CareFirst Medicare Advantage

AGENT DOS AND DONT'S OF MEDICARE COMPLIANCE

As an agent, it's your responsibility to ensure a prospective member understands their plan fully. For prospective Medicare Advantage members, reviewing the this pre-enrollment checklist is a great way to assure them that you're following the CMS guidelines and acting in their best interest, which will boost their confidence in you and their new plan.

DOS

- Ask your client: Do you make all of your healthcare decisions yourself? Or does someone assist you?
- Secure a Scope of Appointment (SOA).
- Call to confirm an appointment. Agents must obtain a second SOA in advance if a beneficiary is interested in additional product types.
- Review the pre-enrollment checklist with prospective plan members. Ask questions to ensure they understand the network and pharmacy benefits, especially for managed care plans like HMOs.
- Suggest pausing to return to the checklist together when prospective enrollees are hesitant or as a way to wrap up the conversation before beginning the enrollment application.
- Reiterate the benefits in order to ensure your client has an understanding of the products. Ask if they have a clear understanding of the information that was provided to them.
- Encourage a prospective enrollee to check off the boxes on the checklist during or at the end of your meeting. Everyone will feel that all the content has been covered and the best decision has been made.

DON'TS

- Don't approach beneficiaries unsolicited. Examples of unsolicited contacts are going door-to-door, walking up to cars or approaching someone in a park or supermarket.
- Don't put aside questions prospective enrollees have when the checklist can provide direction for both of you. For example, some prospective enrollees do not understand that they must continue to pay their Part B premium along with any monthly premium for their chosen plan. This information appears on the checklist and is a great opportunity to address the topic using CMS (Medicare's) own words.
- Don't skip or shortchange the additional time needed to look up a prescription or provider in the directories. The checklist encourages prospective enrollees to do this research; as the agent advising them, the enrollees depend on you for help accessing these tools and resources.

Still have questions? Send an email to: MASalesInquiries@carefirst.com

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