

PY 2025 Multiplan Telephonic Sales and Enrollment Script

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PURPOSE: THIS IS A MULTI-CARRIER TELEPHONIC SALES AND ENROLLMENT SCRIPT

This Telephonic Sales and Enrollment Script is/will be used by licensed sales agents who will provide Medicare Beneficiaries with information about available Medicare Advantage plans and Medicare Prescription Drug Plans for the Health Plans contracted by [Innovative Financial Group, Healthcare Planning of America]. It can be used as an inbound and outbound script with the necessary additions for each.

The script will review the following information as outlined below:

1. Introduction
2. Collection of basic information
3. Scope of Appointment
4. Qualifications Section
 - a. Healthcare Decisions/Power of Attorney
 - b. Eligibility
 - c. Permanent address/collection of phone/email
 - d. Other coverage
 - e. Election periods
5. NEADS Analysis
6. Selling Process
 - a. Plan Presentation
7. Closing the Sale
8. Enrollment
9. Closing the call

INTRODUCTION - INBOUND

- *"Thank you for calling [Innovative Financial Group, Healthcare Planning of America]. My name is [First and Last Name]. I am a licensed sales agent. Who do I have the pleasure of speaking with?" (Agent to wait for caller to respond).*
- *"Please know our call will be recorded for quality and training purposes; is it ok if I continue?" (Agent Note: If beneficiary objects, end the call using the "Close Call" scripting near the end of this document).*
- *"How may I help you today?" (Agent to acknowledge the inquiry if the caller would like to learn about Medicare plan options and your willingness to assist by stating): "I'll be happy to help you with that. In order to provide you information about the plans available in your area, may I have your zip code, county and state?" (Agent must obtain this information to view plans in the area)*
- *Probe further to determine if the call is a sales call.*
- *[If not a sales call (claims, billing, etc.), do not continue to probe for sales opportunity, but connect them with the appropriate area stating the following: "I'm sorry but you've reached the sales department. Let me transfer you to [Dept.] where they can help you."]*

INTRODUCTION - OUTBOUND

(For use when making outbound calls only to those who have responded to a lead - either online or via a BRC – requesting and providing permission for a call about Medicare plans. For outbound calls, the Agent must have a valid PTC or BRC already completed by the beneficiary, as well as a completed SOA, dated at least 48 hours prior to the outbound call/appointment.)

- *“Hi, may I please speak with [First Name]? “(If beneficiary is not available, advise you will call back) (When beneficiary is on the line)” Hello, this is [Agent First and Last Name Name], and I am a Licensed Sales Agent with [Agency Name]. I am calling today in response to your request for Medicare plan information [in your voice mail/through the mail or form on our website].”*
- (If agent does not have beneficiaries zip code) *“In order to provide you information about the plans available in your area, may I have your zip code?”* (Agent must obtain this information to view plans in the area,

BOTH INBOUND AND OUTBOUND

- **(Important Agent Note:** Per CMS Final Rule regulations, one of the following revised versions of the TPMO disclaimer must be read verbatim **within the first minute of the call**). The disclaimer must note the number of organizations and plans/products in the caller’s area; therefore, the agency must have an automated process in place to identify the caller’s area or the agent must ask for zip code prior to reading the versioned/specific disclaimer.
 - (If a TPMO does not sell for all MA organizations and/or Part D sponsors in the service area the disclaimer consists of the statement:) *“We do not offer every plan available in your area. Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.”*
 - (If the TPMO sells for all MA organizations and/or Part D sponsors in the service area the disclaimer consists of the statement:) *“Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with plan choices.”*
- *“Just so you know who you are speaking with, and how we can help you find a Medicare plan with the benefits you are looking for, let me tell you a little bit about [Innovative Financial Group, Healthcare Planning of America].”*

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[Innovative Financial Group, Healthcare Planning of America] is not a government agency, or a health insurance carrier. We help beneficiary look at a variety of Medicare plan options to find a plan right for your needs, and we can help you enroll in a plan you like if eligible.)

COLLECTION OF BASIC INFORMATION

- *"To make sure we have the accurate information, do you mind providing the following information?"* (Agent will collect this information from the caller. This information is voluntary, and if the caller does not wish to provide, then agent must move forward).
- *"May I have your First and Last Name?"*
- **Phone number:** *"In case we get disconnected during this call, may I have a phone number to call you back?"* (Permission is for one time use only)

SCOPE OF APPOINTMENT

Agent Note: For **outbound** calls, the Agent must have a valid PTC or BRC already completed by the beneficiary, as well as a completed SOA, dated at least 48 hours prior to the outbound call/appointment.

- *"I work for [Innovative Financial Group, Healthcare Planning of America], and in your area, we have a wide variety of plans such as [Medicare Advantage plans, Medicare Advantage Prescription Drug plans, Stand-alone Prescription Drug plans, Medicare Supplements Insurance Plans, Optional Supplemental Benefits (OSBs), Stand-Alone Vision, Stand-Alone Dental]".* (Agent to list out all product types available). *"Would you like to discuss all of these options or are you only interested in certain ones?"* (Must wait for an affirmative response and proceed accordingly based on beneficiary's choice). *"I can give you a brief overview of each of these plans, then you can decide which plan might be best for you based on your needs. Would that be ok?"* (Agent to wait for response). Note: For all calls, agents should only be discussing plans that fall within the above noted SOA.
- *"This conversation has no effect on your current or future health coverage unless you enroll in a plan today. Talking to me does not obligate you to enroll or automatically enroll you in a plan."* (An affirmative response is required). Inform caller of available plans in the area (mention ALL that are available).

PRELIMINARY QUESTIONS

Decision Maker:

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- *“Are you interested in discussing Medicare plan options for yourself or for someone else, such as a family member, guardian or someone that you are authorized to make decisions for?”*
 - If calling on behalf of someone else, skip to 1a.
 - If self, ask *“Do you usually have help making your healthcare decisions?”*
 - i. If NO, prospective says they make their own healthcare decisions, continue to next qualifier question. (**Agent note:** Even if the beneficiary indicates they do not have a guardian or POA, throughout the call, be sure to be on the lookout for competency issues or other statements or questions that indicate that the individual generally consults with others to make this type of decision. If so, and even if that individual is not the POA, follow scripting below to invite the person to join the call). For example. If the member indicates another family member helps them with DR appointments, getting prescriptions, etc. the agent should clarify if that person is the POA and a part of the member's decision-making process.)
 - ii. If yes: *“Would you like to have that person on this call to help discuss plans today?”*
 - 1. If yes: *“Are they available now or should we discuss at a later time when they are available?”*
 - a. If available and person joins the call, ask: *“Are you the legal representative or someone who is legally able to act on behalf of the beneficiary? For example, do you have a durable Power of Attorney or court appointed guardianship that allows you to make medical and insurance decisions for them?”*
 - i. If yes, *“Ok, may I have your name, and what is your relationship to the beneficiary? Are you the legal representative or someone who is legally authorized to act on behalf of the beneficiary under the applicable state law? And can you provide written documentation evidencing your authority if requested by CMS? For example, do you have a durable Power of Attorney, or a court appointed guardianship?”*
 - ii. If no, *“Okay, great. You can both stay on the line, and we can continue our conversation, but if [beneficiary name] decides to enroll in a plan today, he/she will need to remain on the call and complete the enrollment himself/herself.”*
 - iii. If no (for someone else), *“Ok, no problem. I can give you general information about the Medicare plans, but we’ll need to bring them on the phone if they decide they want to enroll, ok?”*
 - 2. If no: *“We will be shopping for Medicare plans and the plan you select could change your health insurance coverage. If [person] helps you make*

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healthcare decisions, are you sure you would not like [him/her] on the line to help you decide what is best for you?"

- a. If yes, "Ok, no problem. I can give you general information about the Medicare plans, but *if they are your legal representative*, we'll need to bring them on the phone if you decide you want to enroll. Would you like to continue or reschedule when they can be available?"
 - i. If wants to have person on the line, offer to set a call back or an appointment for a time in which the other person will be able to be on the call.
- b. If no, "Are you sure you would not like [him/her] on the line to help you decide what is best for you?"
 - i. If does not want person on the line, continue. **Agent Note:** Even if the beneficiary does not want the person on the call, agent should keep this in consideration throughout the call, and ensure the beneficiary has time/opportunity to consult with the individual prior to enrolling.

*"Before we continue, I have a few qualifying questions to *determine your Medicare eligibility*. These questions are optional to answer, however they will help me determine what type of plan may be right for your needs."*

Medicare:

- "Do you have or will soon have Medicare Parts A and B?" (**Agent Note:** follow your own agency's leadership direction for direction of "soon".)
- If yes, go to the next qualifier.
- If no Medicare soon, state: "I'm sorry, but right now you don't qualify for a Medicare health plan. Please give us a call back approximately three months prior to your Medicare benefits becoming effective." Go to 'Closing the Call'.
- If only has Part A or B, state: "I'm sorry, but right now you don't qualify for a Medicare health plan. But you may qualify for a Part D plan which only requires Medicare Part A and/or B." Go to the next qualifier.

Permanent Residence:

- "Do you mind sharing your permanent home address?"
- **Agent Note:** If caller doesn't want to provide, must move forward without it.
- (**Agent Note:** If caller is unsure *of which is their permanent address*, it would be the address on file with Social Security Administration, the state where they pay taxes, where they are registered to vote, etc.)

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- *"Would you like to provide your phone number so we can contact you in the future? This is optional."*
 - Agent to read TCPA Disclaimer: [Innovative Financial Group, Healthcare Planning of America] have permission to have a licensed sales agent contact you in the future about plan information and your Medicare enrollment options? Your consent is voluntary and allows us to contact you via phone call or text messaging, [even if the number is on a Do Not Call registry]. You may contact us to change your preferences at any time. Changing your preferences will not affect your eligibility for [Carrier name] enrollment or benefits. Data use charges and rates from your cellular carrier may apply." (If permission is given, agent to confirm phone number. If not, need to document and follow agency's procedures for adding caller to DNC list).
- E-Mail: *"Would you like to provide an email address that we can use to contact you? This is the fastest and easiest way for us to send you information, but this is optional, and you can opt-out of the messages at any time. The email would be used to contact you as an alternate line of communication with updates to plan details or marketing information."*
- *"Would you like to tell us if you are you a veteran?"* (If a Veteran, thank them for their service.)

Other Coverage/Retirement Benefits:

"Do you have other coverage currently such as an Employer, Individual Major Medical, Employer Group Medicare plan, retirement benefits for healthcare, VA benefits or Tricare for Life/ChampVA?"

- If no, continue to next Qualifier section.
- If yes, probe to determine.
- If employer, inquire if they will be retiring or losing that coverage and proceed if appropriate.
- If individual, ask if they will be ending that coverage to prevent duplication of coverage.
- *"Are you currently employed?"* (yes or no)
- *"Are you or a family member/spouse receiving health insurance through an employer or union?"* (yes or no)
- If answer is No, *"Are you, or a family member/spouse, eligible to receive retiree health insurance through a former employer or union?"*
- If yes, *"Enrolling in a Medicare Advantage Plan with Drug coverage or a Medicare Prescription Drug plan may impact your ability to keep your Union Medical or Drug coverage. You may want to talk with your Union before proceeding with enrollment to learn if enrolling in this plan will impact your current Union Medical or Drug Plan."*
- If yes, refer the caller to the applicable agency and go to 'Closing the Call'.
- If VA benefits, discuss use of VA facility (or not) to determine type of plan that may or may not be needed. *"VA Healthcare and Medicare Advantage are separate. VA Healthcare cannot bill Medicare Advantage and Medicare Advantage cannot bill the VA. Having a Medicare Advantage plan will not disrupt VA healthcare services. An MA plan may be helpful to consider for those with VA as it would allow access to additional civilian providers within the MA plan network".*
(**Agent Note:** VA Healthcare benefits are different from Tricare for Life and ChampVA.)

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- If Tricare for Life or ChampVA, explain that *“benefits with Tricare for Life or ChampVA are generally more comprehensive than most other types of coverage available”*, using the detailed information below. Agent should explain to the beneficiary that *“enrolling in a plan will affect their Tricare or ChampVA*, i.e. how the claims will pay differently and require coordination by the beneficiary and their provider, Tricare/ChampVA will become the secondary insurance if an MA/MAPD plan is selected, the beneficiary will be limited to the network of providers on the MA/MAPD vs. Tricare where they can use any provider that accepts Original Medicare, the MA/MAPD plan cannot only be utilized for additional benefits like dental or hearing. Therefore, while they can enroll in an MA/MAPD plan, it’s not recommended.” After explaining the issues, ask the beneficiary, *“Do you still wish to proceed with this call to learn about MA/MAPD options?”* If yes, proceed. If no, go to ‘Closing the Call’.

Agent Note/Background on Tricare For Life:

- Coverage for retired military and spouses who are on Medicare
- Coordinates seamlessly with Original Medicare
- Includes drug coverage without a coverage gap; coverage in general is likely to be more comprehensive than what is covered under a Medicare Advantage Prescription Drug Plan
- Tricare for Life beneficiaries have the option of purchasing standalone dental and/or vision coverage via the Federal Employees Dental and Vision Insurance Program (“FEDVIP”)
- **Enrolling in a Medicare Advantage plan is not recommended for Tricare for Life beneficiaries, because**
 - Tricare for Life coverage is more comprehensive than what is offered under Medicare Advantage plans because it has no network requirements, and no out-of-pocket costs
 - Tricare for Life becomes secondary to the Medicare Advantage plan
 - An MA plan will require out-of-pocket payment of deductibles/copayments, and members will have to use the MA plan’s network; and
 - Tricare for Life and MA plans do not coordinate benefits, so the member would be required to coordinate billing on their own, and it will complicate the claims process

Agent Note/Background on ChampVA:

- Healthcare for the spouse or child of a 100% disabled or deceased Veteran
- Coordinates seamlessly with Original Medicare
- Includes drug coverage
- CHAMPVA beneficiaries have the option of purchasing standalone dental coverage through the VA Dental Insurance Program (“VADIP”)
- Enrolling in a Medicare Advantage plan is not recommended for CHAMPVA beneficiaries, because
 - CHAMPVA coverage is more comprehensive than what is offered under Medicare Advantage plans because it has no network requirements, and no out-of-pocket costs
 - CHAMPVA becomes secondary to the Medicare Advantage plan

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- An MA plan will require out-of-pocket payment of deductibles/copayments, and members will have to use the MA plan's network; and
- CHAMPVA and MA plans do not coordinate benefits, so the member would be required to coordinate billing on their own, and it will complicate the claims process

ELECTION PERIOD

- Is this call taking place during AEP [10/15 through 12/7]?
- If during AEP, probe to determine if eligible for other election periods (IEP/ICEP or SEP) and if so, determine if the beneficiary desires an effective date earlier than January 1:
- If yes, determine the election period to which the beneficiary qualifies.
- If no, continue with the call.
- If NOT during AEP, state: *"Since we are currently outside the Medicare Advantage & Prescription Drug Plan Annual Enrollment Period, which run from October 15th to December 7th and the Open Enrollment Period from January 1st to March 31st each year, you will need to have a Special Election Period (SEP) in order to qualify for a Medicare Advantage or Prescription Drug Plan. There are several election periods for which you may qualify, based on your circumstances. I want to ask a few questions to determine if you are eligible to enroll today, ok?"* (Refer to Medicare Managed Care Manual Chapter 2 - Medicare Advantage Enrollment and Disenrollment, Section 30.4 - Special Election Period (SEP))
- Does the caller qualify for an election period now? Ask the following questions until you receive a "Yes" response. Once you receive a "Yes", educate the caller about the relevant SEP, for example if SEP MOV, advise you have one month before and two months after to complete your enrollment. Then continue.
 - *"Are you new to Medicare?"* (ICEP-Initial Coverage Election Period)
 - *"Are you enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP)?"*
 - *"Have you recently moved outside of your plan's service area, or have you moved, and this plan is a new option? If yes, what was the date?"*
 - *"Have you recently been released from incarceration? If yes, what was the date?"*
 - *"Have you recently returned to the United States after living permanently outside of the United States? If yes, what was the date?"*
 - *"Have you recently obtained lawful presence status in the United States? If yes, what date did you obtain this status?"*
 - *"Have you recently had a change in your Medicaid (new to Medicaid, had a change in level of Medicaid assistance, or lost Medicaid)? If yes, what date was this change?"*
 - *"Have you recently had a change in your Extra Help paying for Medicare prescription drug coverage (newly received Extra Help, had a change in the level of Extra Help, or lost Extra Help)? If yes, what date was this change?"*

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- *“Do you have both Medicare and Medicaid or is your state helping to pay for Medicare premiums or do you get Extra Help paying for your Medicare prescription drug coverage, but you haven’t had a change?”*
- *“Are you moving into, live in, or recently moved out of a Long Term Care Facility (example, nursing home)? If yes, as of what date?”*
- *“Have you recently left a Program of All-Inclusive Care for the Elderly (PACE)? If yes, when did you leave?”*
- *“Have you recently involuntarily lost creditable prescription drug coverage (as good as Medicare’s)? If yes, what was the date?”*
- *“Are you losing or leaving coverage you had from an employer or union? If yes, what was the date?”*
- *“Do you belong to a pharmacy assistance program provided by your state?”*
- *“Were you enrolled in a plan by Medicare (or your state) and you want to choose a different plan? If yes, what date did your enrollment in that plan start on?”*
- *“Is your plan ending its contract with Medicare or is Medicare ending its contract with your plan?”*
- *“I was affected by an emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA) or by a Federal, state or local government entity. One of the other statements here applied to me, but I was unable to make my enrollment request because of the disaster.”*
- *“I’m in a plan that’s had a star rating of less than 3 stars for the last 3 years. I want to join a plan with a star rating of 3 stars or higher.”*
- *“I’m in a plan that was recently taken over by the state because of financial issues. I want to switch to another plan.”*
- *“Were you enrolled in a Special Needs Plan but have lost the Special Needs qualification requirement to be in that plan? If yes, when?”*
- *“If none of these statements applies to you, is there another reason you believe you may be eligible to enroll?”*
- If SEP **is** determined, state: *“Based on the information you’ve provided, it appears you do qualify for an election period to enroll now.”* Continue with the call.
- If SEP is **not** determined, state: *“I’m sorry but at this time it does not appear that you qualify for a special election period to enroll in a plan now. The Annual Enrollment Period is from October 15 through December 7 when you can change plans. Please feel free to contact us once the Annual Enrollment Period begins.”* Go to the ‘Closing the Call’.
- **Required Privacy disclaimer:** *“Please be aware that you are not required to give any health-related information unless it will be used to determine your enrollment eligibility in the plan. If you choose not to provide the health information that is necessary to determine enrollment eligibility, then you may not be able to enroll.”*

NEADS ANALYSIS PROCESS

Agent Note: The purpose of the suitability assessment is to determine plan appropriateness and help the beneficiary to select the plan best suited for their needs. Although you are providing guidance, ultimately the beneficiary must decide which plan, if any, is right for them. Assess their situation through a needs/NEADS analysis. A thorough NEADS Analysis must always be performed to ensure you are helping the beneficiary pick the plan that will best meet their needs. **Find out what they have Now, what they Enjoy about what they have, what they would Alter, who is the Decision maker, and help them find Solutions.** Probing questions should be limited to determining what factors are important to the beneficiary (examples are below).

- *"I am going to ask you some optional questions to help determine the plans best suited for your needs."*
 - *"What is your current coverage for health? RX, dental, and vision?"*
 - *"Who is your current primary care physician?"* This information is crucial to properly communicate to the beneficiary whether their PCP is in or out of network.
 - *"Do you see any specialists? If so, who?"* Just like the PCP, specialists are very important and should also be assessed for whether they are in or out of network.
 - *"What is your preferred hospital?"* This information is important to properly communicate to the beneficiary whether their preferred hospital is in or out of network.
 - *"Do you use any other medical facilities?"* It is important to review any medical facilities to properly communicate whether the facility is in or out of network.
 - *"What medications do you take regularly?"* This information is crucial to properly determine coverage and potential cost impact to the beneficiary.
 - *"What is your preferred pharmacy?"* This is important to properly communicate to the beneficiary whether their pharmacy of choice is in or out of network.
- Additional examples of questions to ask during the NEADS analysis include, but are not limited to:
 - *"What do you pay for each?"* Quantify per month and year.
 - *"What do you enjoy about your current coverage? Any benefits, doctors, hospitals, cost or other feature preferences?"*
 - *"What would you add or alter to have coverage you'd like even more?"*
 - *"What are you hoping to gain by changing your coverage arrangement?"*
 - *"Is anything more important to you – like health vs Rx benefits?"*
 - *"Any preference for plan types, like HMO or PPO?"*
 - *"Is travel or living elsewhere at times part of your lifestyle?"*
- CMS regulations require that agents ensure that, prior to an enrollment, CMS' required questions and topics regarding beneficiary needs in a health plan choice are fully discussed. Topics include:

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- Information regarding primary care providers and specialists (whether or not the beneficiary's current providers are in the plan's network)
 - Prescription drug coverage and costs (including whether or not the beneficiary's current prescriptions are covered)
 - Pharmacy costs
 - Costs of health care services
 - Premiums
 - Benefits
 - Specific health care needs
- Agent to provide recap/Summary: *"I'll summarize my notes for you. Did we get it all? What else should we add to have a complete picture?"*
 - (Must read the following disclaimers as appropriate for the types of plans available in the area)
 - (If Special Needs Plan(s) are available in the caller's area, before discussing, state:) *"In your area we do offer [Chronic Care and/or Dual Eligible] Special Needs Plan(s). These are plans specifically designed for anyone who:*
 - *(If Chronic Care SNP is available:)) "has been diagnosed with [list conditions of available CC SNPs such as, Diabetes, Cardiovascular Disease, etc.]. Would you like to hear more about this plan?"*
 - *(If Dual Eligible SNP is available:) "has both Medicare and Medicaid. Would you like to hear more about this plan?"*

SELLING PROCESS

- **(Agent note:** Determine if there is a suitable plan for the beneficiary based upon a full NEADS analysis. The agent needs to compare all plans that may be in the best interest of the beneficiary, unless the beneficiary specifically states that they only want a particular plan.)
- If there is a suitable option, state, *"Based on your needs, the [plan name(s)] seem(s) like a good option for you."* **(Agent note:** explain why the plan(s) seem like the best fit for their needs. For example, if low premiums and prescription coverage are important, explain that these are features of the plan(s) you're suggesting. Then ask if they'd like to hear more details about the plan(s).)
- If yes, continue.
- If no, probe further and then continue.
- If there is no suitable option (i.e., because of their area, current coverage exceeds coverage options available, etc.), state the following: *"Based on the information you have provided, it appears that we may not have a plan that will work for you."*
- **(Agent note:** explain to the caller why you believe there may not be a suitable plan.)

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- If the caller does not agree and wishes to continue discussing Medicare plans, continue through the script.
- If the caller agrees that there is not a suitable plan for the caller, go to the 'Closing the Call'.
- **DURING AEP:** if discussing a plan that will NOT be renewing for the upcoming plan year for a beneficiary with IEP/ICEP or SEP for current plan year, state {verbatim}: *"[Carrier name, plan type, contract/PBP number] will not be available in this area effective January. You may choose to enroll in the plan, but the coverage will automatically end on December 31. You are entitled to enroll into a new Medicare Advantage or Prescription Drug plan between October 15th and the end of February. However, if you want the new plan to be effective January 1st, your completed application must be submitted and received by December 31st. If you do not enroll into a Medicare Advantage or Prescription Drug plan by December 31st, you will be disenrolled from your current plan and only have Original Medicare as of January 1st."*

PLAN PRESENTATION

- Is the plan of interest a stand-alone PDP plan or Medicare Advantage plan?
- If MA/MAPD plan: Review the plan(s) of interest by providing information on the plan (Agent can read from the Evidence of Coverage or Summary of Benefits, especially for those services for which you routinely see a doctor):
- Ensure agent offers to review provider network status and medication coverage.
- Premium
- Part B premium reduction (If applicable)
- Medical deductible (If applicable)
- Part B deductible (If applicable)
- Pharmacy (Part D) deductible and tiers it applies to (If applicable)
- In Network Benefits (and out of network if PPO/PFFS plans) for:
 - Acute Inpatient Hospital Care
 - Hospital Care
 - Doctor Office Visits (if you have not done so, offer to look up any providers and prescriptions. If they decline the offer to look up their prescriptions, remind them *"I suggest if you do have prescriptions, we look them up since, it is important to ensure they would be covered on the plan you select, to have an idea of the costs. We can also do this later in the process, prior to enrollment, if you prefer."*)
 - Primary care provider (PCP)
 - Specialists
 - Must include inpatient and outpatient Mental Health services
 - Preventive care
 - Emergency room (including the explanation)
 - Urgently needed services (including the definition)

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- The agent should explain that this is not a hearing/dental/vision “rider” but a full plan.
- The Agent should then inquire as to whether the beneficiary is interested in reviewing any other benefits included in the EOC or SOB.
- Upon request from the beneficiary, additional benefits should be reviewed:
 - Dental Benefits
 - Vision Benefits
 - Hearing Benefits
 - Podiatry Benefits
 - Chiropractic Benefits
 - Medical Equipment Benefits
 - Rehabilitation Benefits
 - Coverage Gap/Catastrophic Coverage
 - Maximum out-of-pocket (MOOP) both in and out-of-Network (OON)
- If stand-alone PDP plan:
 - Are there MAPD plans in their area that seem like they may meet their needs?
 - If no, state: *“I will be happy to go over the benefits our PDP plans offer with you in more detail.”* Review the following: Monthly Premium and plan stages including any Rx deductible, tiers, and cost-shares (at least for 30-day retail), coverage gap and catastrophic level. Offer to lookup any medications to determine coverage under the plan. If they decline the offer to look up their prescriptions, remind them *“I suggest we look them up since, it is possible they may not be covered or require prior authorization and may lead to higher than expected out of pocket costs.”*
 - If yes, review the advantages of a MAPD plan. For example, *“I will be happy to review our PDP plans with you. We also have plans in your area called Medicare Advantage Prescription Drug plans which combine both medical and prescription drug coverage. Do you mind me asking what you have in place for medical coverage? May I tell you more about our Medicare Advantage plans to see if we have anything that meets all of your needs?”*
 - If yes, compare the premiums of a PDP and the MAPD plans in their area. If the caller has medical coverage other than Medicare and tells you how much they pay for their premium, add the cost of their premium to what our PDP premium would be and compare that total to the premium of our MAPD plans in their area.
 - If no, continue with PDP plan discussion.
- Ask the caller if they have any questions or if they’d like to discuss any other specific benefits of the plan in more detail.
 - If yes, answer questions and/or provide the plan details as requested and then continue. **(Agent Note:** The prompt to provide other plan details may be indirect, such as a member telling you they need oxygen or transportation. If additional benefits are reviewed, all limitations should be reviewed as well, such as allowances and frequencies on services for dental or vision.)

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- If no, continue.

TRANSITION TO ENROLLMENT

- *“Mr./Ms. [beneficiary name], if you are ready to enroll today, we will now move to the enrollment process.”*

FOR INBOUND CALLS

- **For Inbound Calls read:** *“I can enroll you today over the telephone in this [plan name]. Enrolling in this plan today will replace the current [clarify existing coverage type] coverage that you have today. Once approved by Medicare, your new [clarify new plan coverage type] plan coverage will begin on [effective date]. Would you like to proceed with enrollment in the selected plan?”*
- If no: probe to answer any additional questions or if beneficiary is not ready to enroll, end call.
- If not interested in telephonic enrollment, state: *“There are other options available for you to enroll.”*

Option 1: Appointment:

- *“We can make an appointment for [a local licensed sales agent/me] to sit with you in person.”*
- Ask if there will be anyone else who has Medicare or who will soon have Medicare who will be interested in hearing the Medicare sales presentation.
- Help the beneficiary select a date and time that will meet their needs based on available appointment slots.
- Read the Scope of Appointment (SOA) {verbatim} to any other Medicare beneficiaries who will also be present at the appointment. All Medicare beneficiaries who will be present at the appointment must reply with a clear “yes” in order to mark any Medicare plans on the SOA:
 - Agent to read SOA language listed previously
 - (Agent Note: Wait to receive a YES or NO response. Based on the answer provided, select the appropriate option in the system.)
 - *“Agreeing to this meeting does not affect your current or future Medicare enrollment status, nor will it obligate you to enroll or automatically enroll you in a plan.”*
 - Document any special instructions in the appointment comment section.
 - Document appointment and product(s) of interest.
- (Agent Note: Ask this consent question (PTC) and state the disclosure {verbatim}.): *“Can [a local licensed sales agent/I] follow-up with you afterward? We would like to ensure you have all the information you need and to answer any other questions you may have. Your consent is voluntary and allows us to contact you via text messaging. You may contact us to change your*

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preferences at any time. Changing your preferences will not affect your eligibility for [Carrier name] enrollment or benefits. Data use charges and rates from your cellular carrier may apply.”

- Go to the ‘Closing the Call’.

Option 2: Beneficiary to self-enroll on agency’s website.

- “You can visit our website at [website URL address] and enroll online.”
- Go to the ‘Closing the Call’.

Option 3: Send Text Message Link.

- *“I can text you a link for you to access the plan information, and you can then complete the enrollment for yourself. I can help you walk through that process, if you would like? Is the phone number you provided previously [insert phone number] the number I should use to send you a link to the plan’s benefits?”*
- If no: *“What is your mobile phone number? _____”*
- *“Is it ok if I send you a text message? Standard text messaging and data rates may apply.” One time consent only.*

Option 4: Send Email message link.

- *“I can email you a link for you to access and you can self-enroll on our website.”*
- Agent to gather email and send link to beneficiary.
- (If beneficiary does not want to enroll today- agent should ask to setup a future appointment)
“Mr./Ms. [beneficiary name], If you would like, we can schedule an appointment for you [with a local licensed sales agent who/so we] can review plan options [in person, virtual (i.e. WebEx, zoom), phone call]. What date and time would be convenient for you?”

FOR OUTBOUND CALLS

- **If Outbound Call read:** *“In order to enroll, I will need you to call me back directly since all enrollments must be done on an inbound call. Do you have a pen and paper handy so that I can provide you with the number to call me back?”*
- *“Great, my number is [XXX-XXX-XXXX]. I will be waiting for your call back to get started. I look forward to talking to you in a few minutes.”*
- If the number provided is not a direct-dial line, please be sure to provide your full name at this time as well.
- **When inbound call back is received:** *“Thank you for calling [agency partner name]. My name is [First and Last Name]. I am a licensed sales agent. Who do I have the pleasure of speaking with?”* (Agent to wait for caller to respond). *“Please know our call will be recorded for quality and training purposes; is it ok if I continue?”* (**Agent Note:** If beneficiary objects, end the call using the “Close Call” scripting.)

ENROLLMENT

Telephonic Enrollment:

- Recap plan selection and desire to proceed: *"Based on what we have discussed, it sounds like you are interested in [plan name, type and contract number with PBP]. Is that correct?"*
- If yes, continue.
- If no, answer any questions, review other plans and/or reiterate other available options such as appointment and seminar (if available).
- If yes, explain next steps: *"Great! Let me tell you what we need to do next":*
- {verbatim}: *"Before making an enrollment decision, it is important that you fully understand the plan's benefits and rules."*
- *"I will cover the plan requirements (disclosures), review the Pre-enrollment checklist and the Summary of Benefits and answer any questions you have. The pre-enrollment checklist, can also be reviewed on [carrier's name] website."* **Agent Note:** The Pre-Enrollment Checklist has been updated to include an additional item regarding effect on current coverage. Per CMS regulations, the Agent is required to discuss all items on the Pre-Enrollment Checklist with the beneficiary prior to enrollment, including what the impact will be on their current coverage based on the plan they are planning to enroll in.
 - **Effect on Current Coverage** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- The PECL that must be reviewed with the prospective enrollee prior to the completion of the enrollment references information on the following:
 - (i) The EOC
 - (ii) Provider directory
 - (iii) Pharmacy directory
 - (iv) Formulary
 - (v) Premiums/copayments/coinsurance
 - (vi) Emergency/urgent coverage
 - (vii) Plan-type rules
 - (viii) Effect on current coverage
- *"If you are ready to enroll, then we will fill out the application and process your signature."*
- *"Once we complete the signature, I will give you the application number for reference, tell you when to expect materials in the mail and provide you with our Customer Service number for your reference."*
- Plan requirements/disclosures - read {verbatim} as applicable per type of plan:
 - Medicare eligibility/Part B premium/Federal Contracting statement:

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- MA/MAPD: “[Carrier Name] is a Medicare Advantage *[HMO, PPO and PFFS]* organization with a Medicare contract. Enrollment depends on contract renewal. [Carrier name] is also a Coordinated Care *[HMO SNP, PPO SNP]* plan with a Medicare contract and a contract with the [state] Medicaid program.] You must keep both Hospital Medicare (Part A) and/or Medical (Part B) to stay in [plan name]. You must continue to pay your Medicare Part B premium. You can only be in one Medicare Advantage plan at a time and enrollment in this plan will automatically end your enrollment in another Medicare health or prescription drug plan. A [Carrier Name] Medicare Advantage plan is NOT Medicare Supplement insurance.”
- PDP: “[Carrier Name] is a stand-alone PDP drug plan and has a contract with a Medicare contract. Enrollment depends on contract renewal. You must keep both Hospital (Part A) and Medical (Part B) to stay in [plan name]. Enrollment in this plan will automatically end your enrollment in another Medicare health or prescription drug plan. This coverage is in addition to your coverage under Medicare.”
- MAPD Part D Statement: “This [Carrier Name] plan has Part D coverage built in.” You must use network pharmacies to use your prescription drug benefit, except under non-routine circumstances. Quantity limitations and restrictions may apply.”
- MAPD/PDP Pharmacy statement: “You can only be in one Medicare prescription drug plan at a time.”
- Benefit Listing (MA/MAPD/PDP): “Benefits, premiums and/or copayments/coinsurance may change on January 1 [year]. This information is not a complete description of benefits. Review the full list of benefits found in the Evidence of Coverage (EOC).”
- HMO: “You must use participating providers except in an emergency otherwise you will be responsible for the costs.”
- HMO CC-SNP: “You must use participating providers except in an emergency otherwise you will be responsible for the costs. Your ability to enroll into this special needs plan is based on physician verification that you have the qualifying medical condition(s).”
- DE-SNP: “Non-contracted/out-of-network providers are not obligated to treat you except for emergency or urgently needed services otherwise you may be responsible for the costs. Your ability to enroll in this special needs plan is based on verification that you are entitled to both Medicare and the qualifying level of Medicaid.”
- If Florida DE-SNP, also state: “This plan is sponsored by [Carrier name] and the State of Florida Agency For Health Care Administration.”
- If Tennessee DE-SNP, also state: “TennCare is not responsible for payment for these benefits, except for appropriate cost sharing amounts. TennCare is not responsible for guaranteeing the availability or quality of these benefits. Any reference to more, extra, or additional Medicare benefits, is applicable to Medicare only and does not indicate increased Medicaid benefits.”

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- PPO, POS or PFFS: *“Out-of-network/non-contracted providers are under no obligation to treat [Plan/Part D sponsor] members, except in emergency situations. Please call the plan’s customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.”*
 - Late Enrollment and Pharmacy (MAPD/PDP): *“If you have not had Medicare prescription drug coverage, or creditable coverage as good as Medicare’s, you may have to pay a late enrollment penalty in addition to your premium for Medicare prescription drug coverage. Additionally, we can review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.”*
 - [Medicare Advantage/Prescription Drug Plan] organizations are evaluated yearly by Medicare. The ratings are based on a five-star rating system. You can access the Stars Ratings document and the Summary of Benefits at [website address].
 - Privacy disclaimer {verbatim}: *“By joining this [Medicare Advantage Plan/Prescription Drug Plan], I acknowledge that [Plan Name] will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.”*
 - *You have the right to cancel enrollment through [date] by contacting [the plan].*
 - *If ever needed, you may file a complaint with the plan, please contact [the plan]’s Customer Service number [phone] or review your plan documents for more information.*
- Review the Presentation of Benefits (Summary of Benefits) and answer any questions.
 - If available, describe any Optional Supplemental Benefits (OSBs) to determine if they would like to add them to their Medicare Advantage plan during the enrollment. (**Agent Note:** OSBs can be added to a Medicare Advantage plan at any time during the year and would be effective on the first day of the upcoming month following their addition to the plan.)
 - Confirm plan understanding: *“Do you understand how the plan works?”*
 - If yes, proceed.
 - If no, answer any questions before proceeding.
 - If beneficiary is already a member of an MA or PDP plan: *“Do you understand that enrollment in this plan will disenroll you from your current plan?”*
 - Confirm desire to enroll {verbatim}: *“Are you ready to enroll in [plan name, type and contract number with PBP]?”*
 - If beneficiary did not hear or did not understand the disclaimers, read them again.
 - If yes, proceed.
 - If no: If has any questions or concerns, respond accordingly.
 - If beneficiary does not have Medicare card or would like to consult with family member or friend, agent to give direct line or agency’s toll-free number for beneficiary to call back in at a later time. Close call.

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- Fill out the relevant enrollment application in its entirety; ask every question and read disclosures on the application {verbatim}. MULTIPLAN_001_SUNFIRE_ENROLLMENT001_2025_M

Signature Section:

- Agent to use the approved method of agency partner to capture enrollment signature, either telephonically or electronically, based on the beneficiary's preference.
- Once the signature selection is complete, provide the caller with the following information:
- *"Your enrollment application has been successfully submitted and the application number is [application ID]. [Plan name]'s Customer service number is [phone and TTY]."*
- *"Do you understand the benefits and conditions of enrollment as they have been explained for the plan [plan name]?"*
- *"Do you understand that we will release information to Medicare and other plans as is necessary for treatment, payment and healthcare operations?"*
- *"Do you understand that you are enrolling in the plan [plan name] for a monthly premium of no more than [\$ amount]?"*
- *"The plan's proposed effective date is [effective date], subject to approval by Medicare."*
- *"You will receive a notice in the mail acknowledging receipt of the enrollment."*
- *"You should receive plan information from [carrier name] including your member ID card in the mail within [7-10] business days of enrollment, but no later than within [ten] days of the plan effective date. You may also access plan materials online at [carrier's URL address]."*
- *"If you have any questions about your plan or if your needs change and you want to look at other plan options, please give me a call at [direct callback number]."*
- Go to the 'Closing the Call'.

CLOSING THE CALL

"It's been a pleasure speaking with you today. If you have any family members or friends that would benefit by speaking with me, please give them my number and I would be happy to assist them too."

End the call: *"Thank you for [calling/choosing] [Carrier name] and have a great day!"*

APPENDIX

Prohibited Statements/Actions (this does NOT reflect a complete list):

Do NOT require a social security number or MBI to discuss plan options, only a zip code is required to discuss plan options and recommendations

Do NOT claim or imply that [Carrier name] is recommended or endorsed by CMS, Medicare or the Department of Health & Human Services (DHHS).

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Do NOT use unsubstantiated absolute or qualified superlatives or pejoratives.

Do NOT make ABSOLUTE statements such as “[Carrier name] has the most popular or the best plan.”

Do NOT use the term “free” to describe a zero-dollar premium, reduction in premiums (including Part B buy-down), reduction in deductibles or cost sharing, low-income subsidy (LIS), or cost sharing for individuals with dual eligibility.

Do NOT ask for Social Security numbers, bank account numbers, credit card numbers or Medicare ID except as applicable during the course of completing a telephonic enrollment.

Do NOT market or enroll the prospect into a non-health product.

Additional Notes:

As a general rule the call should flow according to this script. As the prospect asks questions that force the flow to change, address the diversion to the call flow appropriately and go back to where you initially left the conversation (point of diversion).

For more comprehensive Compliance guidance click to see [Humana Third Party Partner Marketing Guardrails](#)