

## Telephonic Presentations

Humana's strives to provide agents with the best opportunities to make sales and provide excellent customer service while staying compliant with all required Medicare Communication and Marketing guidelines. Telephonic Sales Presentations is one effective way, but there are some important guidelines to follow when conducting presentations telephonically.

### What Does This Mean To Agents

When a consumer agrees to a telephonic presentation for Medicare Advantage and/or Prescription Drug Plans, field sales agents must adhere to the following guidelines:

#### **1. Obtain express written permission to call about MA/PDP plans.**

- a. Unless the beneficiary initiates the call, permission to call a beneficiary about MA/PDP plans must have been previously established and documented. If an agent is contacting a current Medicare Advantage / Prescription Drug Plan member from their book of business, written consent to contact is not required to discuss normal plan business.

#### **2. Secure a Scope of Appointment.**

- a. It is a CMS requirement that an SOA be completed for all individual marketing appointments, including telephonic sales presentations.
- b. Agents can complete an IVR SOA by three way call into the IVR with the member and follow the prompts. The IVR phone numbers are:

Career	1-800-903-5493
External	1-866-945-4471
Affinity	1-866-945-4470
CarePlus	1-888-685-8606

#### **3. Send the beneficiary all required sales materials *prior* to the presentation.**

- a. If a beneficiary is willing to receive the sales materials electronically, we encourage agents to use the Digital Marketing Materials tool as it includes all the required materials outlined below.
- b. **Please note:** DSNP plans are not available through DMM, so these materials may be sent as a paper kit or, if requested by the consumer, via email.

#### **4. Conduct a full and compliant sales presentation.**

- a. During the appointment call, sales agents must conduct the sales presentation in its entirety and review all CMS required documentation with the beneficiary. This includes following the Humana approved Sales Presentation as it serves as a CMS approved telephonic sales script.

### Required Materials

The following materials must be provided to all potential enrollees who have agreed to participate in a telephonic sales presentation, and be reviewed in their entirety during the telephonic presentation:

Humana All-in-One Book, which includes:

- Summary of Benefits
- Plan Star Ratings Sheet
- Prescription Drug Guide, if applicable

Humana Sales Presentation, sent in one of the following formats:

- Link to [Humana Sales Presentation video](#) (if beneficiary has indicated they have an email address)
  - Emailed PDF copy of the Sales Presentation
  - Printed copy mailed in advance of the telephonic presentation
-

For those prospects who either do not wish to receive materials electronically or do not have the ability to view the video online, agents are to verbally go through all the talking points of the approved Sales Presentation to ensure the beneficiary has been advised of all important compliance topics addressed therein.





# How to Use Humana's IVR

## Scope of Appointment Line

### External & Direct Independent Agents

**PURPOSE:** Give External & Direct Independent Agents everything they need to complete the Pre- and Post-Appointment requirements for a Scope of Appointment using Humana's IVR system

#### PRE-APPOINTMENT STEPS:

- Agent and beneficiary must call the SOA IVR line **together**
- The IVR will prompt the agent and beneficiary through the call.
- **If the agent cannot push buttons during the three way call, check the following settings in the phone:**
  - In Cellular, open Enable LTE setting and set it to DATA ONLY
  - If the agent is still unable to push buttons, turn Wi-Fi off for duration of call

#### External & Direct Independent Agents - Scope of Appointment IVR phone number

[866-945-4471](tel:866-945-4471)

- 1 Press 1 for English or listen to Spanish instructions.
- 2 **Enter your 7-digit SAN.** Make sure it is correct when read back or you will not be able to access the SOA at a later date.
- 3 Select from options to disclose **when** the appointment is taking place.
- 4 Listen to product selections carefully and select **the product(s) agreed upon** between you and beneficiary.
- 5 Agent or the beneficiary must **enter their 10-digit phone number.** This phone number MUST be the same one the beneficiary uses when they enroll in the plan.
- 6 Agent or the beneficiary must **enter the last 4 digits of the beneficiary's SSN.** This is an important step as it helps when matching the SOA data to the prospect data and enables Humana to take multiple SOAs from the same phone number.
- 7 Select from options to explain how **initial contact** with the beneficiary was made.
- 8 The beneficiary must confirm the appointment. The **beneficiary** must state their **name, appointment time, appointment date, and products** to be discussed in the appointment.
- 9 **Capture the SOA telephonic signature.** In order to make this a valid scope of appointment, the beneficiary must verbally agree to the meeting to discuss the products they are interested in.
- 10 Make sure **the beneficiary listens to and agrees to the disclaimer.**
- 11 Listen for and **write down your 8-digit confirmation number.**

#### POST-APPOINTMENT STEPS:

Complete the Post-Appointment requirements using the Humana Scope of Appointment Search and Edit Tool. Click [HERE](#) to find out how.

# FastApp IVR Process for Career and Partner Agents

- PURPOSE:** The purpose of this job aid is to walk the agents through the I-Sig IVR process when using the FastApp enrollment tool for MAPD/MA/PDP enrollments.
- SCOPE:** Career and Partner Agents

## Introduction:

Based on current restrictions associated with face-to-face appointments, an alternative method was established for a Field Agent (career and external) to complete an enrollment for their customer over the phone. This process also captures the enrollee's agreement on recorded line.

This process should be used when your customer does not have email or have the ability to access email. The IVR system will review the plan's terms and conditions using a prerecorded script and ask them if they agree to the statements made throughout the recording process. A prerequisite to this process requires the ability to perform a three-way call.

- The IVR system supports individual Medicare in **English**. If the consumer needs **Spanish language** spoken, please leverage the assisted telephonic signature process via DMS which allows a field agent to complete the application and then call DMS to do the telephonic signature. Below are the steps that will take place:
  - Field agent makes sales presentation over the phone, fills out the application in FastApp through the link in Vantage, and then saves.
- Field agent will call & conference with DMS at **1-866-730-4014** with the enrollee on the line. **THIS NUMBER IS ONLY TO BE USED FOR ENGLISH APPS.**
- Field agent will call & conference with DMS at **1-800 833-6573** with the enrollee on the line. **THIS NUMBER IS ONLY TO BE USED FOR SPANISH APPS.**
  - Once all three parties are on the line (field agent, DMS agent and the enrollee), DMS will complete the signature using t-sig.

## Process:

Follow the steps below to complete an I Sig IVR process in Fast App.

**NOTE:** This process begins in **Section 9 Licensed Sales Agent Information** section of the application . For details on completing an enrollment application in FastApp, review [TRN-REF-851a FastApp How to Complete an MA MAPD Enrollment](#) .

In the **Licensed Sales Agent Information** section, you must complete the following 2 fields:

- **Affinity ID:**

If you select an Affinity ID today, use the same ID.

If you are a Career Agent, if you do not have an Affinity ID or if your Affinity ID is not listed, use **Field Agent IVR**.

- **Licensed Sales Agent eMail Address**

Enter your email address

**\*\*** Leave the Check Mark in the Receive Email Notification box.

**NOTE:** It is important that the agent enter their email address and leave the box checked in the event there is an issue with the IVR signature. The agent will get an email if the member does not complete the IVR process and can follow-up with the member immediately to see what they can do to assist .

Section 9: Licensed Sales Agent Information

\* Licensed Sales Agent Name: SMART TEST AGENT

\* Licensed Sales Agent SSN: \*\*\*\*\*

Licensed Sales Agent SAN: 1129696

Licensed Sales Broker/Referring Agent Name: \_\_\_\_\_

Licensed Sales Broker/Referring Agent Number: \_\_\_\_\_

Licensed Sales Broker/Referring Agent SAN: \_\_\_\_\_

MGA Code: \_\_\_\_\_

Agency Name: \_\_\_\_\_

Agency ID: \_\_\_\_\_

Location: \_\_\_\_\_

Campaign: \_\_\_\_\_

\* Affinity ID: Field Agent IVR

Affinity Location: \_\_\_\_\_

Affinity Application ID: \_\_\_\_\_

SOA Type: \_\_\_\_\_

SOA ID#: \_\_\_\_\_

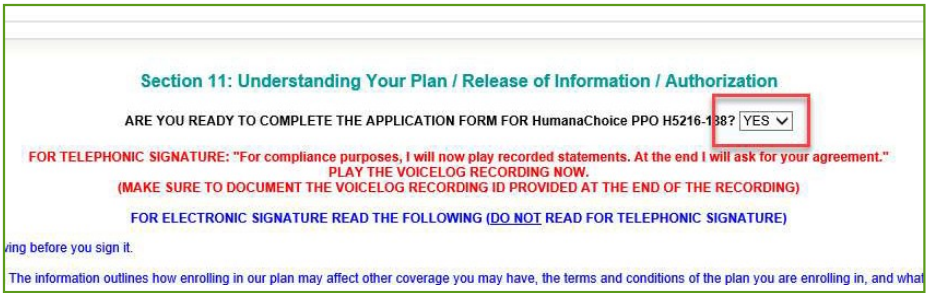
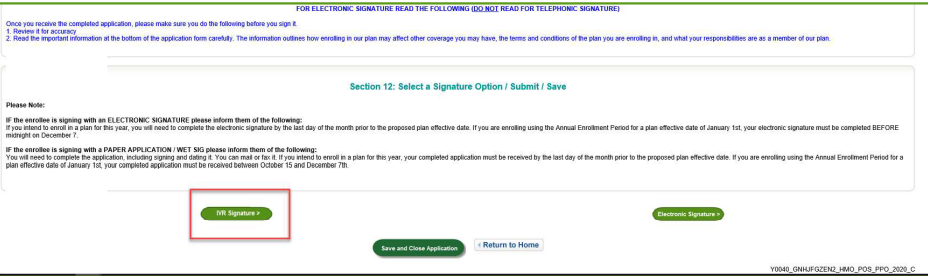
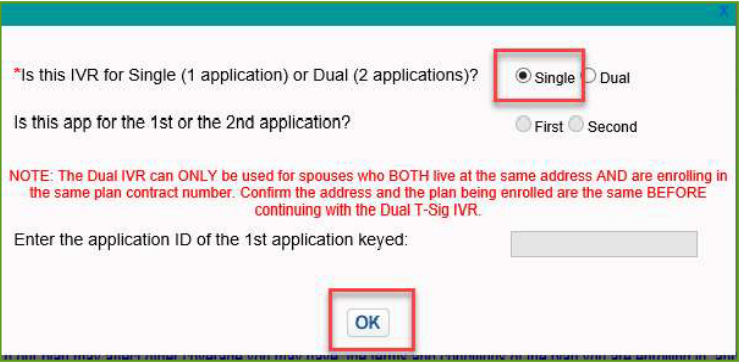
Source of Sale Tier 1: \_\_\_\_\_

Source of Sale Tier 2: \_\_\_\_\_

\* Licensed Sales Agent eMail Address: Your Agent Email Address

Check to receive email notification when electronic signature has been received and to receive a notice for successful or abandoned IVR signatures

# FastApp IVR Process for Career and Partner Agents

<p>Complete the payment options section .</p> <p>Next select <b>YES</b> in the <b>ARE YOU READY TO COMPLETE THE APPLICATION FORM</b> section .</p>	 <p>Section 11: Understanding Your Plan / Release of Information / Authorization</p> <p>ARE YOU READY TO COMPLETE THE APPLICATION FORM FOR HumanaChoice PPO H5216-138? <input type="button" value="YES"/></p> <p>FOR TELEPHONIC SIGNATURE: "For compliance purposes, I will now play recorded statements. At the end I will ask for your agreement." PLAY THE VOICELOG RECORDING NOW. (MAKE SURE TO DOCUMENT THE VOICELOG RECORDING ID PROVIDED AT THE END OF THE RECORDING)</p> <p>FOR ELECTRONIC SIGNATURE READ THE FOLLOWING (DO NOT READ FOR TELEPHONIC SIGNATURE)</p> <p>ing before you sign it.</p> <p>The information outlines how enrolling in our plan may affect other coverage you may have, the terms and conditions of the plan you are enrolling in, and what</p>
<p>If all fields have been filled out, you should see the IVR option for signature. Click the option to continue.</p>	 <p>FOR ELECTRONIC SIGNATURE READ THE FOLLOWING (DO NOT READ FOR TELEPHONIC SIGNATURE)</p> <p>Once you receive the completed application, please make sure you do the following before you sign it.</p> <p>1. Review it for accuracy. 2. Read the important information at the bottom of the application form carefully. This information outlines how enrolling in our plan may affect other coverage you may have, the terms and conditions of the plan you are enrolling in, and what your responsibilities are as a member of our plan.</p> <p>Section 12: Select a Signature Option / Submit / Save</p> <p>Please Note:</p> <p>If the enrollee is signing with an ELECTRONIC SIGNATURE please inform them of the following: If you intend to enroll in a plan for this year, you will need to complete the electronic signature by the last day of the month prior to the proposed plan effective date. If you are enrolling using the Annual Enrollment Period for a plan effective date of January 1st, your electronic signature must be completed BEFORE midnight on December 7.</p> <p>If the enrollee is signing with a PAPER APPLICATION / WET SIG please inform them of the following: You will need to complete the application, including signing and dating it. You can mail or fax it. If you intend to enroll in a plan for this year, your completed application must be received by the last day of the month prior to the proposed plan effective date. If you are enrolling using the Annual Enrollment Period for a plan effective date of January 1st, your completed application must be received between October 15 and December 7th.</p> <p>IVR Signature &gt; Electronic Signature &gt;</p> <p>Save and Close Application Return to Home</p> <p>YD9AL_GHNFUCZENZ_IWO_POS_PPO_2020_C</p>
<p>A pop-up box will appear. Select <b>Single</b> then click <b>OK</b>.</p> <p><b>Note: Do NOT</b> select Dual. Only select Single.</p>	 <p>*Is this IVR for Single (1 application) or Dual (2 applications)? <input checked="" type="radio"/> Single <input type="radio"/> Dual</p> <p>Is this app for the 1st or the 2nd application? <input type="radio"/> First <input type="radio"/> Second</p> <p><b>NOTE: The Dual IVR can ONLY be used for spouses who BOTH live at the same address AND are enrolling in the same plan contract number. Confirm the address and the plan being enrolled are the same BEFORE continuing with the Dual T-Sig IVR.</b></p> <p>Enter the application ID of the 1st application keyed: <input type="text"/></p> <p>OK</p>

Continue on next page.

## FastApp IVR Process for Career and Partner Agents

- Explain that you (the agent) will be on the line but cannot speak during the IVR signature process.
  - You, the agent, are NOT permitted to coach or speak during the acknowledgement sections.
- Determine if your client has any questions before you activate the IVR system.
  - The signature language will contain disclosures similar to those you have explained during the sales presentation.
- Remind your client to eliminate background noise (mute TV, radio, quiet pets, etc.).
- Remind your client that if they understand and agree with the statements, to respond with a clear YES when asked by the system.
- Reinforce the importance of NOT hanging up or the application will be incomplete and not submitted.
  - If this occurs, you, the agent, must call your client back because the application is incomplete (Pending/Abandoned).
- Provide your client the application ID for their reference and write it down for your own records. And let them know you will write down the confirmation ID for them.

**NOTE:** It is NOT necessary to read this section of the screen (represents the top half of the screen) as long as you have covered the bullets above:

### Single IVR Signature

**AGENT ACTION: READ this to the applicant BEFORE activating the Single I-Sig IVR.**

Your application has been saved and is ready for your telephonic signature to complete the enrollment process. I will be connecting you with our automated system where you will be able to complete your telephonic signature. At the end of the telephonic signature process you will receive a confirmation ID. Please have a pen and paper ready to write down this confirmation for your records. I will also be giving you your application ID number.

You **MUST** stay on the line through the entire Signature process. If you hang up before receiving a confirmation ID, your application will **NOT** be processed and you will **NOT** be enrolled.

The IVR system will ask you to confirm your understanding and agreement at various points throughout the recording. If you agree with the statements, respond only with a clear YES.

If you do not agree, have questions about the statements or have difficulties hearing the recording, either please call me back immediately so that I can address the situation and help you complete the enrollment if you still desire to enroll or the system will transfer you back to another agent.

If you have post enrollment questions or would like to check the status your application, contact me or call Customer Service at 1-800-281-6918, TTY 711, from 8 a.m. - 8 p.m. seven days a week from September to February and Monday through Friday the rest of the year.

Continue on next page.



## FastApp IVR Process for Career and Partner Agents

The screenshot below represents the bottom half of the FastApp IVR pop-up screen.

- Follow steps 2-7 (highlighted in yellow).
- Before starting this step, it is important to note that there could be variations depending on your equipment. This guidance has been generalized.
- It is important to remember that you are on an active call with your client but will be required to add a call (conference/merge).
- Add a call using your cell phone CONFERENCE (add a call) and dial 866-730-4014 and join (merge) the IVR to you and your client.
- **NOTE:** You MUST click 'OK' once you have activated the IVR system.
- Once you have completed Step 7, you (the agent) should MUTE your phone.

Note to Agent:

1. Give applicant their application ID
2. Dial Phone Number Shown Below **Using Transfer Function**
3. Key the application ID into the Phone and then Press #
4. When asked, state the name of the applicant
5. Confirm the date of birth (DOB) is correct
6. Press \* on the dialing keypad to activate the IVR
7. Select OK in FastApp
8. Complete the transfer process and hang up/disconnect from the call

**IVR Number**  
866-730-4014

**Applicant ID:**  
105184813

**Applicant Name:**  
Humana D. Tester

**Applicant DOB:**  
11/15/1979

**SAMPLE:**  
Read/verify what you see on the FastApp screen.

Press \* on the dialing keypad and then click OK to activate the IVR

**OK** Cancel

You and your client **must remain on the line until the IVR system provides a confirmation ID**. Once the confirmation ID has been read in its entirety, it can be repeated if necessary. It is essential to remain on the line until the system advises that you may disconnect.

Continue on next page.



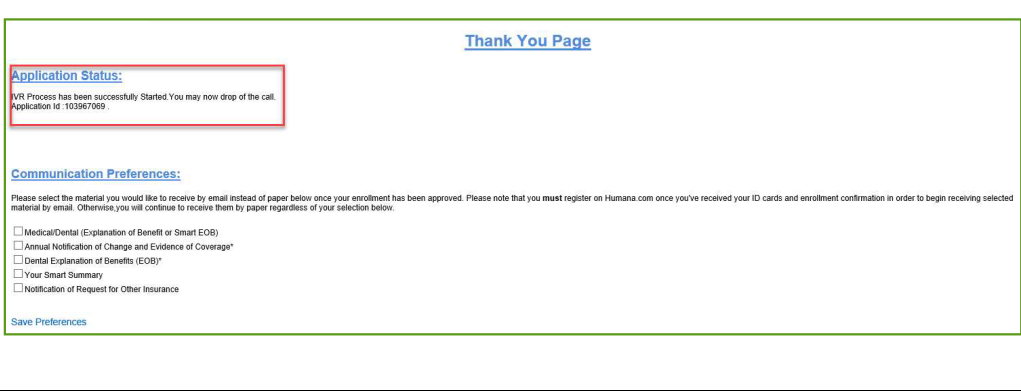
## FastApp IVR Process for Career and Partner Agents

Previously you were required to provide your email address and check the box to receive notifications. As the status of the application changes, it will trigger the system to alert you via email from "Humana0CS@Humana.com" in the following way:

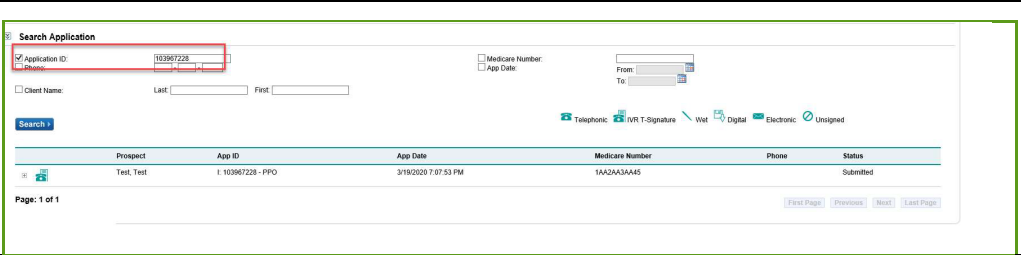
- The application was successfully submitted.  
OR
- The application was Abandoned and the signature must still be completed (and has NOT been submitted).

**NOTE:** If the IVR signature process was Abandoned, follow the steps outlined in the next section - Appendix - Search for and Complete a Pending/ Abandoned Application.

After the agent clicks **OK**, a **Thank You** page will display with the application ID. Be sure to make note of the application ID in order to check status of the application.



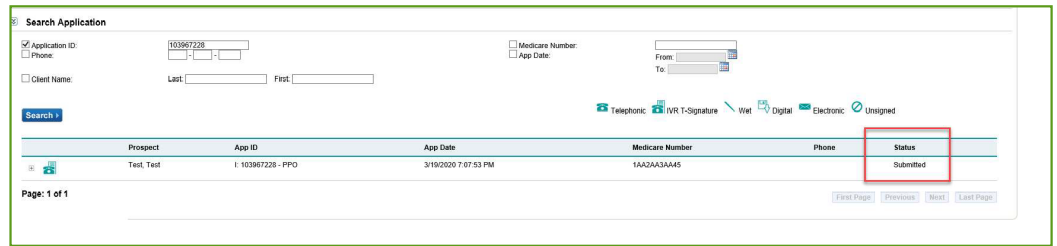
To check status of the application, go back into FastApp and do a search using the Application ID.



Continue on next page.

# FastApp IVR Process for Career and Partner Agents

If IVR was successful, you should see **Submitted** in the status field. You will also receive an email notifying you of the successful transmission.

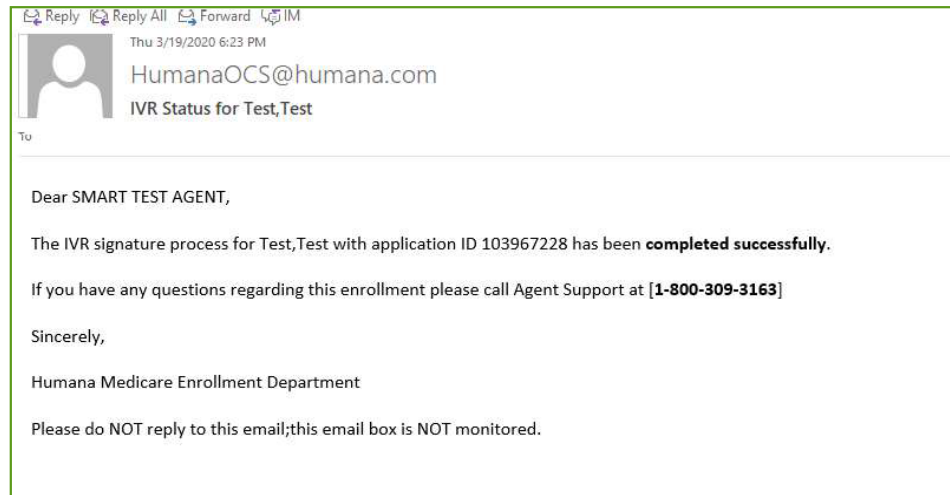


The screenshot shows a search application interface with the following details:

- Search Application: Application ID: 103967228, Medicare Number: [blank], App Date: [blank]
- Client Name: Last: [blank], First: [blank]
- Search: [button]
- Filters: Telephonic, IVR 1-Signature, Web, Digital, Electronic, Unsigned
- Table:

Prospect	App ID	App Date	Medicare Number	Phone	Status
Test, Test	I: 103967228 - PPO	3/19/2020 7:07:53 PM	1A43AA33A45		Submitted

Page: 1 of 1



Continue on next page.

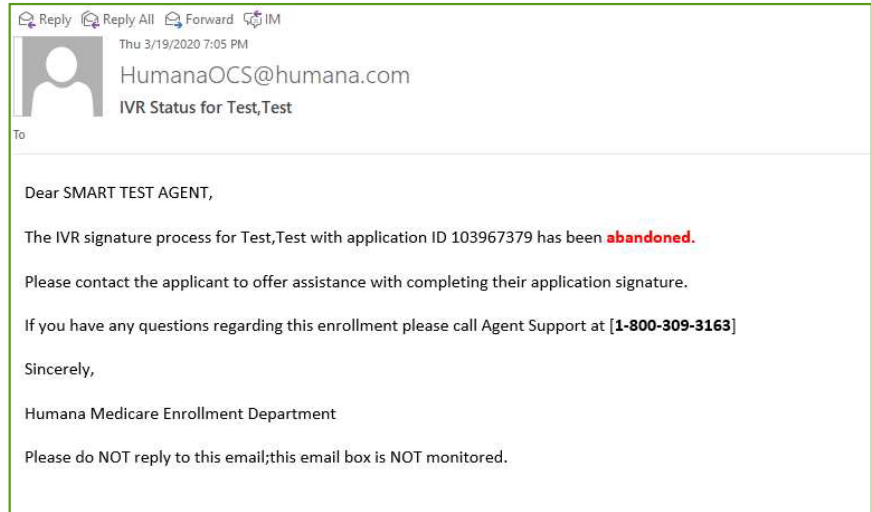
## FastApp IVR Process for Career and Partner Agents

If the IVR was not successful due to disconnection of call, status of the application will show **Abandoned** and the agent will receive an email.

**NOTE:** At this point it is important for the agent to contact the member right away to start the IVR process again .

**As a reminder:**

- Explain that you will be on the line but cannot speak during the IVR signature process.
  - You are **NOT** permitted to coach or speak during the acknowledgment sections.
- Determine if your client has any questions before you activate the IVR system.
  - The signature language will contain disclosures similar to those you have explained during the sales presentation.
- Remind your client to eliminate background noise (mute TV, radio, quiet pets, etc.).
- Remind your client that if they understand and agree with the statements, to respond



## FastApp IVR Process for Career and Partner Agents

with a clear YES when asked by the system.

- Reinforce the importance of NOT hanging up or the application will be incomplete and not submitted.
- Provide your client the application ID for their reference and write it down for your own records. And let them know you will write down the confirmation ID for them.

After contacting the member due to an unsuccessful IVR completion, click on the **Edit** option to edit the application and start the IVR process again.

The screenshot displays the 'Search Application' interface. At the top, there are search filters for Application ID (103967379), Medicare Number, App Date, and Client Name (Last and First). A 'Search' button is visible. Below the filters, there are icons for Telephonic, IVR T-Signature, Web, Digital, Electronic, and Unassisted. A table lists application details:

Prospect	App ID	App Date	Medicare Number	Phone
Test, Test	I: 103967379 - PPO	3/19/2020 7:27:02 PM	1A02AA3AA45	

Below the table, there are action links: Edit, View, Print, Assign Agent, Start CCP, Release New E-Signature E-mail, Update Email Address and Release New E-Signature Email. The 'Edit' link is highlighted with a red box.

Continue on next page.

# FastApp IVR Process for Career and Partner Agents

When the application displays, the agent will need to complete the **Decision Maker** and **Are You Ready To Enroll** questions again in order to get the IVR option to display again.

Complete the IVR steps by reading the disclaimer again and making sure the member is aware of what to expect .

**NOTE: As a reminder, remain on the line with the member during the IVR process.**

**The person that is discussing plan options with you is either employed by or contracted with Humana. The person may be compensated based on your performance.**

**Section 1: Decision Maker Questions**

\* Based on what we have discussed, is it your understanding that this plan provides coverage for medical AND prescription drugs?  
 Yes  No

\* Do you agree that I notified you that **Optional Supplemental Benefits** are available with this plan?  
 Yes  No

\* Please tell us who is completing your application form.  
 I am completing my application on my own.

I have Power of Attorney or other authorization under state law and am applying on someone's behalf.  
(Please Note: Power of Attorney must cover the ability to make healthcare decisions and is usually referred to as a Durable Power of Attorney for Healthcare or Healthcare Power of Attorney.)

**Section 11: Understanding Your Plan / Release of Information / Authorization**

ARE YOU READY TO COMPLETE THE APPLICATION FORM FOR HumanaChoice PPO H5216-1887?

**FOR TELEPHONIC SIGNATURE: "For compliance purposes, I will now play recorded statements. At the end I will ask for your agreement." PLAY THE VOCELOG RECORDING NOW.**  
**(MAKE SURE TO DOCUMENT THE VOCELOG RECORDING ID PROVIDED AT THE END OF THE RECORDING)**

**FOR ELECTRONIC SIGNATURE READ THE FOLLOWING (DO NOT READ FOR TELEPHONIC SIGNATURE)**

Once you receive the completed application, please make sure you do the following before you sign it.  
1. Review it for accuracy.  
2. Read the important information at the bottom of the application form carefully. The information outlines how enrolling in our plan may affect other coverage you may have, the terms and conditions of the plan you are enrolling in, and what your responsibilities are as a member of our plan.

**Section 12: Select a Signature Option / Submit / Save**

**Please Note:**  
If the enrollee is signing with an **ELECTRONIC SIGNATURE** please inform them of the following:  
If you intend to enroll in a plan for this year, you will need to complete the electronic signature by the last day of the month prior to the proposed plan effective date. If you are enrolling using the Annual Enrollment Period for a plan effective date of January 1st, your electronic signature must be completed on December 7.  
If the enrollee is signing with a **PAPER APPLICATION / WET SNG** please inform them of the following:  
You will need to complete the application, including signing and dating it. You can mail or fax it. If you intend to enroll in a plan for this year, your completed application must be received by the last day of the month prior to the proposed plan effective date. If you are enrolling using the Annual Enrollment Period for a plan effective date of January 1st, your completed application must be received between October 15 and December 7th.

Process complete