

A photograph of an older man with a grey beard and hair, wearing a white t-shirt and a grey cardigan, sitting in a wheelchair. He is smiling broadly and looking towards the right. A younger man with brown hair and a beard, wearing a grey long-sleeved shirt and blue jeans, is pushing the wheelchair from behind. He is also smiling and pointing his right index finger towards the right. They are on a dark wooden bridge with railings. The background is filled with lush green trees and foliage, with sunlight filtering through the leaves, creating a warm, bokeh effect. The overall mood is positive and supportive.

Medicare Resources 101

9/20/18

Humana.

Myth or Fact?

FACT



AEP is coming!

Myth or Fact?

MYTH:



Working at Humana automatically
makes you a Medicare expert

Myth or Fact?

FACT



Humana can help



Sound familiar?

- What's the difference between original Medicare and Medicare Advantage?
- What is the Annual Election Period?
- How can I tell which option is right for me?
- Why Humana?
- How do I get in touch with an agent?
- I'm not retiring yet, do I need to know about this now?

Humana Can Help!

In this session, you'll learn:

- Who is MarketPoint?
- A little bit about Medicare
- Key Medicare dates
- Medicare resources to help you, or your loved ones, navigate options

We'll also share:

- Why it's worth it to know this information even if you're not Medicare eligible
- What makes Humana different and special?
- How agents play a vital role for prospects and members
- What you can (and can't) help answer



About MarketPoint

Who We Are



1441 Career Field Agents



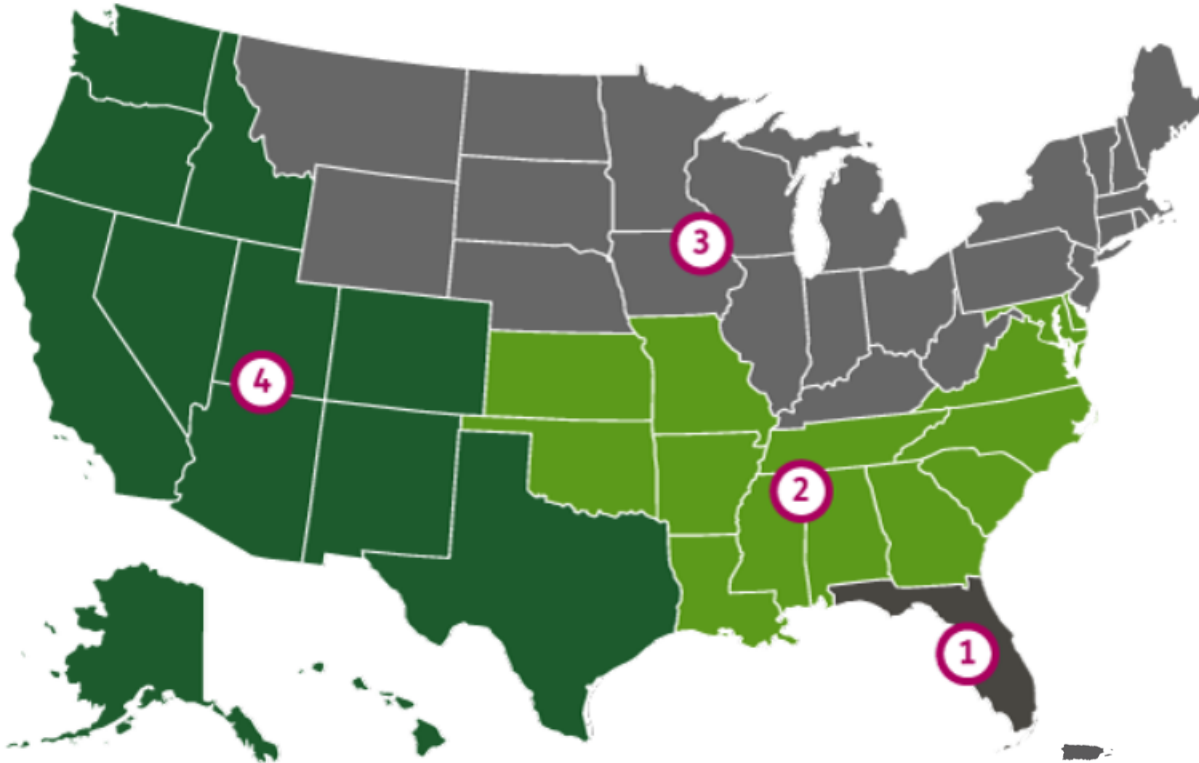
1251 Career Telesales Agents & 550 Vendor Telesales Agents



40,000+ External Agents

Humana MarketPoint is Humana's primary sales organization for Retail Sales. We are a dedicated organization who sells across multiple channels through Career Sales Agents, Telesales, External Agents, and Strategic Partners.

Where We Are: Nation-wide!





What We Do

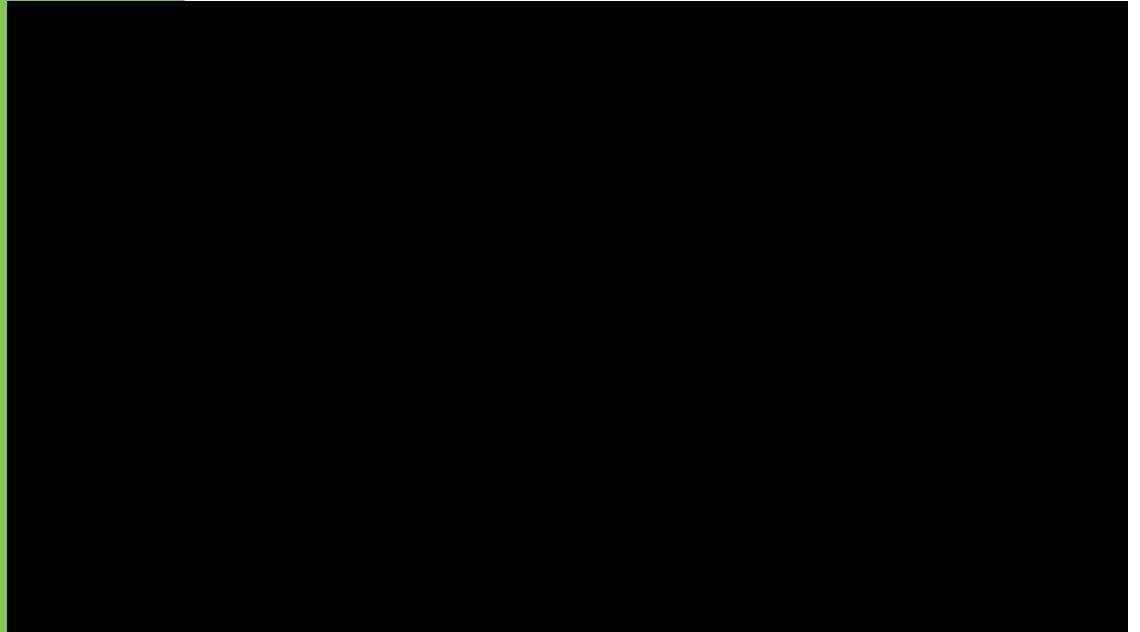
We sell Humana's Retail insurance products...but we
do SO much more than that!

To our members we are:

- Educators
- Guides
- Friends

What We Do: Megan's Story

*"I didn't work much
today...."*





Understanding Medicare

(Just the Basics)



What is Medicare?



A health insurance program administered by the federal government



Covers people who are over the age of 65 or who are disabled or have ESRD



Run by the Centers for Medicare and Medicaid Services (CMS)

How Does Medicare Work?

Medicare is divided into four parts



PART A

Hospital
Insurance



PART B

Medical
Insurance



PART C

Medicare
Advantage



PART D

Medicare
Prescription Drug
Coverage

Provided by Medicare

Provided by private insurer that
contracts with Medicare

Navigating Medicare Options

Medicare beneficiaries have choices

Stay with Original Medicare

Enroll in a “Part D” Prescription Drug plan

Enroll in a Medicare Advantage plan

Enroll in an MA plan with Part D: an MAPD plan

Navigating Medicare Options

Medicare
beneficiaries
have **choices**

Stay with Original Medicare

Enroll in a “Part D” Prescription Drug plan

Enroll in a Medicare Advantage plan

Enroll in an MA plan with Part D: an MAPD plan

But Medicare beneficiaries can only make these choices at certain times of the year

KEY DATES:

The Annual Election Period (AEP)

The AEP is the **only time of year** when **all** Medicare beneficiaries can select a new plan for the upcoming year.

The AEP runs for just seven weeks: from **October 15 to December 7** each year.



KEY DATES:

Other Enrollment Periods



Initial Coverage Election Period (ICEP)

Usually 3 months before, the month of, and 3 months after a person's 65th birthday



Open Enrollment Period (OEP)

January 1 – March 31, beneficiaries already enrolled in an MA plan can disenroll or make one change



Special Election Periods

Beneficiaries can enroll under special circumstances such as when they move to a new area or qualify for Medicaid

While the AEP is the only enrollment period open to **all** Medicare beneficiaries, there are other times of the year when **specific** Medicare beneficiaries can enroll in a Medicare Advantage plan

Where can you learn
more?

Humana.



Key Resources

- Agents
- Associate Concierge Number
- Guidance Centers
- Humana.com
- Print materials
- Medicare.gov and “Medicare & You”
- Training Opportunities/Courses
- AEP Marketing Campaign Materials

All of this can be found on: **Go/MedicareResources**

Agents





Associate Concierge Number

1-877-264-2712

Guidance Centers



Brick and mortar locations

- Robust Health & Well-being Programming, including on-site Health Educator
- Live Customer Service Representative
- MarketPoint Sales Agent of the Day

18 Locations by YE 2018



MarketPoint sales offices with auxiliary capabilities

- Face-to-Face Customer Service via Virtual Kiosk
- Lite Health & Well-being Programming
- MarketPoint Sales Agent of the Day

39 Locations by YE 2018





Experiences in temporary locations

- Live Customer Service Representative
- Health & Well-being Lectures, Demos and Information
- MarketPoint Sales Agent of the Day

Pilots in 2018




Humana.com

Shop for Plans ▼Member Resources ▼[Sign in](#)

[Home](#) / [Medicare](#) / Medicare information

Learn about Medicare benefits and plans



Humana's Print Materials



Plan for life

If you are within three months of turning 65, you are eligible for the Medicare Initial Enrollment Period (IEP) and can enroll in a Medicare plan.

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Medicare.gov and 'Medicare & You' Guidebook

Medicare.gov
The Official U.S. Government Site for Medicare

type search term here

[Sign Up / Change Plans](#) [Your Medicare Costs](#) [What Medicare Covers](#) [Drug Coverage \(Part D\)](#) [Supplements & Other Insurance](#) [Claims & Appeals](#) [Manage Your Health](#) [Forms, Help, & Resources](#)

Is my test, item, or service covered?

type your test, item, or service here

Find health & drug plans Apply for Medicare Get started with Medicare

New Medicare cards mailing now [Learn more](#)

Address change/Medicare card issue?
Select your card issue...

Information for my situation
Select your situation...

Find someone to talk to
Select your state...



Medicare Courses in the Humana Learning Center

Senior Products Learning & Development

VirtualDevelopmentOfferings

Search this site...

Self-Guided Virtual Learning Offerings Professional Skills Workshops Leadership Effectiveness Team Development Resources Submit A Request Contact Us

Self-Guided Virtual Learning Offerings

Below is a list of all the eLearning development opportunities offered by Senior Products Learning and Development. Click any of the boxes for more information. If you need assistance please view the link at the bottom of the list.

Medicare 100 Level Courses

Overview

The purpose of this eLearning course is to educate Humana Senior Product associates about the basics of the Medicare and Medicare Advantage programs. Knowledge of these programs is essential for understanding the function of the Senior Products business segment. The entire curriculum contains six courses which do not have to be completed all at once or in any particular order, but it is suggested to begin with the Introduction. The entire course should take approximately three hours to complete.

Medicare 102-Introduction

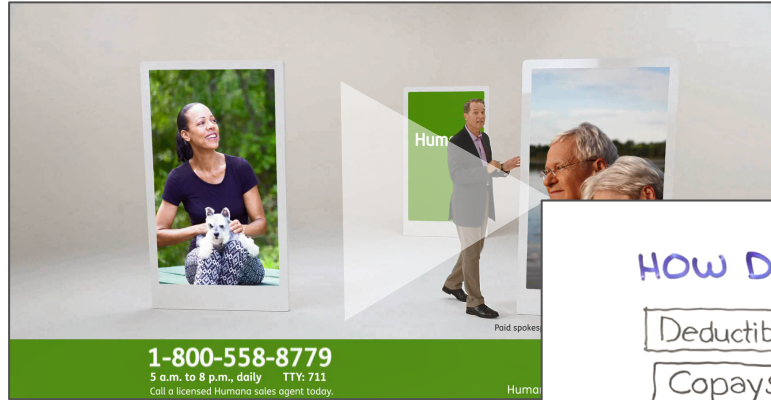
- Description: ELearning course. Part of the Medicare 101 curriculum; orientation to Medicare 101 curriculum; Medicare terminology.
- Audience: Associates and leaders
- Prerequisites: None
- Costs: None
- Duration: Approximately 15 minutes
- CEUs: None

[Click Here to Enroll](#)

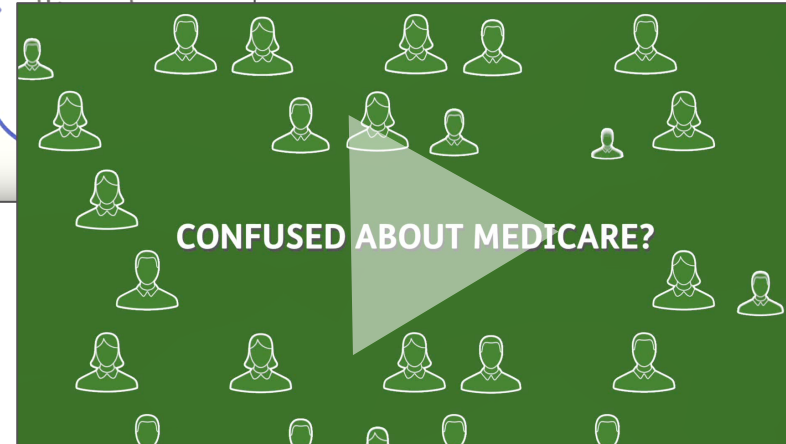
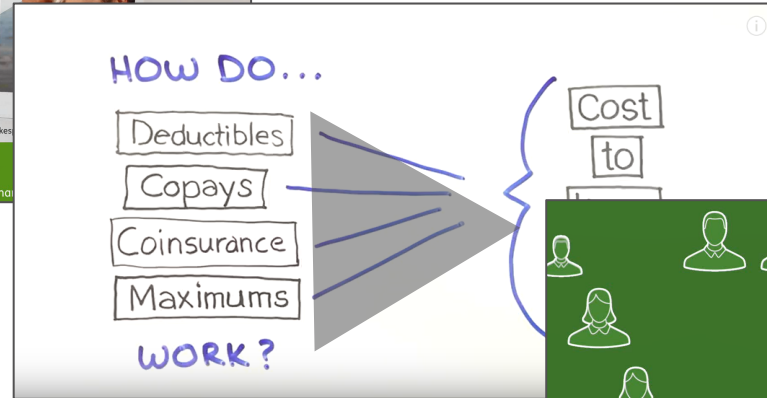
Medicare 103-Medicare Overview

- Description: ELearning course. Part of the Medicare 101 curriculum; Emphasis on Eligibility and Enrollment
- Audience: Associates and leaders
- Prerequisites: None

Marketing Materials and Humana's YouTube Channel



Humana 2019 AEP Marketing Campaign Materials:
[go/AEP2019Marketing](https://www.youtube.com/user/Humana)



Humana YouTube Channel: <https://www.youtube.com/user/Humana>



Go/MedicareResources

One-Stop Resource Page with:

- Associate Concierge phone number
- Links to Educational materials and websites
- Articles on Hi! about Medicare Resources
- More information on available trainings
- Links to 2019 AEP Marketing Campaign materials
- Humana YouTube Channel

Staying Compliant

Dos and Don'ts When Helping Your Loved Ones

Humana®



How Can You Help?



DO:

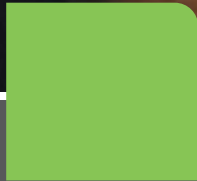
Share information and
resources

Explain what Medicare,
Medicare Advantage, and
Part D Plans are

DON'T:

Market or sell specific
plans unless you are a
licensed, appointed, and
certified agent





MarketPoint Leadership Panel and Q&A

MarketPoint Leaders



Jim Van Valin

Senior VP of MarketPoint



Craig Uchytel

VP of Retail External Partnerships



Thomas Doyon

Senior Manager in KY

Thank You!