

# At Humana, we believe listening to our agents' input is one of many things that makes us stronger, together.

You told us you want to be confident that your Agent of Record (AOR) status—and corresponding renewal commissions—will be protected each time an existing client enrolls in another Humana plan.

We heard you. We committed to finding a solution. And now we're delivering on that promise.

# Humana is proud to present The Agent of Record Protection Pledge.

It's a pivotal system update that honors your agent-member relationships and the hard-earned renewal commissions that come with them.

#### An assurance that your Agent of Record (AOR) Status and renewal commissions are preserved

Under The Agent of Record Protection Pledge, your AOR status—and corresponding renewal commissions—will be retained when existing Humana members make like-to-like plan changes via <u>CMS.gov</u>, <u>HumanaMedicare.com</u> or with help from a Humana telesales agent.

#### Protective action all year long

The Agent of Record Protection Pledge will take effect in time for the 2019 Annual Enrollment Period (AEP). After that, it will remain active, benefitting your book of business year-round.







## **Introducing: The Agent of Record Protection Pledge**



### **Applicable Scenarios:**

#### The Agent of Record Protection Pledge applies in the following situations:

- During the 2019 Annual Enrollment Period (AEP) and on an ongoing basis after that
- When an existing member makes a like-to-like plan change from any Humana MA, MAPD or PDP plan to another MA, MAPD or PDP Humana plan (e.g., MA plan to a different MA plan)
- Also applies to like-to-like CarePlus plan changes (moving from one CarePlus MA Plan to another CarePlus MA plan)
- When an existing member makes such a plan change via <u>CMS.gov</u>, <u>HumanaMedicare.com</u> or with help from a Humana telesales agent
- Only when the AOR is appropriately licensed, appointed, certified and contracted at the time of the member's plan change

#### \*There are some situations where the Agent of Record Pledge does NOT apply:

- To Medicare Supplement or individual dental or vision plan changes
- When an existing member makes a plan change from one plan category to a dissimilar category (e.g., a PDP plan to an MA plan)
- When another field agent facilitates a plan change
- When a call center agency facilitates an enrollment
- When an existing member makes a plan change from a Humana MA plan to a CarePlus MA plan or vice versa

# **Questions**?

If you need additional information, clarification or support, please contact the Humana Agent Support Unit at

#### agentsupport@humana.com.

\*Field agents are responsible for maintaining their relationships with each member throughout the year to ensure the member's Medicare needs are met. This includes all services typically provided by agents such as 30/60/90 day calls, etc. Agents may be removed as the AOR if there is any indication that the agent/member relationship has been disrupted, if a complaint is received, upon a member's or agent's request or for other legal, compliance or regulatory purposes.

## The Agent of Record Protection Pledge



**Keep Your Members** 

