



# Questions and Answers about 2025 Certification Requirements

## What are the 2025 MAPD/PDP certification requirements and processes?

The 2025 certification requirements will be available on the AHIP/CMP Training platform. All individual producers and sub-producers are required to take both the AHIP CMS mandated courses/exams and the Blue Cross Medicare Options CMS mandated courses/exams to market and sell HCSC/HISC MAPD and PDP policies.

2025 MAPD/PDP certification training has two parts. Both are mandatory.

All individual producers and sub-producers who want to sell or market MAPD/PDP plans in 2025 will now access **ALL** certification training through the **AHIP/CMP** platform.

**Part 1:** The AHIP platform will be used for the following courses/exams/forms.

- Module 1 - Overview of Medicare Program Basics: Choices, Eligibility, and Benefits
- Module 2 - Medicare Health Plans
- Module 3 - Medicare Part D: Prescription Drug Coverage
- Module 4 - Marketing Medicare Advantage and Part D Plans
- Module 5 - Enrollment Guidance Medicare Advantage and Part D Plans
- Nondiscrimination Training
- Medicare Fraud, Waste, & Abuse
- General Compliance

**Part 2:** The CMP page on the AHIP platform will be used for the following courses/exams/forms.

- Producer Certification Form
- Producer Amendment (only applies to individual producers)
- Sales Agent Requirements Course
- MAPD/PDP Course
- MAPD/PDP Exam

## How do I access the AHIP/HCSC training?

Please go to [hcsc.cmpsystem.com](https://hcsc.cmpsystem.com).

First time users need to create a new account. Here's how:

**Username:** National Producer Number (NPN) excluding leading zeros

**Password:** Producer creates during registration

New users must register their NPN using the "Create a New Account," field on the homepage. Current users will log into the CMP site using the link above. Users will be directed to validate their NPN and profile page including their demographic information. Once the profile has been validated, users will be directed to their to do list. Please see the to do list items above.

- 2025 AHIP Course
- 2025 Producer Certification Form
- 2025 Producer Amendment (applicable for individual producers and agencies)
- 2025 MAPD/PDP Course
- 2025 MAPD/PDP Exam

Please choose the first task listed as the 2025 AHIP Course. You will be directed to the AHIP course on the AHIP platform. Upon completing the AHIP course, you will be directed back to the CMP page in the upper right hand corner. On the CMP page, the first training course will be unlocked. As you complete each course, the next one will automatically unlock. Please note, if you complete your AHIP training prior to the June 29 launch date, the Plan/Product training will not be available. If this is the case, please return to the site after you receive notification that the product training is open.

### **Current Users:**

- Producers must use their National Producer Number (NPN) excluding the leading zeros as their User Name.
- Producers must use their National Producer Number (NPN) excluding the leading zeros in the National Producer Number field.
- Producers must use their previously created password in the Password field.
- There are no limits to the number of failed attempts when logging in.

### **What is my National Producer Number (NPN)?**

**Answer:** Your NPN is a national number utilized by the National Association of Insurance Commissioners and the National Insurance Producer Registry to keep track of individual producers throughout the United States. Some states include the producer's NPN on the agent ID card.

Don't know your NPN number?

- Go to the [National Insurance Producer Registry](#) and select the “National Producer Number Lookup” link. The link is located at the bottom of the left navigation bar.
- If you are an individual producer, enter your Social Security Number (SSN) and last name and then select the “Submit Query” button.
- For agencies, enter the Federal Employer Identification (FIN) number and then select the “Submit Query” button.
- Producers can also query their insurance license number and state.

### **Does the AHIP certification curriculum completely satisfy the Blue Cross Medicare Options annual MAPD/PDP certification requirement?**

**No.** The AHIP certification content ONLY covers Part 1 of the Blue Medicare Options Curriculum. Please see Part 1 tasks listed above for reference.:

Individual producers and sub-producers including agency principals must also complete Part 2 (Blue Cross Medicare Options Plan/Product Training) on the CMP platform.

### **How many attempts do I have to pass the AHIP and the Blue Cross Medicare Options exams?**

The AHIP exam allows three attempts to pass the exam and there are six exam attempts for the Blue Cross Medicare Options MAPD/PDP exam. Should an agent fail the AHIP exam, they may repurchase another AHIP course and be allowed to retake all AHIP courses/exams. Agents may repurchase the AHIP course as many times as they would like.

- Here’s a tip: If a producer fails to pass the AHIP exams in three attempts, they should contact AHIP toll-free at [866-234-6909](tel:866-234-6909) or [support@AHIPInsuranceEducation.org](mailto:support@AHIPInsuranceEducation.org) to discuss additional options.

### **I submitted an exam and it indicated that I “Failed” to pass with the required passing score. How quickly may I take the exam again?**

The system will allow producers to take a subsequent exam almost immediately. Please keep in mind, upon the sixth exam failure, a producer will be locked out of the system for the 2025 MAPD/PDP plan year.

### **I have started the curriculum, but was interrupted and had to return. Will I receive credit for work already performed?**

**Yes.** If for some reason your training is interrupted, you will be locked out after an hour of non-use. When you log back in, you will be able to pick up where you left off. You will receive credit for all prior course work completed but not for any exams in progress. If you were in the process of completing an exam, you will be required to start the exam over from the beginning.

### **What is the passing score for the Blue Cross Medicare Options certification exam and the AHIP exams?**

The Blue Cross Medicare Options passing score is 85%, and the AHIP passing score is 90%.

### What is considered an exam completion attempt?

A completion attempt occurs only after selecting the exam's "Submit" button.

### I sell MAPD/PDP plans for another company. I completed the AHIP course but didn't use the Blue Cross Medicare Options discounted AHIP link. How can I transfer my AHIP completion to the CMP platform.

Please follow the instructions below.

- Log into the [CMP site](#)
- Select the AHIP Medicare Training and your completion will be listed
- Select "Transfer credits" located in the upper right hand corner

### What are the annual MAPD/PDP certification requirements for each producer type?

Agency Principals (selling and non-selling), Producers, Sub-Producers and Agencies are required to complete certification tasks. Below is a high level overview to help guide producers.

Agency Principals (selling and non-selling), Individual Producers and Sub-Producers must complete the following tasks:

**Part 1:** The AHIP platform will be used for the following courses/exams/forms.

- **Module 1- Overview of Medicare Program Basics: Choices, Eligibility, and Benefits.**
- **Module 2 - Medicare Health Plans.**
- **Module 3 - Medicare Part D: Prescriptions Drug Coverage.**
- **Module 4 - Marketing Medicare Advantage and Part D Plans.**
- **Module 5 - Enrollment Guidance Medicare Advantage and Part D Plans.**
- **Nondiscrimination Training.**
- **Medicare Fraud, Waste, & Abuse.**
- **General Compliance.**

**Part 2:** The CMP page on the AHIP platform will be used for the following courses/exams/forms.

- **Producer Certification Form.**
- **Producer Amendment. (where applicable.)**
- **Sales Agent Requirements Course (where applicable.)**
- **HCSC Course & Exam**

All Agency Types (Agency, EGA, GA, NMO and TO)

All agency tasks are only available on the CMP site. Agency Principals must complete the following tasks:

- Agency Certification Form
- Agency Amendment

**Note:** To certify an agency, all principals (non-selling and selling) must complete their sub-producer training and must complete the assigned agency curriculum tasks in order for all certified subproducers under the agency to be deemed fully certified. Please bold this entire section as well..

### **How long does it take to complete the curriculum and exams?**

The time duration to complete the courses, exams and forms can vary for each individual producer.

### **How will I know when I successfully completed the annual MAPD/PDP certification process?**

Upon successful completion, producers will receive a completion certificate via the CMP site and a congratulatory email. This message which will be sent to the email address provided to Producer Administration upon on-boarding.

### **I believe I completed all of the requirements for the 2025 MAPD/PDP certification, but I did not receive the congratulatory email. Who can I contact?**

Confirmation emails should be received within two to three business days of completion and will be sent to the email address provided to Producer Administration upon on-boarding. If producers need to contact us, they can send an email requesting MAPD/PDP certification verification to [bcmrxcertification@hcsc.net](mailto:bcmrxcertification@hcsc.net).

- Here's a tip: For quicker service, provide your full name and your National Producer number.

### **Will I be notified if I started a course and did not complete it?**

Notification of incompleteness will be sent by email approximately seven days after the producer begins the certification process and has failed to complete the training.

### **I sell MAPD/PDP products in multiple states. Will my certification completion satisfy the requirement for the other states?**

The certification you have completed in one state will satisfy the requirements for Blue Cross and Blue Shield Plans in Illinois, Montana, New Mexico, Oklahoma and Texas.

### **Why is there a certification requirement for MAPD/PDP, but not for Medicare Supplement products?**

Medicare Part C (MAPD) and Medicare Part D (PDP) are federally sponsored government programs that require all producers to annually certify in order to market/sell MAPD/PDP products. Medicare Supplement plans are considered an insurance product and governed by state laws and regulations. At this time, there are no certification requirements in place for Medicare Supplement plans.

## What if I have technical problems? Who do I call?

### AHIP Site and Curriculum Technical Support:

[866-234-6909](tel:866-234-6909) or [support@AHIPInsuranceEducation.org](mailto:support@AHIPInsuranceEducation.org)

### CMP Site and Curriculum Technical Support:

[888-706-0583](tel:888-706-0583) or [bcmrxcertification@hcsc.net](mailto:bcmrxcertification@hcsc.net)

### General questions about the certification requirements:

Contact your sales representative.

## SIGNIFICANT MAPD/PDP CERTIFICATION DATES

### When will I be able to begin the 2025 MAPD/PDP annual certification process?

**June 24, 2024 (2025 AHIP Curriculum launches)**

**July 2, 2024 (2025 Blue Cross Medicare Options Plan/Product Curriculum launches)**

Here are the important dates for the 2025 Annual MAPD/PDP Certification Process:

- **June 24, 2024** (2025 AHIP Curriculum launches)
- **July 2, 2024** (2025 Blue Cross Medicare Options Plan/Product Curriculum launches)
- **December 20, 2024** - Renewal Commission Deadline

### Important Deadline Notice: To retain all renewals, producers/agencies must certify by December 20, 2024.

Producers, sub-producers and agencies who fail to complete their annual certification by the respective deadlines listed above, will no longer be able to receive renewal commissions for in-force Blue Cross MedicareRx<sup>SM</sup> or Blue Cross Medicare Advantage<sup>SM</sup> business written for 2009 and subsequent plan years.

Renewal commissions for in-force business written in 2008 or prior years will not be affected because the annual certification requirement did not occur until 2009..

## 2025 AGENCY CERTIFICATION REQUIREMENTS

### How will the principal of an agency be notified to complete the Agency Amendment?

Agencies will receive an email that their principal has completed their sub-producer curriculum.

**Important:** The Blue Cross Medicare Options team requires agencies to complete the required Medicare Amendment and forms **in order for all subproducers within the agency to be deemed certified.** . Failure to certify the agency prior to a sub-producer submitting business will result in

the loss of that business. This is because the sub-producer is not deemed certified until their agency certification tasks have been completed.

### **Is the agency principal required to take the annual MAPD/PDP certification curriculum if they do not sell MAPD/PDP products?**

Agency principals, selling and non-selling, must complete the entire curriculum under their sub-producer NPN number. They must also execute the Agency Amendment and Certification documents.

### **My agency is adding new sub-producers during the annual MAPD/PDP certification period to market these products. What is my agency required to submit? What is the process for having them added as a sub-producer?**

Please contact the Producer Service Center for more information specific to your agency. The number is toll-free: [855-782-4272](tel:855-782-4272).

### **I am a sub-producer for an agency and want the compensation amounts set for the 2025 plan year.**

Your agency principal will have the commission schedule for the 2025 plan year. The Blue Cross Medicare Options team does not release commission related information to sub-producers without express permission from the principal.

## **CONTINUING EDUCATION OPPORTUNITY**

### **Will I receive Continuing Education (CE) credits for taking and passing the annual MAPD/PDP certification requirement?**

**Yes.** You may purchase CE credits upon completing the AHIP course. All fees and CE credit hours will be available on the AHIP site.

Will AHIP submit the hours to the state for CE credits?

**Yes.**

America's Health Insurance Plans (AHIP) is an independent organization offering online insurance education, advocacy, research and analysis to its members.

Blue Cross MedicareRx is a prescription drug plan provided by HCSC Insurance Services Company (HISC), an Independent Licensee of the Blue Cross and Blue Shield Association. A Medicare-approved Part D sponsor. Enrollment in HISC's plan depends on contract renewal.

Blue Cross Medicare Advantage HMO plans in Montana, HMO and HMO-POS plans in Illinois and New Mexico, and PPO plans in Illinois, Montana, New Mexico, and Oklahoma provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). Blue Cross Medicare Advantage Dual Care in New Mexico is an HMO Special Needs Plan provided by HCSC. Blue Cross Medicare Advantage PPO plans in Texas are provided by HCSC Insurance Services Company (HISC). Blue Cross Medicare Advantage HMO and HMO-POS plans and Blue Cross Medicare Advantage Dual Care HMO Special Needs Plan in Texas are provided by GHS Insurance Company (GHS). Blue Cross Medicare Advantage HMO and HMO-POS plans in

Oklahoma are provided by GHS Health Maintenance Organization, Inc. d/b/a BlueLincs HMO (BlueLincs) and by GHS Managed Health Care Plans, Inc. (GHS-MHC). HCSC, HISC, GHS, GHS-MHC, and BlueLincs are Independent Licensees of the Blue Cross and Blue Shield Association. HISC, GHS-MHC, and BlueLincs are Medicare Advantage organizations with a Medicare contract. HCSC is a Medicare Advantage organization with a Medicare contract and a contract with the New Mexico Medicaid program. GHS is a Medicare Advantage organization with a Medicare contract and a contract with the Texas Medicaid program. Enrollment in Blue Cross Medicare Advantage plans depends on contract renewal.

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