How many questions? **Estimated 30 mins**
8. Estimated time to complete? **20-30 mins**
9. How much does it pay? **\$200 for a call now (15 min window of completing the enrollment) must be during business hours or scheduled a later timeframe (\$75)**
10. When does it pay outside of AEP? **Weekly**
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? **They still get paid, it's an admin fee so has nothing to do with enrollment.**
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? **No**
13. When does it pay during AEP? **Every week**
14. Need additional Certifications / Training? **No**
15. Website to complete the HRA? **Agents can access the sales connect website through AgentPoint**



## **Freedom/Optimum**

1. Does the carrier have an HRA? **Yes**
2. Can Call Centers complete HRA's? **Yes**
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? **No**
4. Time frame to be completed? **Immediately upon submission w/ application**
5. Where is it completed? **Currently only offered on our OEC platform**
6. Is it on SunFire? **No, Sunfire advised this would not be possible this year.**
7. How many questions? **36**
8. Estimated time to complete? **10 minutes**
9. How much does it pay? **\$65**
10. When does it pay outside of AEP? **Month the member becomes effective**
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? **No payment**
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? **Not for the HRA, just the enrollment**
13. When does it pay during AEP? **It doesn't**
14. Need additional Certifications / Training? **No**
15. Website to complete the HRA? **They have to use our internal OEC platform that can be found on <https://vipagentsupport.com> click "marketing materials" > "online enrollment application" > "click her to start a new enrollment", once the enrollment for is completed they will be prompted to do the HRA or opt out if member doesn't want to do the HRA. At least 80% of the questions must be filled out in order for the agent to receive the incentive.**

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## **Humana**

1. Does the carrier have an HRA? **Yes- MCA**
2. Can Call Centers complete HRA's? **Yes- we 100% recommend that agents complete them as it allows for early intervention with members and our clinicians as well as getting them access to basic life needs**
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? **Yes! We have a process for getting non-licensed agents trained, so please work with Drew and I on this.**
4. Where is it completed? **Revel Platform**
5. Is it on SunFire? **Yes- there is a SSO Link that takes you right to the revel platform.**
6. How many questions? **10 member facing questions and 2 agent questions.**
7. Estimated time to complete? **7-10 minutes max**
8. How much does it pay? **\$60**
9. When does it pay outside of AEP? **All 1/1 applications should be paid on the last statement of January similar how they are paid above based on effective date and if the plan accretes.**
10. What happens if the policy doesn't go into effect even if the agent completed the HRA? **[www.humana.com/sellhumana](http://www.humana.com/sellhumana) (Page 5)**
11. If the agent was already paid and the policy drops off before the effective date will they be charged back? **No**
12. When does it pay during AEP? **It should pay on the last statement of the month of the plan's effective date. Example, you write a plan with a 4/1 effective date in February, it will not pay until the last statement of April due to these only paying if the policy accretes.**
13. Need additional Certifications / Training? **Yes- need to complete the MCA training found on Vantage – called [Revel Portal - Member Care Assessment](#)**
14. What Website do they complete the HRA? **[www.humana.com](http://www.humana.com) – Vantage**
15. More details **[Member Care Assessment - Humana](#)**

### **Training Links:**

- Licensed agents will need to login to Vantage through [www.humana.com](http://www.humana.com) to access HMU. They can do this whenever you ready for them to complete training.
- The unlicensed/delegated users will log into a separate URL once our MCA team creates an HMU profile ( Guides and Template in Data Central ) and provides them with their login credentials <https://humana.kmsihosting.com/ihhtml/application/student/interface.humana2020/index.html>

### **New for AEP 2023:**

**Program Scope & Admin Fee – these changes go into effect for any MCA's submitted on 10/1/22 and after. Plan Year does not matter in this context.**



- MCA can be submitted **up to 30 calendar days post application signature date** (currently we require 5 business days).
  - During pre-AEP (10/1 – 10/14), agents can continue to administer/submit the MCA prior to the application signature date and still be eligible for the admin fee.
- MCA incentive will only be offered on **New to Humana MA members**.
  - Reason for this change is because we derive the most value from gathering MCA information on New to Humana members. Very little new information is learned from the MCA on members who are already on a Humana MA plan.

**Survey Question Changes** – new survey question/answer set will be launched on 9/30/22:

- Health Conditions Question has an expanded list of response options.
  - **NOTE:** for New MA members, the member's response to this MCA question will directly impact their eligibility for the new Healthy Options/All In One Benefit Card.
- We have removed the COVID vaccination question.
- We have removed the Other Healthcare Coverage question.
- There is a second Agent Only question at the end of the survey, asking the agent to indicate if they offered SDOH resources to the member.

**Additional Information and Reminders:**

**MCA Details Refresher:**

- For easy access to the MCA portal you can use this URL to bypass a login into Vantage: <https://connect.revel-health.com/sign-in> If you are interested in building out an SSO links for your agents/users let us know and we can share an integration guide with you.
- The MCA can be completed by your non-licensed personnel during the verification call or other post sale outreach. Complete the attached MCA – Delegated Users spreadsheet and share it with your SE/AE so we can create a profile for them to access the training.
- The MCA continues to be available for agents to administer in Spanish, Korean, and Traditional Chinese.
- [Bold Goal Whole Health Toolkit](#) continues to be a big part of the support agents can offer members with SDOH needs. All agents selling Humana also have access to [Humana Community Navigator](#). Please encourage agents to be familiar with and leverage these tools as part of the MCA conversation with members who may be experiencing SDOH needs or risk factors.

**MCA Training Module**

- Continues to be available for any agent (new or tenured) to review on HMU (search for Member Care Assessment). The module is required for any agents new to MCA, and is a pre-requisite to being granted access to the MCA portal.

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## **Molina**

1. Does the carrier have an HRA? **Yes**
2. Can Call Centers complete HRA's? **Yes**
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? **No. The person completing the HRA must be a licensed agent**
4. Time frame to be completed? **HRA must be completed PRIOR to effective date of enrollment**
5. Where is it completed? **The HRA can be paper and faxed in or it can be done electronically.**
6. Is it on SunFire? **Yes**
7. How many questions? **It's the standard 19 questions form approved by CMS.**
8. Estimated time to complete? **Roughly 10 min, but depends on the person.**
9. How much does it pay? **Molina pays \$100 per completed HRA form.**
10. When does it pay outside of AEP? **It will pay the 4<sup>th</sup> Friday after the effective date.**
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? **If policy doesn't effectuate, the HRA isn't paid. The application must go into effect for the HRA to be paid out.**
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? **As long as the application effectuates, the agent WILL NOT be charged back for the HRA.**
13. When does it pay during AEP? **January on any effectuated policies**
14. Need additional Certifications / Training? **None needed, but Molina provides some training on it.**
15. What Website do they complete the HRA? **Icario**



## **Oscar**

1. Does the carrier have an HRA? **No**
2. Can Call Centers complete HRA's? **N/A**
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? **N/A**
4. Time frame to be completed? **N/A**
5. Where is it completed? **N/A**
6. Is it on SunFire? **N/A**
7. How many questions? **N/A**
8. Estimated time to complete? **N/A**
9. How much does it pay? **N/A**
10. When does it pay outside of AEP? **N/A**
11. What happens if the policy doesn't go into effect even if the agent completed the HRA?  
**N/A**
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? **N/A**
13. When does it pay during AEP? **N/A**
14. Need additional Certifications / Training? **N/A**
15. Website? **None**



## **UnitedHealthcare**

1. Does the carrier have an HRA? **Yes**
2. Can Call Centers complete HRA's? **Yes**
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? **No, only Agent of Record**
4. Time frame to be completed? **HRA will be available for 4 days then it disappears.**
5. Where is it completed? **Lean, (Connecture/SunFire)**
6. Is it on SunFire? **Yes, this AEP.**
7. How many questions? **Around 33 questions**
8. Estimated time to complete? **Between 5-10 minutes**
9. How much does it pay? **\$75 (Select Counties in FL and CA pay \$100) Please reference 2023 Commission Amendment.**
10. When does it pay outside of AEP? **The month following the effective date (1/1 will be paid at the end of February)**
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? **No payment**
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? **HRA's are never charged back, since they are paid after effective date this scenario couldn't happen.**
13. When does it pay during AEP? **The month following the effective date (1/1 will be paid at the end of February)**
14. Need additional Certifications / Training? **Not required**
15. What Website do they complete the HRA? **Lean, (Sunfire/Connecture)**

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## **Wellcare**

1. Does the carrier have an HRA? **Yes**
2. Can Call Centers complete HRA's? **No**
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? **No**
4. Time frame to be completed – **Time of application**
5. Where is it completed? **It is currently only through the Ascend platform, but will also be available on the Sunfire platform for 2023 effective dates**
6. Is it on SunFire? **Yes**
7. How many questions? **25 - 30**
8. Estimated time to complete? **10 -15 minutes**
  - **How much does it pay? \$75** payment for eligible MA/MAPD enrollments.
9. **\$125** payment for eligible DSNP/CSNP enrollments
10. When does it pay outside of AEP? **Payment will follow the current process, weekly.**
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? **The agent will not receive the HRA payment.**
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? **No**
13. When does it pay during AEP? **Post AEP**
14. Need additional Certifications / Training? **No**
15. Website - <https://wellcare.isf.io/2021/vbe/addmember>