

AGENT REFERENCE GUIDE

Medicare Advantage Contacts

Regarding	Contact
Medicare Advantage Help Desk, Producer Line	(888) 723-7423
Medicare Advantage Application Fax	(855) 895-4747

Part D Contacts

Regarding	Contact
Part D Help Desk, Producer Line	(888) 723-7423
Part D Application Fax	IL, NM, OK & TX: (855) 297-4245 MT: (855) 874-4702
Montana Electronic Application	https://www.yourmedicareolutions.com/enroll

Medicare Supplement Contacts

Regarding	Contact
Online Enrollment	Via BAP, see below!
Application Fax	IL, NM, OK, TX: (888) 235-2949 MT: (855) 426-5344
Member Customer Service	<ul style="list-style-type: none"> • Illinois: (800) 624-1723 • Montana: (855) 520-1577 • New Mexico: (800) 307-8144 • Oklahoma: (800) 722-3959 • Texas: (800) 654-9390
Medicare Supplement Help Desk, Producer Line	(888) 723-7423

Miscellaneous Contacts and Resources

Regarding	Contact/Resource
Commissions, Certification and Contracting	Producer Service Center <ul style="list-style-type: none"> • Email: Producer_Service_Center@hcsc.net • Fax: (918) 549-3039 • Phone: (855) 782-4272
AHIP or HCSC Medicare Certification Inquiries	bmxcertification@hcsc.net
Blue Access for Producers, Internet Help Desk	(888) 706-0583
Mailed MAPD and PDP Applications	MAPD: BlueCross MedicareRx P.O. Box 4555 Scranton, PA 18505 PDP (IL, NM, OK, TX): BlueCross MedicareRx P.O. Box 3897 Scranton, PA 18505 PDP (MT): MedicareBlue Rx P.O. Box 3178 Scranton, PA 18505

AGENT REFERENCE GUIDE

User Name/Password Guide

System	User Name	Password	Access & Registration Available
Producer Express (electronic onboarding tool)	Not applicable. You will log into the system by clicking on the link sent to you via email. The email will be delivered via: producerexpress@sircon.com	You will create a password upon initial log in. Hint: the password must be 6 characters, with at least one upper case letter, one lower case letter, and one number.	Upon receipt of the email containing the link to the system.
Blue Access for Producers (BAP): <ul style="list-style-type: none"> IL: www.bcbsil.com/producer NM: www.bcbsnm.com/producer OK: www.bcbsok.com/producer TX: www.bcbstx.com/producer MT: www.bcbsmt.com/Pages/agent.aspx 	Your 9-digit HCSC-provided producer ID.	Upon registering, a randomly generated, unique password will be sent to the email address on file. Logging in with the randomly generated password, the system will prompt the agent to change to a new, unique and memorable password.	24 hours after receipt of welcome letter and producer ID
America's Health Insurance Plans (AHIP) http://www.ahipmedicaretraining.com/clients/hcsc	Your 10-digit National Producer Number	Upon registration, the user selects a unique password.	Upon registration
Supply Portal <u>Electronic Enrollment Kits are available including formularies and directories!</u> supply portal	Your 9-digit HCSC-provided producer ID	Upon profile activation, a unique password will be emailed to the email address on file.	24-48 hours after completion of certification

IMPORTANT NOTE: WHEN ENROLLING A PROSPECT ON LINE MAKE SURE YOU ARE LOGGED INTO BAP USING YOUR PRODUCER NUMBER AND NOT YOUR AGENCY NUMBER. IF NOT YOU RISK NOT BEING THE AGENT OF RECORD AND THEREFORE RISK GETTING PAID COMMISSIONS!

IF USING A PAPER APPLICATION USE YOUR PRODUCER NUMBER, NOT YOUR AGENCY OR NPN NUMBER!!

AGENT REFERENCE GUIDE

- **Provider Finder Link**

- ✓ http://www.bcbsil.com/medicare/mapd_provider.html
- ✓ http://www.bcbsmt.com/medicare/mapd_provider.html
- ✓ http://www.bcbsok.com/medicare/mapd_provider.html
- ✓ http://www.bcbsnm.com/medicare/mapd_provider.html
- ✓ http://www.bcbstx.com/medicare/mapd_provider.html

- **Formulary Link**

- ✓ http://www.bcbsil.com/medicare/mapd_drug_coverage.html
- ✓ http://www.bcbsmt.com/medicare/mapd_drug_coverage.html
- ✓ http://www.bcbsnm.com/medicare/mapd_drug_coverage.html
- ✓ http://www.bcbsok.com/medicare/mapd_drug_coverage.html
- ✓ http://www.bcbstx.com/medicare/mapd_drug_coverage.html

- **Ancillary Services Links**

- ✓ www.dnoa.com
- ✓ www.silversneakers.com
- ✓ www.truhearing.com
- ✓ www.eyemed.com
- ✓ www.silverandfit.com (MT only)

- **Brand Guidance**

- ✓ This is available through BAP

- ✓ **Scope of Appointment**

- ✓ [supply portal](#)

- **OTC Card**

- ✓ <https://www.otcnetwork.com/catalog>

AGENT REFERENCE GUIDE

- **Transportation (if available)**

Blue Medicare Ride Assistance is the available transportation vendor.

Please call the reservation line below (specific to your State):

844-452-9379	IL BCBS Medicare Reservations
844-452-9381	OK BCBS Medicare Reservations
844-452-9383	TX BCBS Medicare Reservations

Issues with the reservation, has there been a delay etc.

Please call ride assist line below (specific to your State):

844-452-9380	IL BCBS Medicare Ride Assist
844-452-9382	OK BCBS Medicare Ride Assist
844-452-9384	TX BCBS Medicare Ride Assist

- **Enrollment Periods**

- www.medicare.gov
- [Medicare and You 2016](#)
- [Extra Help](#)
 - Annual Enrollment Period (AEP): October 15 – December 7
 - Initial Enrollment Period (IEP): seven (7) months
(your birthday month plus three months prior and after)
 - Initial Coverage Election Period (ICEP) **IEP AND ICEP USUALLY COINCIDE**
 - Medicare Advantage Disenrollment Period: January 1- February 14
 - General Enrollment Period Picking Up Part B: (January 1 – March 31, effective July1) Penalty May Apply
 - Special Enrollment Periods
 - ✓ Change in Circumstances
 - ✓ Moving
 - ✓ Coverage
 - ✓ Your Current Plan Exits (October 15 – Last Day of February)

- **Requests for Information**

- ✓ Letters are sent (and follow up calls) to new members to verify important information
- ✓ Their timely response is REQUIRED and may impact their enrollment

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- **Next steps to the enrollment**

- ✓ Check List!
- ✓ Prepare for Welcome Kit and Welcome Call
- ✓ Silver Sneakers (web page) www.silversneakers.com
- ✓ Tru Hearing (web page) www.truhearing.com
- ✓ Transportation (see calling directions above)
- ✓ Dental Coverage (always choose DPPO!) www.dnoa.com
- ✓ Vision Coverage <http://portal.eyemedvisioncare.com/>
- ✓ Over the counter card (activation and what they Can purchase with the card)

- **Billing**

- Premiums are billed on a monthly basis through four billing options:
- Electronic Funds Transfer (EFT)
- Paper Bill (sent 15 days prior to the due date)
- Social Security Administration (SSA) Deduction
- Railroad Retirement Board Deduction
- The member selects a payment method at the time of enrollment.
- Members who do not select a billing option on their enrollment form will automatically receive a paper billing statement.
- Important note: if they receive a bill directly they should pay it. Setting up social security deduction or EFT may take at least one payment cycle
- Agents do not collect premiums
- Those on a zero premium plan will only receive a bill if they are paying a late penalty premium

- Members mail premium payments to:
Blue Cross Medicare Advantage
P.O. Box 258222
Oklahoma City, OK 73126

Overnight Payments

Bank of Oklahoma
Attn: Lockbox # 268845
3232 West Reno
Oklahoma City, OK 73107

Blue Medicare Rx (PDP)
PO Box 268845
Oklahoma City, OK 73126-8845

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- **Understanding the Stars Program**

- Promotes quality improvement and performance measures
- Strengthens beneficiary protections
- Allows CMS to distinguish stronger health plans and remove consistently poor performers

The higher the star rating the greater the potential revenue for the plan and therefore better benefits and more stable membership

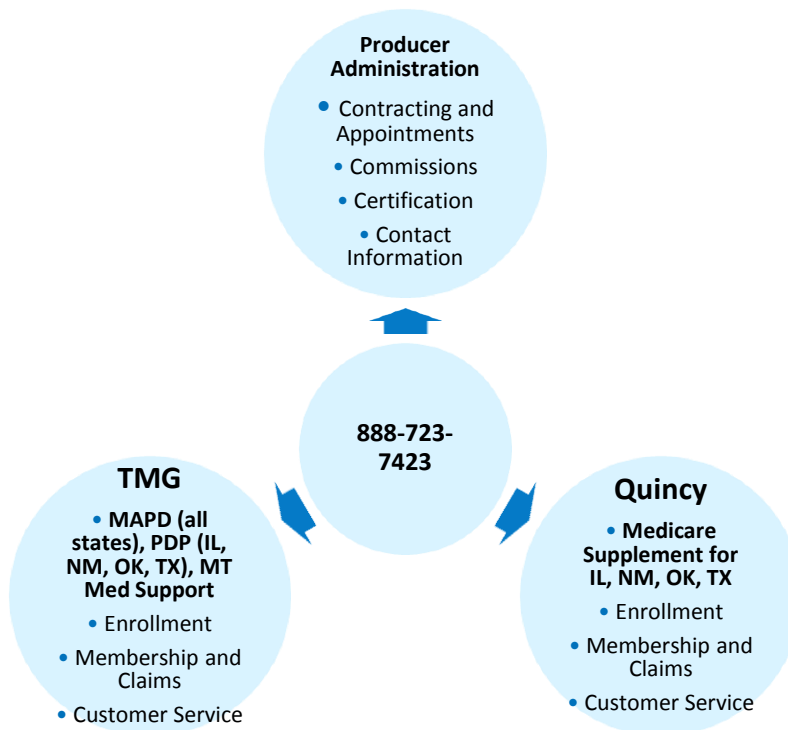
Nine Healthy Actions are eligible for the incentive reward. These healthy actions are preventative screenings or procedures available from your health professional or related to your prescription medication if applicable. The nine actions are:

- Annual Physical
- Body Mass Index (BMI) Testing
- Annual Flu Vaccine
- Bone Density Screening
- Colorectal Screening
- Mammogram
- Retinal Exam
- 90 Prescription Drug Fill -- targeted medications
- Comprehensive Medication Review (CMR)"

- **Assist your members in enrolling in the rewards program**

- www.bcbsil.healthmine.com
- www.bcbsmt.healthmine.com
- www.bcbsnm.healthmine.com
- www.bcbsok.healthmine.com
- www.bcbstx.healthmine.com

AGENT REFERENCE GUIDE



AGENT REFERENCE GUIDE

Third Party Web Site Compliance

CMS issued a memo in February 2015 notifying all carriers that any third party (producer-hosted) consumer-facing websites marketing BCBS plans must be filed:

Producer-facing websites do not need to be filed with CMS, but must be password protected and cannot be open to the general public

BCBS must still provide written approval for plan information to be included on producer-facing websites

All third party websites marketing BCBS products should be emailed to submissions@bcbsil.com

Communication will be distributed to all producers identifying this requirement and procedure

Include brand use guidelines and approved agent logos

Producer-facing websites do not need to be filed with CMS, but must be password protected and cannot be open to the general public

AGENT REFERENCE GUIDE

PROHIBITED AGENT/BROKER BEHAVIOR	APPROPRIATE AGENT/BROKER BEHAVIOR
Can't state that they are from Medicare or use "Medicare" in a misleading manner. For example, they can't state that they are endorsed by Medicare, are calling on behalf of Medicare, or that Medicare asked them to call or see the beneficiary	May call someone with Medicare who has expressly given permission. The permission applies only to the plan or agent/broker the person that requested contact from, for the duration of that transaction, and for the scope of products
Can't solicit potential enrollees door-to-door	Can call their own clients to discuss new plan options
Can't send unwanted emails, text messages, or leave voicemails	May call or visit someone with Medicare who attended a sales event if the person gave permission
Can't approach people with Medicare in common areas (i.e. parking lots, hallways, lobbies, sidewalks)	May initiate a phone call to confirm an appointment. Scope of the appointment may be changed with appropriate documentation
Can't conduct sales activities in healthcare settings except in common areas. Improper areas include waiting rooms, exam rooms, hospital patient rooms, dialysis centers and pharmacy counter areas	Can conduct sales activities in common areas of healthcare settings. Appropriate common areas include hospital or nursing home cafeterias, community or recreational rooms, and conference rooms

PROHIBITED AGENT/BROKER BEHAVIOR	APPROPRIATE AGENT/BROKER BEHAVIOR
Can't make unwanted calls, including contacting people with Medicare under the guise of selling a non-Medicare Advantage (MA) or non-Prescription Drug Plan (PDP) product and allow the conversation to turn to MA or PDP. For example, an agent/broker can't begin by selling a Medicare Supplement plan and then turn the conversation to MA or PDP products	Must secure a signed "scope of appointment", prior to the appointment. For example, provided that the person has completed the scope of appointment form following a marketing/sales event, the future appointment may take place immediately after marketing/sales meeting
Can't provide meals to potential enrollees at sales presentation	May provide refreshments and light snacks to potential enrollees at sales presentations
Can't conduct marketing or sales activities at an educational event (such as discuss plan benefits)	May schedule appointments with people who live in long term care facilities only upon request
Can't market non-health related products (such as annuities and life insurance) to potential enrollees during MA or PDP sales activities or presentations	May leave cards behind for clients to give to their friend or family. The "referred" person has to contact the agent/broker directly
Can't offer gifts to potential enrollees of more than \$15. If a gift is offered it must be made available to all potential enrollees even if they do not enroll in a plan	May make sales presentations to groups of people without documenting scope of appointment with each individual since such documentation is only required for personal/individual sales events

AGENT REFERENCE GUIDE

2017 Medicare Marketing Guidelines Update

- ✓ [2017 Medicare Marketing Guidelines](#)