



SALES INTEGRITY

BREAKING NEWS

2019 Compliance Communication

Genetic Testing

It has come to our attention that agents are being recruited by third parties to conduct outreach to Medicare beneficiaries to promote and complete oral swabs for genetic testing in exchange for compensation. Programs such as these may create opportunities for fraud, waste, and abuse that can negatively impact the beneficiary, the agent, and the Plan Sponsor.

What Does This Mean For Agents

We want to remind agents of their responsibility to follow all state and federal laws as well as the CMS Medicare Communication and Marketing Guidelines. Agents should not engage in any activities unless they are able to confirm their participation will be compliant with any applicable laws, Humana policies and their Humana contract.*

Compliance Reminders:

- The federal Anti-Kickback Statute (“AKS”) prohibits any person from knowingly and willfully exchanging anything of value in return for a referral for items or services covered by a federal health care program (42 U.S.C. § 1320a-7b). Federal health care programs include, but are not limited to, Medicare and Medicaid. Penalties for violating the AKS include imprisonment, criminal fines, civil monetary penalties and exclusion from federal health care programs.
- Per the Medicare Communications and Marketing Guidelines (MCMG), agents may not participate in sales/marketing events where there are health screening or other similar activities that could give the impression of “cherry picking”.
- Failure to comply with state and federal laws or the MCMG may subject agents to corrective actions that could lead up to and include termination of their employment/contract with Humana.

**Humana will not advise on the legality of any activities conducted by third party organizations.*

MarketPoint Sales Integrity
Contact your Risk Advisor with any questions.



Selling with Integrity

If you have ethical questions or concerns please contact one of the following.

- Your Manager or Director
- Sales Integrity Department
- HR at HR4U or 1-888-431-4748
- The Ethics Office(ethics@humana.com)
- Ethics Help Line (1-877-5-THE-KEY)
- www.ethicshelpline.com

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*BCC: MarketPoint Master Distribution List; MarketPoint Region I CarePlus All Associates;
DMS All Leadership*

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