



# Humana's Ten Step Appointment Process



Essential	STEPS	Additional Guidance
<ul style="list-style-type: none"> <li>• <b>Scope of Appointment.</b> Take it or collect one before presenting plan information.</li> <li>• <b>Enrollment books.</b> Take for MAPD and PDP plans. Medigap kit. Dental and vision. GTL. Medicare &amp; You Handbook.</li> <li>• <b>Product videos.</b> Have on desktop – HMO, PPO, PFFS and PDP.</li> <li>• <b>Online tools.</b> Connection Hub and Enrollment Hub. Have links to Humana Pharmacy Calculator and Humana's Find a Doctor tool.</li> <li>• <b>Identifiers.</b> Name badge and business cards. Giveaways.</li> <li>• <b>Address.</b> Map their address and allocate travel time.</li> </ul>	<p><b>1</b></p> <p>Prepare</p>	<ul style="list-style-type: none"> <li>• <b>Personal readiness.</b> Dress like a trusted advisor. Speak human – not acronyms and industry jargon. You're there to understand their challenges and help to solve them. Have a consultative mindset and helping attitude. No pressure or other heavy-handed sales tactics.</li> <li>• <b>Subject matter expertise.</b> Know the value of our products versus Original Medicare and Medicare Supplemental policies. They want a trusted advisor, who is a subject matter expert, who speaks human, and will patiently answer questions and explain things in a way they understand.</li> <li>• <b>Secret shopper.</b> Assume every prospect is a CMS secret shopper.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Greet.</b> Look them in the eye. Say their name. Shake hands.</li> <li>• <b>Identify.</b> State your name, company, and the reason you're there. Show name badge. Give business card.</li> <li>• <b>Place.</b> Suggest kitchen or dining table.</li> <li>• <b>Notice.</b> Look around to learn about them.</li> </ul>	<p><b>2</b></p> <p>Greet</p>	<ul style="list-style-type: none"> <li>• <b>Be safe.</b> If safety concerns, leave and call to arrange alternate location. If a Humana lead, contact sales manager to explain and discuss next steps.</li> <li>• <b>On Time.</b> If going to be late, contact them so no surprises.</li> <li>• <b>Material Organized.</b> In a bag, organized neatly.</li> <li>• <b>Smile and wave.</b> Do so as you approach the door.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Get acquainted.</b> Build rapport. Set the stage for easy and two-way communication. FORM is a good method:             <ul style="list-style-type: none"> <li>▪ <b>Family.</b> Any family in the area?</li> <li>▪ <b>Occupation.</b> Are you still working? What did you do for work?</li> <li>▪ <b>Recreation.</b> What do you do for fun, to fill your time?</li> <li>▪ <b>Me.</b> Share similar information about yourself.</li> </ul> </li> <li>• <b>Agenda.</b> Explain the agenda. If asked about specific doctors, medications or benefits suggest that you'll address those in just a few moments. Politely keep the appointment on track.</li> </ul>	<p><b>3</b></p> <p>Visit</p>	<ul style="list-style-type: none"> <li>• <b>Them.</b> Focus on getting to know them to deliver a personalized experience.</li> <li>• <b>You.</b> Share about yourself and your passion for your work.</li> <li>• <b>Humana.</b> Ask what they know about Humana. Share information that will resonate with them.</li> <li>• <b>Agenda.</b> Explain the appointment plan and estimated total time.</li> <li>• <b>Others.</b> Offer that if there are others – a spouse, caregiver or other advisor – they are welcome to join in person or by phone.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>SOA.</b> If have one already, confirm topic. If no SOA, create one now.</li> <li>• <b>Eligibility.</b> Confirm the following:             <ul style="list-style-type: none"> <li>▪ Confirm Medicare Part A and Part B per card or eligibility letter</li> <li>▪ Verify permanent address (vote here, live here 6+ months)</li> <li>▪ No End Stage Renal Disease</li> </ul> </li> <li>• <b>Election period.</b> Determine applicable election period.</li> <li>• <b>Extra help.</b> Inquire if other coverage or financial assistance with medical or prescription costs.</li> <li>• <b>Veteran.</b> Are you a retired veteran or did you serve? If yes, using any coverage benefits?</li> </ul>	<p><b>4</b></p> <p>Verify</p>	<ul style="list-style-type: none"> <li>• <b>Not eligible.</b> Explain why and when they will be eligible. Set up appointment to come back when they're eligible.</li> <li>• <b>SEP?</b> Uncertain about applicable Special Election Period? Reference Humana's election-period job aid or call the Agent Support Unit for guidance.</li> <li>• <b>New?</b> New to Medicare? Offer to explain Original Medicare. If you have it, reference the visual aids in the Medicare &amp; You Handbook. Identify that Medicare Advantage and Medigap Policies are options.</li> <li>• <b>No A, B or D.</b> Explain potential penalties and to call or visit the local Social Security office to get assistance. NEVER estimate potential penalties.</li> <li>• <b>Veteran.</b> Thank them for their service. Later, note in Connection Hub.</li> </ul>

## Essential

## STEPS

## Additional Guidance

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### Needs

- **Needs.** Diagnose their situation through a needs/NEADS analysis. Discuss current coverage and situation. Ask to take notes. NEADS:
  - **Now.** What's your current coverage for health, RX, dental, and vision? What do you pay for each? Quantify per month and year.
  - **Enjoy.** What do you enjoy about your current coverage? Any benefits, doctors, hospitals, cost or other feature preferences?
  - **Add / Alter.** 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?
  - **Decision.** Will you make your own enrollment decision today?
  - **Summary:** I'll summarize my notes for you. Did we get it all? What else should we add to have a complete picture?
- **SNP.** If offer special needs plans and sense potential eligibility, you can share the eligibility requirements.

- **Listen.** Ask probing and clarifying questions to learn more.
- **Quantify.** You can ask what they pay for their current coverage.
- **Compliance.** Don't ask direct questions about health status, health events, conditions, what prescriptions they take or if they exercise. Don't ask for specific hospital, physician or pharmacy names. An alternative phrasing is, "Is a particular hospital, doctor or pharmacy important to you?" Or, "I can look up your medications and doctors later, if you like."
- **Don't Sell.** Listen to learn. Don't respond to their wants and needs by diving into plan benefits and extras. Just listen and take notes. Ask clarifying questions. Fully absorb their story so you can give personalized assistance.
- **Don't Disparage.** Don't comment negatively on current coverage or options offered by competitors. Focus on Humana only. Stay positive.
- **Open Mind.** Do no harm. What we learn here helps us identify suitable solutions. Let them tell you what they want to buy. Then, help them.

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### Select

- **Think.** What solution will help the person? MAPD, Medigap or other? If MAPD, what type – HMO, PPO, or PFFS? Think it through.
- **Consult.** Identify viable solutions per the needs results, explaining your rationale. Use the Benefits at a Glance Sheets to compare viable options.
- **Discuss.** Invite them to ask questions and talk it out. Then, offer to present their preferred solution in detail.
- **Decide.** They decide what plan they want you to present. You can pivot to others if the selected one eventually has a drawback.

- **Ideas.** Introduce ideas rather than products. Once they agree upon ideas that meet their needs, then introduce the product(s)
- **Explain.** If HMOs and PPOs, ensure they know the difference. If referrals or networks apply, be sure to identify.
- **They select.** They select the plan to learn about, not you. Go back to the needs notes to help them in weighing their options.
- **No steering.** We can explain the positive features of plans and participating providers, but we can't steer people to them.

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### Explain

- **Video.** Play the video for selected product type.
- **Enrollment book.** Tour the front matter. Mention – the plan is not a Medicare Supplemental Policy/Medigap.
- **Plan cost.** Explain using SB.
- **Medical & Hospital benefits.** Explain using SB. If a network plan, explain referral arrangements.
- **Mandatory Supplemental benefits.** Explain using SB.
- **Drug coverage.** Explain stages with enrollment book. Go back to the SB to explain cost information per stage, tier and source. Reference formulary booklet to explain key terms (front matter). Finally, show how to identify drug tier and guidance (e.g., use Rx: Simvastatin).
- **Star Rating.** Explain plan rating.
- **RX Look-Up.** Offer to look up medications via online tool.
- **Physician Look-up.** Offer to look up physicians via online tool.

- **Video.** Play it. It covers nearly every possible compliance point. Be safe.
- **Benefits.** Paraphrase. Don't read. Share a few stories to illustrate. Use assumptive language (how *your* hospital benefit works) and trial closes. Invite questions. Observe cues as you go – verbal and nonverbal – and respond.
- **Recommendations.** Note a time or two that they may know people this plan can help. Please recommend you.
- **Discovery.** Reference back to Discovery insights to show how the plan addresses needs and wants. Point out problems the plan is solving.
- **Speak human.** Avoid jargon and acronyms. Talk as if friends.
- **Overall value.** The plan, in totality, may bring so much value that they are willing to change PCPs or other preferences to get the overall value. Rarely ever do people get EVERYTHING they want. There may be cheaper plans but they may not provide a personal agent and the overall value of this plan.

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### Enroll

- **Decide.** Help them make an enrollment decision. Common approaches:
  - I can start your enrollment now for a proposed effective date of \_\_\_\_\_. All we need is your Medicare card. Are you ready?
  - This plan meets or exceeds everything we discussed when talking about your current situation, your wants and needs. Let's get your enrollment started today. Is this the plan you're selecting?
  - No. If no, offer to discuss questions or review materials. Do NOT pressure to influence enrollment. Will you recommend an agent offering other plan types? Invite recommendations. Wrap-up.
- **Enroll.** Use Enrollment HUB to complete the enrollment. Recommend digital documents. Recommend social security deduction as the payment method. If the plan requires PCP information, use Humana's Find a Doctor tool to find the PCP ID #. Invite to fill out the additional forms.

- **Decision.** There should be no surprises. This should be a logical conclusion from a clear presentation and discussion. If it's for them, enroll.
- **Effective date.** Remember – it's a *proposed* effective date. CMS and Humana still have to confirm eligibility when processing the application. If in doubt about the effective date, call ASU or your Humana manager or liaison.
- **Close.** Many agents don't ask for the enrollment. Use the approaches cited.
- **Social security.** For this premium method, there could be a 1-3 month delay in the initial withdrawal. It takes the SSA time to set it up.
- **Digital documents.** It's easy and environmentally friendly to get plan documents via their MyHumana portal rather than by mail. For tech confident enrollers, encourage this approach.
- **Forms.** The application includes forms identifying a protected information contact and permission to contact for Humana and Humana Pharmacy.

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### Wrap-up

- **Receipt.** Provide a receipt, which is their temporary ID card per their plan effective date.
- **ID card.** Should arrive prior to the effective date. There's one card for both health and Rx. Use current coverage until plan effective date and enrollment confirmed. Store Medicare card.
- **Network.** If an HMO or PPO, speak to using network physicians.
- **Medigap.** If in a Medigap now, explain to cancel it once the Humana card arrives. Indicate that you'll make follow up calls to help with them in using the plan. Explain the health assessment call.
- **Recommendations.** Give them extra business cards and invite them to recommend you and be your advocate. Identify other products.
- **Material.** Provide the enrollment book and material it contained.
- **Welcome.** Welcome them to the Humana family.

- **Reasons.** Invite them to identify the three main reasons they selected the plan today. Have them write them on their enrollment book for future reference.
- **PCP visit.** Some agents help call to schedule the first PCP visit if the person is getting a new PCP with the plan.
- **Next appointment.** Schedule your next in-person appointment with them. Propose meeting again after they've had the plan a month or so. If offered locally, invite them to a new member orientation session.
- **Leave behinds.** If you have your business card magnet, put it on the refrigerator.
- **Picture.** Some agents take a selfie with new enrollees and add it to their phone contact information and the enrollee's.
- **Their agent.** Be firm that you are their agent, to call you for assistance.

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### Serve

- **Submit Application.** Upload, fax or overnight mail the application within 24 hours.
- **Document Notes.** Add appointment notes in connection hub.
- **Disposition Lead.** Indicate appointment outcome in enrollment hub.
- **Submit forms.** If any paper forms (e.g., SOA, MAF, and PHI Consent), submit to Humana.
- **Next action.** In Connection Hub, schedule follow up meetings, birthday and pre-AEP contact. Implement your plan.

- **Thank you.** Send an approved thank you card that day.
- **Follow up.** Make the calls and second appointment as scheduled.
- **Events.** Invite to attend events you hold and ask them to bring friends.
- **Perfect experience.** Let that aspiration be your guide in helping them.
- **Mailers.** Send birthday cards, plus flyers for other products and events.
- **Plan extras.** Meet with them to explain how to use plan extras. Help them register for Humana Pharmacy, Go365, and MyHumana and get the apps.