

# Clover Health Onboarding



Clover Health is excited to work with you for 2022 AEP and beyond.

To help create an easy, effective onboarding, we have created this resource on how to work with Clover before, during, and after AEP.

If you have any questions, please do not hesitate to contact our team at any time.

**[cloverhealth.com](https://cloverhealth.com)**

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# Clover is a dedicated partner to the broker community



## Why Work with Clover Health?

Clover Health is committed to being the best-in-class Medicare Advantage partner to the agent community by pairing top-tier customer service with technology-enabled platforms. We listen to you, understand your challenges, and make changes to ensure you can focus on your clients, agents, and building your book of business.

## Clover Health Is Growing Fast

### Consistent Growth—Averaging 20% Growth Year Over Year



# Agency/Agent Onboarding in Miramar:Agent

## Required Actions:

1. For 2021 AEP agencies & NEW agency onboarding as your downline, send Clover's Contracting team ([contracting@cloverhealth.com](mailto:contracting@cloverhealth.com)) the necessary documentation. ALL agencies as well as your downline will need to complete the necessary documents:

- Clover Health vetting document
- Clover Health contract
- Agency W-9 (\*An agency can only contract with Clover Health if they have an agency NPN. A single agent cannot contract as an agency.)

2. **Contract tiers:** Once documents are received from the Clover Contracting team, a Miramar:Agent code will be created and sent to you, who holds the top-tier contract, by the Contracting team. You as the top tier contract will send the new unique code to your newly contracted downline agency.

### Clover Contract Tiers

Street Level

GA (5+ active writing agents)

GA + (10+ active writing agents)

MGA (25+ active writing agents)

MGA+ (30+ active writing agents)

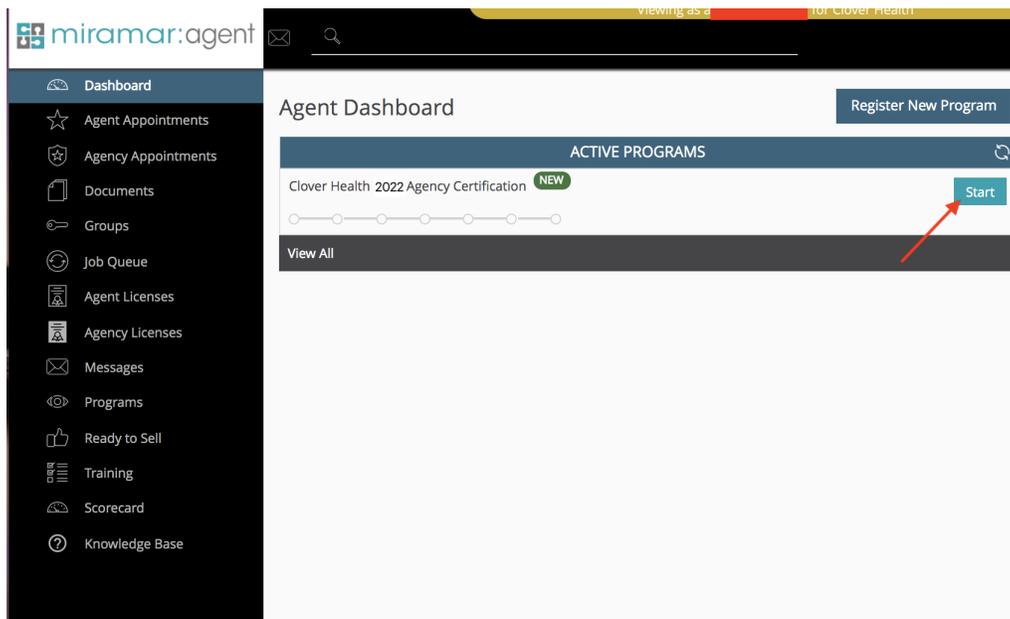
SGA (50+ active writing agents)

SGA+ (60+ active writing agents)

FMO (250+ active writing agents)

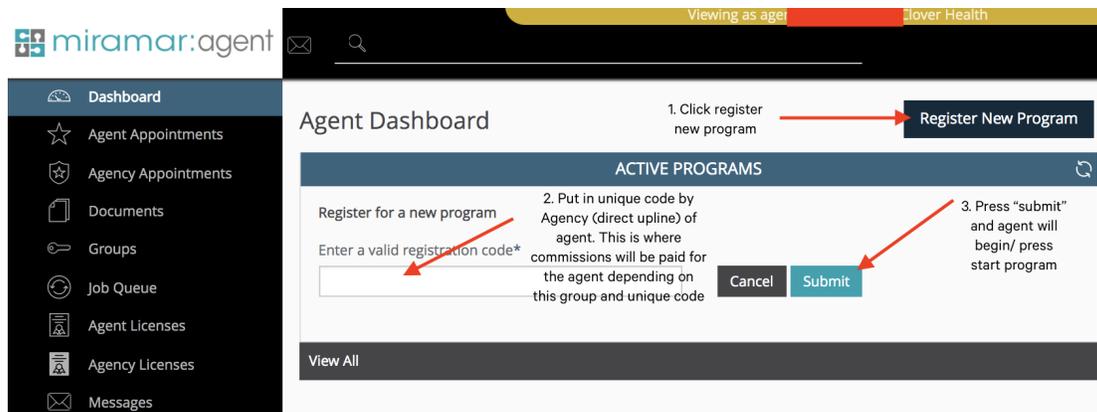
3. **Miramar agency certification:** When you as the principal (or the admin of the agency) log in to Miramar:Agent for the first time, you'll see "Agency Certification" on your dashboard. During the certification step, you will add admin information, agency licenses, and upload your signed contract with Clover Health.

- Each of your downline agencies will also have to complete agency Miramar:Agent certifications to collect administrative information, upload agency licenses, and more.



4. **Send unique Miramar:Agent code to agents:** Send downline agents and agencies their unique code. Agents and agencies will upload their codes to their Miramar dashboard to complete 2022/2021 certifications.

Miramar:Agent codes are **unique for each of your downline hierarchies**. Please forward the unique registration codes to your agencies. These unique codes will affect commissions and immediate uplines/downlines as this feeds directly into our portals. Codes will be sent in a separate email from [contracting@cloverhealth.com](mailto:contracting@cloverhealth.com).



Miramar:Agent User Guide: [miramar-agent.com/KnowledgeBase/Article?kb=5](https://miramar-agent.com/KnowledgeBase/Article?kb=5)

Miramar:Agent Knowledge Base: [miramar-agent.com/KnowledgeBase](https://miramar-agent.com/KnowledgeBase)

5. **Contract your downline agents.** Based on your Agency Agreement with Clover Health, contract your downline agents and agencies. All agents and agencies complete certifications in Miramar:Agent.
6. **Live webinar sessions:** Clover recommends agents attend a live webinar training or face-to-face (F2F) training session in order for agents to become appointed with Clover. The goal of the training is to share Clover Health's story, our value proposition, and what makes us different from other carriers. We have found that attendance at the trainings drives higher agent productivity and better compliance scores. For this reason, we recommend all agents attend and strongly encourage all agency leads to attend!
7. Please ask your local sales manager or the Broker Support team for a calendar of training sessions.

## Transfers / Group Changes / Hierarchy Changes

1. Agents can change their agency if at least one of these three conditions is met:
2. Agent requests release and has not written Clover Health business in 6 months.
3. Agent is granted a Transfer Release. (Look under helpful resources on Clover Health Website: [cloverhealth.com/en/brokers/helpful-resources](https://cloverhealth.com/en/brokers/helpful-resources).)
  - Agent submits a Notice of Intent to Transfer request, which has a 90-day waiting period.
  - Agent must attach the Transfer Release.
  - Agent may use the new agency's unique code to submit to Miramar:Agent. Contracting will handle these requests based on the release sent to [contracting@cloverhealth.com](mailto:contracting@cloverhealth.com).

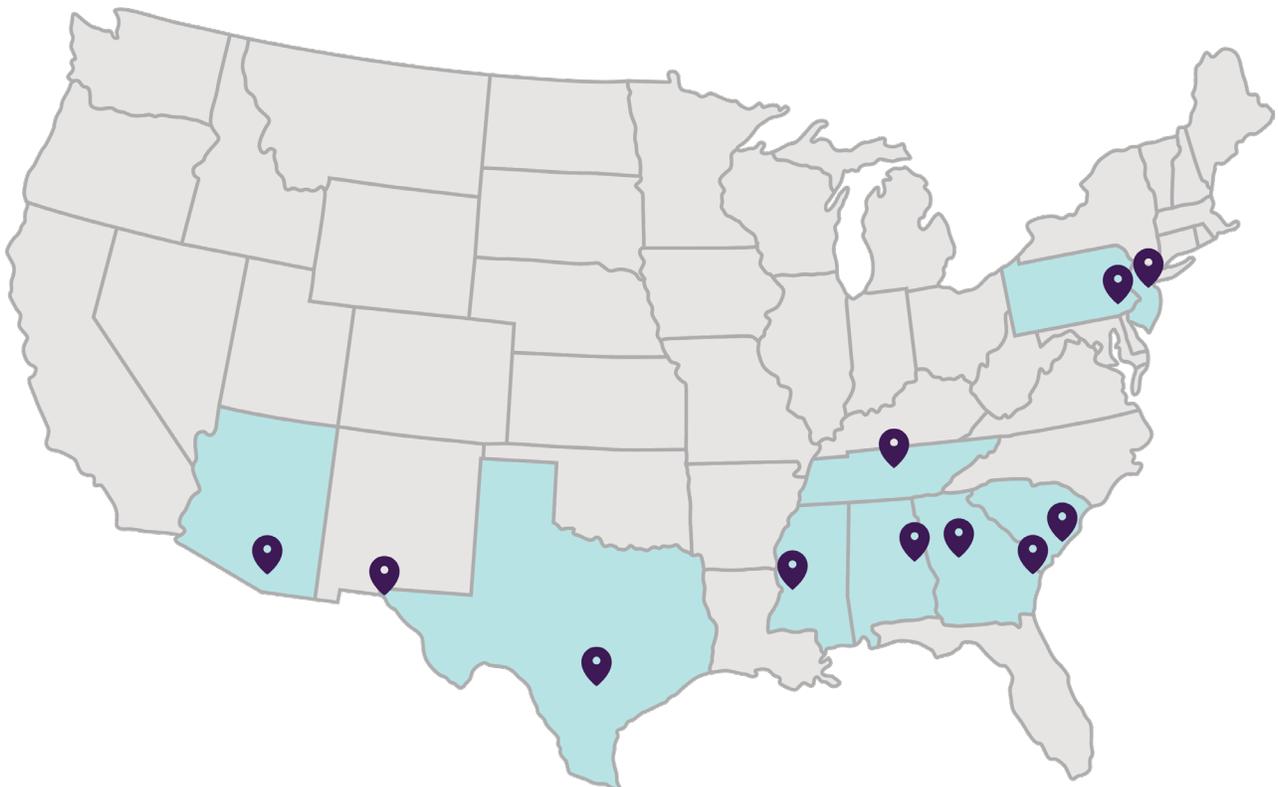
Reminder: agents are allowed one agency change per year (after their initial agency/upline selection). Clover's blackout period is September 30th to January 1st. *\*If you'd like to change hierarchies within your current agency, the change is immediate, but the new agency unique code of the hierarchy must be used for the agent to move in Miramar:Agent.*

## Clover Health's 2021 and 2022 Markets

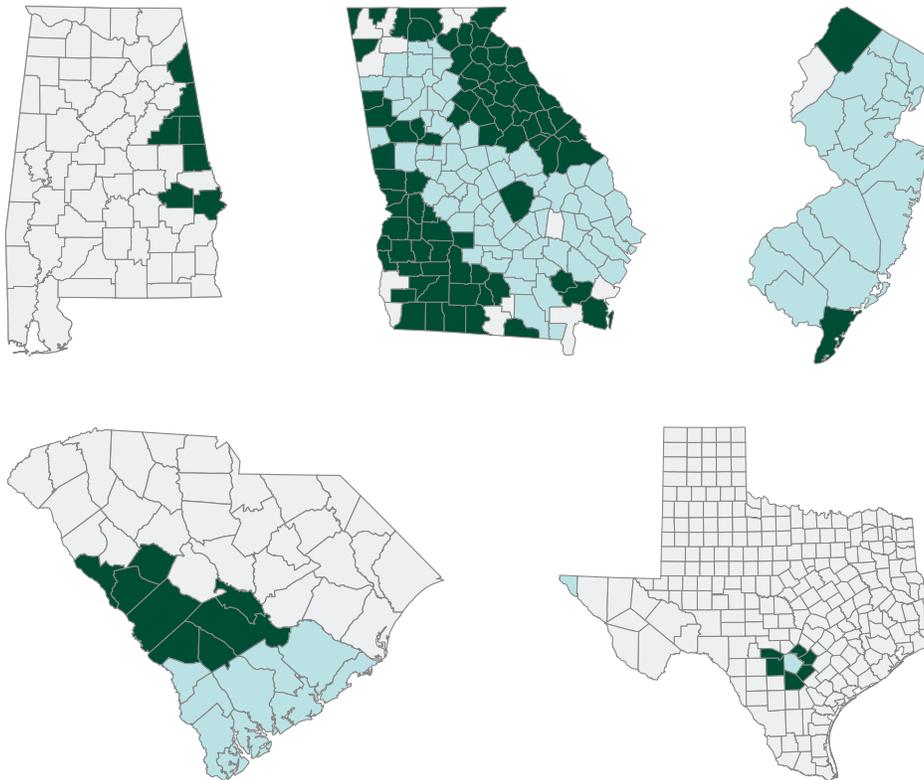
For 2021 Clover Health was offered in the following markets:

- **1 county in Arizona:** Pima
- **68 counties in Georgia:** Bryan, Bulloch, Chatham, Effingham, Liberty, Appling, Atkinson, Bacon, Bartow, Baldwin, Ben Hill, Bleckley, Bibb, Butts, Candler, Cherokee, Clayton, Clinch, Cobb, Coffee, Crawford, Dawson, DeKalb, Dodge, Dooly, Douglas, Emanuel, Evans, Forsyth, Fulton, Gwinnett, Heard, Henry, Houston, Irwin, Jasper, Jeff Davis, Jenkins, Johnson, Jones, Lamar, Long, Macon, McIntosh, Meriwether, Monroe, Montgomery, Paulding, Peach, Pickens, Pike, Polk, Pulaski, Rockdale, Screven, Tattall, Taylor, Telfair, Treutlen, Turner, Twiggs, Upson, Ware, Washington, Wayne, Wheeler, Wilcox, Wilkinson
- **5 counties in Mississippi:** Hinds, Madison, Rankin, Warren, Yazoo
- **18 counties in New Jersey:** Atlantic, Bergen, Burlington, Cumberland, Essex, Gloucester, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union, Camden, Salem, Hunterdon
- **3 counties in Pennsylvania:** Bucks, Philadelphia, Delaware
- **8 counties in South Carolina:** Allendale, Beaufort, Berkeley, Charleston, Colleton, Dorchester, Hampton, Jasper
- **3 counties in Tennessee:** Davidson, Rutherford, Williamson
- **2 counties in Texas:** Bexar (San Antonio), El Paso

For 2022, Clover has expanded into numerous new counties and one new state (Alabama). We will be available to market and sell in the markets on the map below. Clover's new counties and states are in bold and highlighted green in the lists and maps on the following page.



- **Alabama counties:** Chambers, Cherokee, Clay, Cleburne, Macon, Randolph, Russell
- **Arizona county:** Pima
- **Georgia counties:** Bryan, Bulloch, Chatham, Effingham, Liberty, Appling, Atkinson, Bacon, Bartow, Baldwin, Ben Hill, Bleckley, Bibb, Butts, Candler, Cherokee, Clayton, Clinch, Cobb, Coffee, Crawford, Dawson, DeKalb, Dodge, Dooly, Douglas, Emanuel, Evans, Forsyth, Fulton, Gwinnett, Heard, Henry, Houston, Irwin, Jasper, Jeff Davis, Jenkins, Johnson, Jones, Lamar, Long, Macon, McIntosh, Meriwether, Monroe, Montgomery, Paulding, Peach, Pickens, Pike, Polk, Pulaski, Rockdale, Screven, Tattnall, Taylor, Telfair, Treutlen, Turner, Twiggs, Upson, Ware, Washington, Wayne, Wheeler, Wilcox, Wilkinson, **Baker, Banks, Barrow, Berrien, Brantley, Brooks, Burke, Calhoun, Camden, Carroll, Catoosa, Chattahoochee, Chattooga, Clarke, Clay, Colquitt, Columbia, Cook, Coweta, Crisp, Dade, Decatur, Dougherty, Echols, Elbert, Fannin, Fayette, Franklin, Gilmer, Glascock, Grady, Greene, Habersham, Hall, Hancock, Haralson, Harris, Hart, Jackson, Jefferson, Laurens, Lee, Lincoln, Lumpkin, Madison, Marion, McDuffie, Miller, Mitchell, Morgan, Murray, Muscogee, Newton, Oconee, Oglethorpe, Pierce, Putnam, Quitman, Rabun, Randolph, Richmond, Schley, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Terrell, Thomas, Tift, Troup, Walton, Warren, Webster, White, Wilkes, Worth**
- **Mississippi counties:** Hinds, Madison, Rankin, Warren, Yazoo
- **New Jersey counties:** Atlantic, Bergen, Burlington, Camden, Cumberland, Gloucester, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Union, **Cape May, Sussex**
- **Pennsylvania counties:** Bucks, Delaware, and Philadelphia
- **South Carolina counties:** Allendale, Beaufort, Berkeley, Charleston, Colleton, Dorchester, Hampton, Jasper, **Aiken, Bamberg, Barnwell, Calhoun, Edgefield, McCormick, Orangeburg, Saluda**
- **Tennessee counties:** Davidson, Rutherford, Williamson
- **Texas counties:** Bexar, El Paso, **Atascosa, Bandera, Comal, Guadalupe, Medina, Wilson**



## Need Help?

We're here to help! Please feel free to reach out to the following contacts for assistance.

### Contracting, Relationship, & Operations

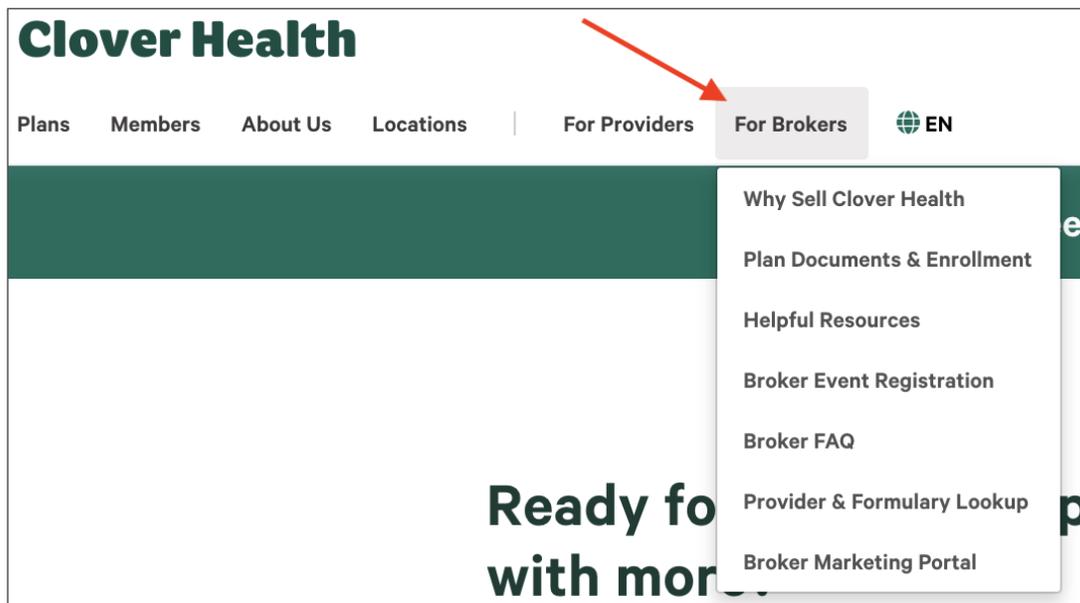
- Hiram Bermudez ([hiram.bermudez@cloverhealth.com](mailto:hiram.bermudez@cloverhealth.com))
- Scott Gorman ([scott.gorman@cloverhealth.com](mailto:scott.gorman@cloverhealth.com))
- Taylor H. Soberanes ([taylor.holleschau@cloverhealth.com](mailto:taylor.holleschau@cloverhealth.com))
- Ann Dietrick ([ann.dietrick@cloverhealth.com](mailto:ann.dietrick@cloverhealth.com))
- Clover Health Sales Managers:  
[docs.google.com/document/d/11-sO3IG0\\_MoR4w7MuCtbdKmlqsr3a\\_OBI0FiCHBaYy4/edit](https://docs.google.com/document/d/11-sO3IG0_MoR4w7MuCtbdKmlqsr3a_OBI0FiCHBaYy4/edit)

### Broker Support

- [brokers@cloverhealth.com](mailto:brokers@cloverhealth.com)
- 1-855-979-2236
- [commissions@cloverhealth.com](mailto:commissions@cloverhealth.com)
- [contracting@cloverhealth.com](mailto:contracting@cloverhealth.com)
- 1-855-979-2236 (9 am–5 pm EST, Monday–Friday)

### Clover Health Website

Our website has a resource section for our agency partners. We have drop-down menus on our For Brokers tab for [enrollment forms](#), our [broker marketing portal](#), [broker FAQ](#), [helpful selling resources](#), and more!



## Points of Contact

### Georgia

Tanya Scott-Pilcher, Savannah Sales Manager  
1-912-318-8465 – [tanya.scottpilcher@cloverhealth.com](mailto:tanya.scottpilcher@cloverhealth.com)

Paul Scott, Atlanta Sales Manager  
1-912-661-4081 – [paul.scott@cloverhealth.com](mailto:paul.scott@cloverhealth.com)

Jack Winn, Macon Sales Manager  
1-706-366-8295 – [jack.winn@cloverhealth.com](mailto:jack.winn@cloverhealth.com)

Guy Wemmer, NE & NW Sales Manager  
1-706-366-8351 – [guy.wemmer@cloverhealth.com](mailto:guy.wemmer@cloverhealth.com)

Ted Symon, Augusta Sales Manager  
1-551-220-8813 – [ted.symon@cloverhealth.com](mailto:ted.symon@cloverhealth.com)

Carmalitha Gumbs, Community Engagement & Partnerships  
1-201-577-1669 – [carmalitha.gumbs@cloverhealth.com](mailto:carmalitha.gumbs@cloverhealth.com)

Andrew Park, Market Development Associate  
1-201-551-7799 – [andrew.park@cloverhealth.com](mailto:andrew.park@cloverhealth.com)

### New Jersey

Maria Martinez, Sales Manager  
1-551-222-9917 – [maria.ponce@cloverhealth.com](mailto:maria.ponce@cloverhealth.com)

Angie Viviel, Community Sales Liaison  
1-551-235-2991 – [angela.viviel@cloverhealth.com](mailto:angela.viviel@cloverhealth.com)

### Pennsylvania

John Cannon, Sales Manager  
1-856-906-3084 – [john.cannon@cloverhealth.com](mailto:john.cannon@cloverhealth.com)

### South Carolina

Wendy Hargrove, Sales Manager  
1-843-696-7412 – [wendy.hargrove@cloverhealth.com](mailto:wendy.hargrove@cloverhealth.com)

### Texas

Karen Gonzales, Market Development Specialist  
1-210-445-4981 – [karen.gonzales@cloverhealth.com](mailto:karen.gonzales@cloverhealth.com)

Rebecca Anderson, Market Development Specialist  
1-210-355-1806 – [rebecca.anderson@cloverhealth.com](mailto:rebecca.anderson@cloverhealth.com)

## Broker Support

1-855-979-2236 – [brokers@cloverhealth.com](mailto:brokers@cloverhealth.com)

## Commissions

[commissions@cloverhealth.com](mailto:commissions@cloverhealth.com)

## Contracting

[contracting@cloverhealth.com](mailto:contracting@cloverhealth.com)

## Sales Event

[salesevents@cloverhealth.com](mailto:salesevents@cloverhealth.com)



## Application & SOA Submission

Submitting applications in a complete and timely manner is the most important operational priority for you and for Clover Health.

- Online Enrollment Form
  - [cloverhealth.com/brokers/plans](https://cloverhealth.com/brokers/plans)
  - Clover's online enrollment form offers a simpler, streamlined enrollment flow, where you can submit your application as well as upload your Scope of Appointment and other enrollment materials.
- Paper Enrollment Kits
  - Order directly through the broker marketing portal.
  - Contact your upline or FMO for enrollment kits.
  - Contact your local Clover sales manager or Broker Support (see below).

### Online Application Submissions

Online enrollments can be submitted directly by the agent within the Clover-required 48 hour submission deadline, i.e., within 48 hours of the application being taken by the agent. See our website for the online form: [cloverhealth.com/brokers/plan-documents-enrollment](https://cloverhealth.com/brokers/plan-documents-enrollment)

As part of the online submission process, agents will also have the option to upload the following forms once they're completed:

- PDF of paper application form
- Scope of Appointment
- Clover legal and clinical consent forms
- Continuity of care forms

Failure to upload and submit these additional forms will not stop the application from being submitted.

### Remote Enrollment Platforms

Clover Health has remote enrollment platforms for agents.

- Connecture
  - Connecture is a helpful new enrollment tool for 2022 AEP that many Clover agencies have been granted access to.
- SunFire
  - Sunfire is another great enrollment tool agents can utilize. If an agent is new and looking for log-in information, we ask that the agent or agency reach out to Clover's Broker Support team. Our team can provide log-in information in 1 to 2 business days.

Lastly, in the event that agents need immediate assistance and cannot access our online remote capabilities, please call our TFN at 1-855-993-5636 to speak to a representative.

## Call Center Agencies & Requirements

We at Clover are excited to maximize our distribution channels through call center agencies as well as field agents. However, due to the increased oversight in this channel, Clover requires an additional set of information from agencies with call center capabilities to ensure we have oversight of your agents' telephonic sales and marketing activities and insight into the operational and compliance-related elements of a call center team.

To establish your call center team to market and sell Clover Health, notify Scott Gorman ([scott.gorman@cloverhealth.com](mailto:scott.gorman@cloverhealth.com)) on the Sales Operations team. He will provide the required Call Center Agency Questionnaire, which includes

- call center information and setup,
- operational capabilities and software information,
- sales/marketing scripts and agent processes, and
- active compliance programs and contacts.

Clover Health's primary requirements for accepting telephonic enrollments based on MMG guidance:

- Approved call recording technology
- Use of Clover's CMS approved scripts (inbound, outbound, and enrollment)
- Use of Clover's online enrollment form or, if available, Clover's approved OEC file
- Acceptable availability and retention of call recordings

Please note: The above assumes all other compliance requirements are met (licensure, appointment, certification, PHI data security, etc.).

The call center onboarding steps listed above are **REQUIRED** to submit telephonic enrollments to Clover!



## Reporting

Prior to AEP, Clover Health will provide reporting to the top-tier agency on the appointment status of each of your downline agencies and agents. These reports will be similar to the ones sent through Miramar:Agent during the last AEP.

Two reports will be sent via Miramar:Agent:

- Clover 2022 Daily Status Report (shows status of agents who are not RTS yet)
- Clover 2022 RTS Report (shows all agents who are RTS and in what states)

### **Clover 2022 Daily Status Report**

This report lists every agent in your downline agency who has been enrolled in Clover's 2022 appointment program using the correct "unique code" by the downline agency. The first program agents complete is the Clover Health 2022 Core Certification program. During this program, agents are required to complete Clover-wide training and either complete or upload a valid certificate for Core Medicare training and AHIP training. Lastly, there is a background check facilitated by Miramar:Agent during this program. An agent will show as not started, in progress, or completed.

When the state appointment is filed and returned, the agent becomes "Ready to Sell" for that particular state and will appear in the second report.

### **Clover 2022 RTS Report**

This program tracks which agents are Ready to Sell (RTS). Agents may be listed multiple times if they are selling in multiple states. At this point, the agent is ready to begin selling in their listed state(s). Agents who reach this point are notified via email that they are RTS and need to take no further action to sell in their listed state(s).

Reports will be weekly.

## **Broker Portal Reporting**

Clover Health's agent portal will provide reporting on your downline agents and agencies. The broker portal provides reporting on the following data points:

- total production of your agents / downline
- top agency of your downline
- top performers in your agency
- downline book of business
- rapid disenrollment
- application tracking (acceptance / declines by CMS)
- other key trends that could be used to drive increased performance

## Commissions

Commissions will be paid to the agents and agencies according to the rates and policies outlined in the Compensation Exhibit of your contract with Clover Health.

Clover pays commissions twice a month at this time (subject to change).

All commission statements will be paid via the banking information provided in Clover's broker portal and are downloadable in Excel or PDF. Clover will no longer be sending paper checks.

2022/2021 Commissions Contact: Jeff Huddleston at [commissions@cloverhealth.com](mailto:commissions@cloverhealth.com)

**Reminder:** For the principal of the agency to receive the commissions of their agency, the principal needs to be Ready to Sell (RTS) in the certification platform Clover uses, Miramar:Agent.

## Clover Health Broker Support

Our Broker Support team is here to help support agents and agencies throughout each of the processes and services outlined thus far. Our Broker Support team is trained to provide a range of services that help agents get through the appointment process, resolve any administrative issues that may arise, and generally be more effective at selling Clover plans.

### Specific services of the team include

- provider and formulary lookup
- LIS eligibility lookup
- benefits and plan information
- application status lookup
- agent of record verification
- resolution or escalation of administrative issues
- Miramar:Agent assistance
- general information, such as ordering sales materials, commissions, and trainings

### What Broker Support cannot help with

- member issues (including billing)
- prospects wanting to inquire about or join Clover plans
- OTC catalogs and order requests
- ordering ID cards if it involves a change to member address

### Agents must call Member Services for

- PCP changes
- pharmacy issues
- premium billing
- disenrollment issues

(Member Services does not answer agent questions unless the member is present or gives consent.)

Member Services can be reached at **1-888-778-1478 (TTY 711)** 8 am–8 pm local time, 7 days a week.

Please note, while the Broker Support team is available for agents to help resolve issues in working with Clover Health, it should not be used as a substitute for your agency’s own administrative and support teams. In many cases, Clover will advise agents to troubleshoot issues with their own FMO/upline first before turning to Clover. In the event that Clover does need to become involved in resolving the issue, we would prefer to work directly with our administrative or operational counterpart at your agency rather than provide an answer directly to the agent which may conflict with information or guidance that your agency has already shared.

**Broker Support can be reached at:**

[Brokers@cloverhealth.com](mailto:Brokers@cloverhealth.com)

1-855-979-2236

## New Broker Portal

Clover Health’s broker portal is a one-stop shop for agents and agencies. Agents and agencies will have their own unique log-in and dashboard. On the portal you as the agent or agency will be able to:

- track your agencies book of business
- see top agencies in your downline hierarchy (agents will not have this access)
- view/download commission statements
- reporting on your agents and downlines (agents will not have this access)
- search members / request ID cards
- track application status
- enjoy easy-to-click links
- and more, all at your fingertips!

Agents and agencies will have different views of their portal and dashboard.

Training documents are available on Clover’s website by selecting the For Brokers tab and Helpful Resources. Linked here: [cloverhealth.com/brokers/helpful-resources](https://cloverhealth.com/brokers/helpful-resources)

Example of agency dashboard to the right.

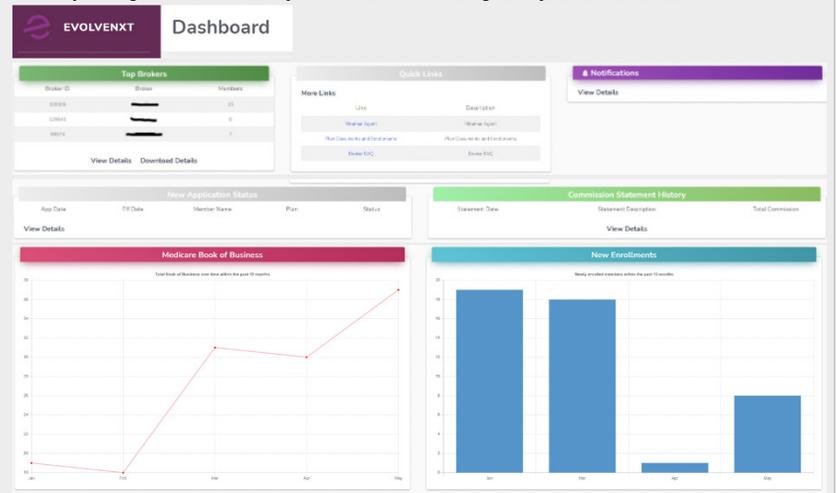
To understand how to navigate the platform, see this helpful video: [youtube.com/watch?v=ktUy8sn49Lc](https://youtube.com/watch?v=ktUy8sn49Lc)

### 1. Agency Portal

The Agency Portal communicates with agents, giving them details about their membership as well as customized communications from the health plan

#### 1.1 Dashboard

When you log into the Portal, you are directed straight to your dashboard



# Agent Support and Agent Marketing

## Marketing Portal

Agents and agency admins also have access to a marketing portal that allows them to order and/or download marketing materials to help enable them to sell.

**Location:** From our website, go to the [broker marketing portal](#).

**User setup:** Individual agents are enabled automatically once they complete their appointment program. They must request access once they are RTS. Until then, they will not be able to access the portal.

**If you have forgotten your username, please contact [CloverFulfillment@alliedprinting.com](mailto:CloverFulfillment@alliedprinting.com) for assistance.**

**Clover Health**

**Welcome to the Broker portal.**

If this is your first time logging in, please click the "Request Access" button below to complete the registration process. Within 24 hours, you will receive an email with your new login credentials. When requesting access, please be sure to use the same email address that is tied to your Sentinel Elite account.

Last, please note that you will not be allowed to enter the portal until you have completed your appointment with Clover for 2020 or 2021!

Username

Password

If you have forgotten your username, please contact [CloverFulfillment@alliedprinting.com](mailto:CloverFulfillment@alliedprinting.com) for assistance.

**Materials:** Agents will be able to access, order, and download the following types of materials:

- enrollment kits
- sales and marketing materials
- plan brochures, flyers, postcards, social media ads, and more!
- sales and marketing event supplies
- sales presentations
- business cards

**Order restrictions:** Agents will be limited to ordering just 20 enrollment kits per AEP. This is meant to limit unnecessary orders to individual agents. If you need more, please reach out to your local sales representative and we can increase the quantity.

However, agency restrictions are much less restrictive. Agency enrollment kit orders will be approved on an as-needed basis after the initial distribution. In addition, Agencies should partner with their local area sales managers to access kits from a local Clover Health office, which will have plenty of kits throughout AEP.

## Compliance

Clover Health maintains an active and robust set of agent oversight activities. We will work with your compliance team to ensure there is complete transparency about the type and scope of compliance activities that will be expected of your agency before, during, and after AEP.

## Marketing Allegations and Grievances

### Members' right to file a Grievance or CTM:

Members are allowed to file grievances and CTMs at any moment they feel dissatisfied or misled by any individual involved in their enrollment and health services. Agents will sometimes be part of these complaint investigations. If Clover deems the agent's involvement with the case is necessary, an email will be sent to the agent with instructions on what is needed.

### Agent responsibilities in response to Grievances and CTMs:

Clover requires that all sales persons or plan representatives respond to any marketing allegation or member grievances sent by the plan within 48 hours of receipt. Failure to comply with the health plan's requirements may result in suspension of marketing of any of the plan's products or termination.

All marketing allegations are thoroughly investigated by Clover's Agent Oversight Committee. In the event of an allegation, the salesperson or plan rep may not contact the member. When a decision is reached, agents will receive an email letting them know the case's determination and any required disciplinary action. Disciplinary action may include a training refresher, suspension, or termination.

## Secret Shopper Program

### Overview of Clover Health's Secret Shopper program:

Clover has a secret shopper program for the 2021/2022 season. We have contracted with a third party to ensure everyone is selling compliantly. Secret shoppers will be attending both formal and informal events as well as appointments.

Any agent who scores less than 85% will be reviewed automatically. If any deficiencies are deemed high risk, the agent will be evaluated for disciplinary action, such as retraining, ride along, or mock evaluations.

Agents who "no show" a secret shopping appointment (i.e., agents who set up an appointment but fail to show up, or who fail to reschedule a planned appointment) will receive a score of zero on the secret shopping report and will be required to attend mandatory retraining.

## Clover's Compliance Team

Chief Compliance Officer:

Wendy Richey, [Wendy.Richey@cloverhealth.com](mailto:Wendy.Richey@cloverhealth.com)

Compliance Director:

Robert Davis, [Robert.Davis@cloverhealth.com](mailto:Robert.Davis@cloverhealth.com)

Agent Oversight Associate:

Joany Delgado, [Joany.Delgado@cloverhealth.com](mailto:Joany.Delgado@cloverhealth.com)

## FAQ

### 1. Will 2022 onboarding and appointments apply to 2021 as well?

- Yes. Clover Health has designed the 2022 training and tests to apply for both 2021 and 2022 appointments.

### 2. Is AHIP required as part of or in addition to the Miramar:Agent appointment process?

- Yes, AHIP is part of the Gorman appointment process. There is also an option to take an equivalent certification that will cost the agent \$45. During the appointment process, Gorman will simply ask for an AHIP certificate verifying that the agent completed the training. Agents simply need to upload their AHIP certificate and then they can move to the next step in the appointment process.

### 3. Do agents get a notification in the Gorman/Miramar system once their appointments/cert is completed and they are RTS?

- Yes, each agent's dashboard in Miramar:Agent will display their RTS for each state they became appointed in. They will also receive an email from Miramar:Agent/Clover confirming their appointment and RTS status for each state.

### 4. Background checks: are they required by CMS? Is this a requirement of the FMO?

- This happens as part of the appointment process via Gorman/SE. It is a requirement that every appointed agent (RTS or not) passes a Level 1 background check.

### 5. Does Clover Health cover the state appointment cost in Miramar:Agent?

- Clover covers two states at no cost to the agent. Any additional state selected by the agents will cost \$6 per additional state selected.

### 6. Does Clover verify that each agent is licensed in each state they plan to sell?

- Yes, the last step in our appointment process is an automated license check that Gorman runs directly through NIPR. The check is completed daily by Gorman, so the agent must remain licensed through the entire year in order to continue receiving their commissions and ability to sell Clover.

### 7. My agency has a call center. What additional steps do I need to take in order to have my agents sell telephonically?

- Clover requires that agencies with call center capabilities provide a brief set of additional information on the operations, administration, and compliance programs built around the call center. Clover does allow telephonic enrollments, given certain Compliance and Oversight guidelines and expectations are met. Please inquire for more information.

### 8. Does Clover Health have a script available for telephonic enrollments?

- Yes, Clover has a telephonic enrollment script for 2021 and 2022 that is provided upon request.

### 9. When can I change groups/agencies?

- Agents can change agencies only if certain conditions are met. Please see Transfers / Group Changes / Hierarchy Changes on page 4 for more information.

**Reminder:** Agents are allowed one agency change per year (after their initial agency/upline selection). Clover also has a blackout period.

## 10. What is the agent's writing number?

- Agent's NPN

## 11. Helpful resources?

- Check the below links first!

## Clover Health Website

### Provider / Formulary Lookup:

[cloverhealth.com/brokers/provider-formulary-lookup](https://cloverhealth.com/brokers/provider-formulary-lookup)

Where to look up doctors and RX

### Helpful Resources:

[cloverhealth.com/brokers/helpful-resources](https://cloverhealth.com/brokers/helpful-resources)

Documents for our platforms

### Broker FAQ:

[cloverhealth.com/brokers/frequently-asked-questions](https://cloverhealth.com/brokers/frequently-asked-questions)

Questions answered

Platform how to on your book of business & commissions

### Broker Marketing Portal:

[brokers.cloverhealth.com](https://brokers.cloverhealth.com)

SWAG Ordering, Flyers, Postcards, Enrollment Kits

### Enrollment Documents and Enrolling:

[cloverhealth.com/brokers/plan-documents-enrollment](https://cloverhealth.com/brokers/plan-documents-enrollment)

Enroll Members, SOA, Summary of Benefits

**If there are any additional questions, please reach out.**

