



Humana.
IGNITE

The 3-30-60-90 Day Conversation Guide



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Building relationships, one conversation at a time.

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A four-point framework for newly enrolled Humana members.

Congratulations. By enrolling a new Humana member, you’ve made a difference in someone’s life. And you’ve built your book of business along the way.

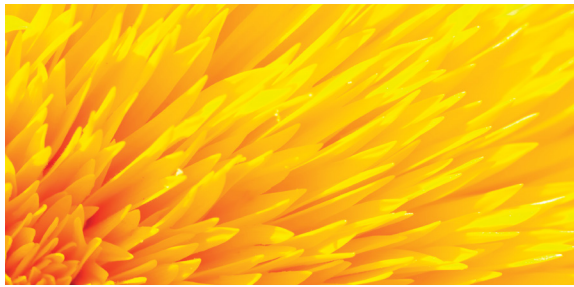
But to truly support your clients, you have to do more than just make a sale. You need to help them understand the enrollment process. And earn their trust over time. The relationship you begin now is the key to long-term client retention.

And this guide will help.

Use it to help you onboard new members. Schedule timely follow-ups. And have the right conversations—every single time. Keep it handy when you’re calling members to help ensure your conversations are informative, accurate and compliant with Humana’s guidelines.

Thank you for selling and servicing Humana healthcare plans.

You’re making a difference in the lives of medicare-eligibles. And the momentum is just beginning.

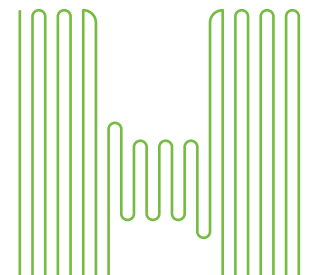


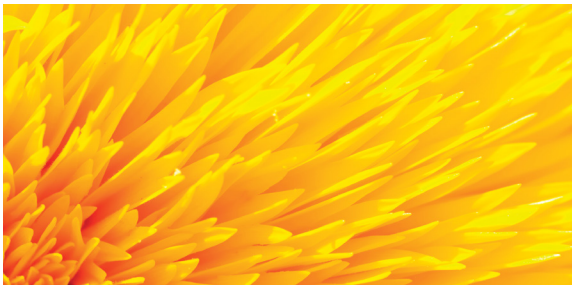
Compliance



Say the right things every time you pick up the phone.

When making your post-enrollment calls, please keep CMS regulations in mind. Relationships are built on trust, so you have to make sure your calls are compliant.





Compliance



NO CROSS-SELLING PERMITTED PER CMS REGULATIONS!

If the member inquires about other “non-health-related” products, you must advise them that they will need to call back. You may give them your direct phone number.



OPEN ENROLLMENT CMS RESTRICTIONS (Jan. 1–March 31)

IMPORTANT—Agents may not market the ability to make plan changes during the Open Enrollment Period. If the member indicates dissatisfaction with the plan they’ve selected AND it’s within the OEP of January 1-March 31, you may discuss all applicable election periods with the beneficiary, such as OEP or SEP, if the member qualifies for an SEP. The beneficiary must initiate the conversation.

Examples of the beneficiary initiating include, but aren’t limited to:

“I really don’t like this PPO plan I selected, can I pick another plan?”

“Do I have to keep this plan until next Oct. or do I have a chance to change before then?”

“Can you tell me what other plans you have in my area?”

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Welcome to your
Humana plan.

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The Day Three Call

3

The last thing a new member needs is a surprise. So three days after enrollment, call them. Thank them for enrolling. And then explain exactly what materials they'll be getting from Humana. Here's how the conversation could go.

1. Introduce yourself and your agency.

Then confirm that you are speaking with the member. You could say something like:

“Hello, my name is <Your First Name>, and I am calling from <AgencyName>. May I please speak with <Member First Name, Last Name>?”

2. Thank the member for choosing a Humana plan.

Remind them of the plan they chose, and be certain to indicate the day of the week that they enrolled in it with wording like this:

“Thanks for enrolling in your Humana <HMO/PPO/PFFS/PDP> Medicare plan on <Sun/Mon/Tues/Wed/Thur/Fri/Sat>. I'd like to walk you through what you should expect to receive from Humana in the next few weeks.”

Then do exactly that. Outline exactly what the member will get from Humana and when it'll arrive. These tiny details help members make sense of the enrollment process.



Enrollment letters:

After Humana receives your member's application, Humana will send Enrollment letters. These documents give a high-level overview of how the chosen plan works and lets the member know when the plan will go into effect.



The Day Three Call

3



ID Card and Benefits at a Glance:

- Your member should receive a Humana ID card within 7-10 days of enrollment. Encourage your member to call our automated voice system to let us know they received their card.
- A Benefits-at-a-Glance document will be included with the ID card. This document provides a summary of key benefits and costs.



Plan Coverage Package:

This package includes the Evidence of Coverage and other information about your member's plan benefits and resources and extra services available as a Humana member. If the member is new to Humana, or moving from a Humana PDP or commercial/group Medicare plan to an individual MA or MAPD plan, advise that they might receive information in their Plan Coverage Package on how to complete a brief Health Survey online or through Humana's automated voice system.

- Encourage your member to complete the survey.
- Reassure your member that the Health Survey is just a few simple questions about their health.
- The answers your member gives will help us guide them to tools and resources available in their plan to help them reach their health goals. Let your member know that the information provided will not affect plan premiums or benefits.



Well-Being Guide:

Close to your member's plan effective date, Humana will send them a Well-Being Guide that highlights topics such as preventive screenings and health and wellness programs. The Well-Being Guide will jumpstart a member's understanding and use of their benefits early on.

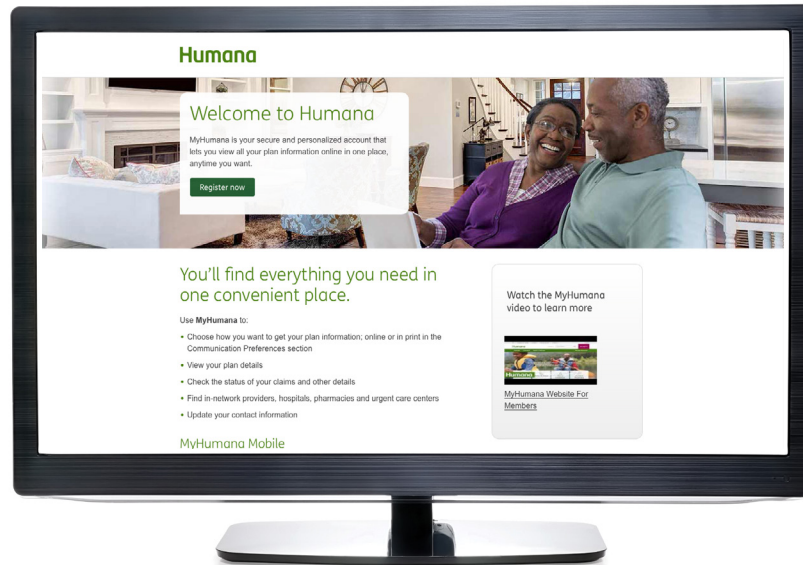
The guide contains valuable advice like when to schedule appointments to avoid busy days, how to prepare for doctors' visits, how to assemble vaccine checklists, how to talk about health and when to call a nurse, visit an urgent care or go to the ER.

It also outlines benefits that may be included in the plan like SilverSneakers and the HumanaFirst Nurse Advice Line.



The Day Three Call

3



3. Encourage the member to create a MyHumana account.

This secure, easy-to-use, personalized online account stores plan information like benefit details, claim status, healthcare spending and plan documents all in one place. So encourage your member to set it up at Humana.com/TourMyHumana.

4. Thank the member.

Ask if they have any further questions. And let them know that you'll be calling them back in one month to be sure they received everything you discussed and to let them in on all the ways they can take advantage of the plan.

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**Here's how to get
the most out of your
Humana plan.**

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The Day Thirty Call

30

A month goes by pretty fast. But a lot happens in it that will set the stage for the coming year. So 30 days after enrollment, call your member to walk them through some simple things they can do to make the most of what their plan has to offer. To ensure this call makes an impact, follow this outline.

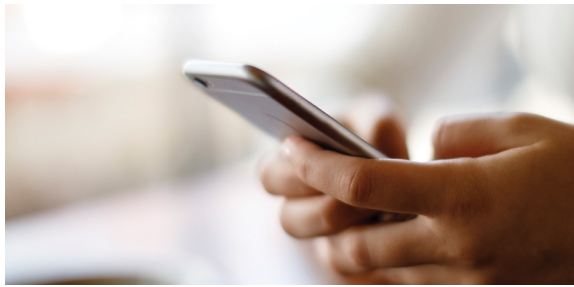
1. Introduce yourself and your agency.

Then confirm that you are speaking with the member.

“Hello, my name is <Your First Name>,
and I am calling from <AgencyName>.
May I please speak with
<Member First Name, Last Name>?”

Remind the member you’re following up, just as you promised you would. Say you wanted to check in and talk about how they can use the plan to help achieve their health goals.





The Day Thirty Call

30

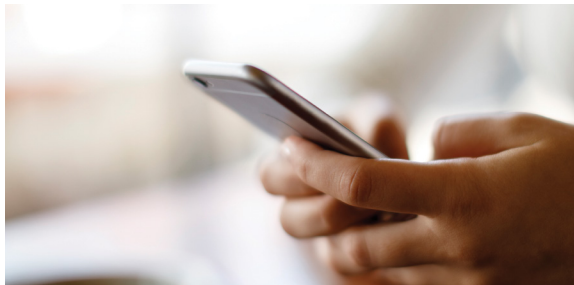
2. Follow up on the topics you covered at the three-day mark.

After 30 days, questions about the plan may be on the member's mind. So start by asking about how the first month went.

- Double check that they received a welcome call from Humana.
- Be sure they received an ID card and Plan Coverage Package.
 - › If they haven't, let them know they can always view their ID card online in a secure MyHumana account or with the MyHumana app.
 - › They can also call Humana Customer Care if they need a card now.
- If the member indicates the premium amount is not the same as what was discussed during enrollment, review their account and explain any reasons that their premium might be different, such as the Late Enrollment Penalty requirement assessed by CMS for members who delayed enrolling in a Prescription Drug Plan.
- Ask if a Humana Well-Being Guide arrived. If so, explain that you'd like to talk more about what it is and how the member can use it. (You can refer back to the Day 3 outline for some ideas on this.)
- If the member hasn't created a MyHumana account yet, encourage them to sign up at **Humana.com/TourMyHumana**
- For members who are eligible for an in-home well-being assessment, explain that the member might receive a call regarding Humana's in-home well-being assessment with wording like this:

“Have you been contacted by a Humana representative about an in-home health and well-being assessment?”

- **Is the answer YES?** Let them know this is a no-cost assessment of overall health for eligible members and an opportunity to increase early detection of some common health conditions. Results are automatically shared with the member's primary care physician/specialist.
- **Is the answer NO?** It's possible that an in-home assessment isn't needed or Humana simply hasn't connected with the member yet. In either case, encourage the member to take any calls they receive from Humana to ensure they are getting the full use of the plan.



The Day Thirty Call

30

3. Dive into benefits they should take advantage of immediately.

A Humana plan offers a lot of options. You can keep your client from feeling overwhelmed by summing up the most popular benefits and helping the member choose.

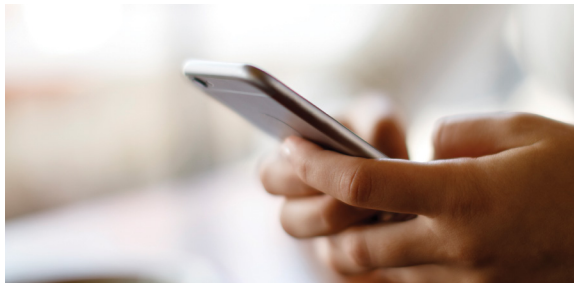


Caregiver Resources:

Ask if the member has a caregiver. If they do, let them know that you'll send them a PHI consent form.

- If it's part of their plan, ask if the caregiver would like to know more about Humana At Home healthcare services. Members and caregivers can get access to Care Managers who'll help them achieve goals, one step at a time. They can:
 - › Get support with a safe and healthy transition home from the hospital.
 - › Have their medications delivered straight to their doors and speak to licensed Humana pharmacists about medication questions.
 - › Have virtual visits on a computer, smartphone or tablet with physicians and behavioral health clinicians
- If they want to know more, direct them to **[humana.com/AtHome](https://www.humana.com/AtHome)** or **[humana.com/manage-your-health/home-and-community-support](https://www.humana.com/manage-your-health/home-and-community-support)**





The Day Thirty Call

30



Humana Pharmacy

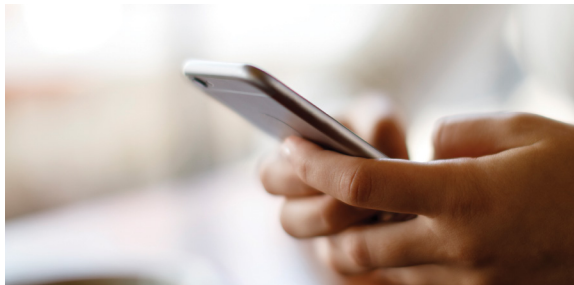
If the member has Humana Pharmacy with preferred cost-sharing as part of the plan, inform them of the benefits, such as Humana Pharmacy Mail Order. Here are some things to talk about.

- **Medication Accuracy:** Two pharmacists check new prescriptions for accuracy and to avoid any interactions with other medicines you're taking.
- **Ease & Convenience:**
 - › Prescriptions can be easily managed on the Humana Pharmacy mobile app.
 - › Members can get a three-month supply shipped to their home. That's only four orders per year.
- **Credibility:** J.D. Power Ranked Humana Pharmacy® Highest in Customer Satisfaction with Mail-Order Pharmacies in 2018¹. Humana Pharmacy received the highest score in 3 key areas:
 - › Prescription Ordering and Filling Process.
 - › Cost Competitiveness.
 - › Prescription Delivery.
- **Here's where you get started:**

Call 1-855-310-5799 (TTY: 711) (Press 1 for Enrollment/New Registration [New Members]).

 - › Visit hpenroll.com and sign in with your MyHumana user ID and password. Click "Add a New Prescription" and choose the prescription you want to fill.
 - › Access order status, drug information, refill and renewal reminders on our Mobile app or website.
 - › Review RX formulary and deductibles.

¹<https://press.humana.com/press-release/current-releases/jd-power-ranks-humana-highest-mail-order-pharmacy-segment-customer-sa>



The Day Thirty Call

30



• Automatic Payment (If the Member has a Premium)

- › Inform your new member of the benefits of Automatic Premium Payments. (Reference the Automated Payment Methods Quick Reference Guide in Humana MarketPoint University in Vantage.)
- › Make it easy for them to pay premiums on time by explaining how Humana can draft from a bank account or social security deduction.
- › Help your member understand the digital billing options by touching on methods outlined in the “Assisting Members with Humana Self-Service - Billing”, which can be found in MarketPoint University.



If a member's plan includes Go365™, they can start participating on their effective date.

What's Go365?

It's a wellness and rewards program offered at no extra cost as part of many Humana Medicare plans. It lets members earn rewards for completing healthy activities. They can get started at Go365.com with their MyHumana username and password. Or call Customer Service to participate in the off-line experience.

Here's an example of how to introduce the program and explain the benefits:

“Have you heard about Humana's Go365 program? You can earn rewards in the form of redeemable gift cards for engaging in healthy activities that you are already doing. Activities that qualify for rewards include walking, attending a SilverSneakers® class, getting a wellness exam or dental screening, and even volunteering! Would you like to learn more?”

For more detailed information about the Go365 by Humana program, refer to the [Medicare Agent Toolkit](#). Please note this tool is FOR AGENT USE ONLY.



The Day Thirty Call

30

4. Finish the call with clear next steps.

- **Encourage your member to make contact with their doctor.** This will give you an opportunity to review the importance of using network providers and finding specialists.
 - › Use Physician Finder to find participating providers.
 - › Explain how to access the directory. Get them a hard copy if they ask for it.
 - › Demonstrate how to use it so your new member feels confident finding doctors and specialists.
- **Provide the resources you discussed on the call:**
 - › MyHumana: [Humana.com/TourMyHumana](https://www.humana.com/TourMyHumana)
 - › Humana Customer Care: 1-800-457-4708 TTY 711
 - › Well-Being Guide: [Humana.com/Wellbeing](https://www.humana.com/Wellbeing)
 - › Caregiver Resources: [humana.com/AtHome](https://www.humana.com/AtHome) or [humana.com/manage-your-health/home-and-community-support](https://www.humana.com/manage-your-health/home-and-community-support)
 - › Humana Pharmacy: 1-855-310-5799 (TTY: 711) or [hpenroll.com](https://www.hpenroll.com)
 - › Go365: [Go365.com](https://www.go365.com)
- Remind them you'll be checking back in with them in about a month to follow up and address any questions they might have.



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**More benefits. More
services. More reasons
to feel good about
your choice.**

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The Day Sixty Call

60

Now it is a couple months after enrollment. Your client should be feeling comfortable with their plan. That means it's a good time to explain the advanced benefits and value-added services that make a Humana plan unique.

1. Introduce yourself and your agency.

Then confirm you're speaking with the member.

“Hello, my name is <Your First Name>, and
I am calling from <AgencyName>.
May I please speak with
<Member First Name, Last Name>?”

Clearly state the purpose of your call, which is to check in and talk about the value-added services the plan comes with that the member may not even know about yet.

2. Follow up on the previous month's call.

- Find out if the member has seen a primary care physician yet.
- Offer more information on Caregiver Resources (if applicable), Humana Pharmacy (if applicable) or Go365 (if applicable).
- Ask for thoughts about the plan. How has the experience been so far?



The Day Sixty Call

60

3. Begin a conversation about value-added services.

Let your client know Humana's mission is to help medicare-eligibles confidently achieve their best health by delivering whole-person healthcare that evolves with their unique needs. That's why the plan comes with benefits like:*



SilverSneakers.

- SilverSneakers gives members access to full fitness memberships at more than 13,000 locations nationwide for no cost.
- Many locations offer signature SilverSneakers classes just for seniors.
- To get find a location and ID number, call 1-888-423-4632 or visit silversneakers.com.



HumanaFirst® Nurse Advice Line.

- If the member has an immediate health concern, questions about a particular medical condition or would like general information about any of Humana's health resources, a registered nurse will help determine if concerns can be managed at home or need the attention of a medical professional.
- Make it clear this service isn't intended for emergencies. In case of emergency, they should dial 911 immediately.
- The 24/7 number is 1-800-622-9529 (TTY: 711)



MDLive Virtual Visits.

- If it's part of the plan, let your client know about MDLive Virtual Visits.
- For non-emergency medical issues, members can be seen by a U.S. board-certified doctor by online video or phone.
- MDLive providers can diagnose, treat and even write prescriptions for routine medical conditions.
- Call 1-888-673-1992 (TTY: 711)

*Ensure the member's plan includes each benefit before discussing.



The Day Sixty Call

60



LogistiCare.

- LogistiCare offers transportation assistance for Members.

Here's how it works:

- Schedule the trip by calling the reservation line at 1-866-588-5122 (TTY: 1-866-288-3133)
- After the appointment, the member calls Where's My Ride at 1-866-588-5123 (TTY: 1-866-288-3133) for a return trip.



Health Planning and Support.

- Humana's case-management program offers supportive services to members with complicated medical conditions or those who have been hospitalized.
- A Humana nurse helps navigate the healthcare system and assists in coordinating care.
- Other programs help people manage health conditions like diabetes, congestive heart failure, COPD and other illnesses.
- If this is something that would help your client, have them **call the Health Planning and Support team at 1-800-491-4164**



Humana Neighborhood Location.

- If one is available in your area, encourage the member to visit a Humana Neighborhood Location (they used to be known as Guidance Centers).
- Humana Neighborhood Locations are retail locations that provide Humana members access to wellness resources and in-person customer service support.
- Members can get help with claims questions, prescription pricing, benefits information and more.
- Let the member know these services are provided at no cost to them.
- To find the nearest location, go to:
<https://www.humana.com/about/humana-in-your-community/locations>



Humana Behavioral Health.

- Discuss Humana Behavioral Health if a member has this program as a part of their plan (just remember it only applies to members being treated for mental health or substance-abuse issues).
- Learn more at **<https://www.humanabehavioralhealth.com>**



The Day Sixty Call

60



There are also Value-Added Services. See plan details for contact information:

- Jenny Craig discounts
- WellDine
- LifeLine medical alert
- NutriSystem auto-delivery

4. Close the call by making sure the member feels supported.

Ask if they have any questions, remind them you'll be checking in again next month and provide any of the resources you discussed on the call if they're included in member's plan:

- SilverSneakers: 1-888-423-4632 or silversneakers.com
- HumanaFirst® Nurse Advice Line: Call 1-800-622-9529 (TTY: 711)
- MDLive Virtual Visits: 888-673-1992 (TTY: 711)
- LogistiCare: 1-866-588-5122 (TTY: 1-866-288-3133)
- Health Planning and Support: 1-800-491-4164
- Humana Neighborhood Location:
<https://www.humana.com/about/humana-in-your-community/locations>
- Humana Behavioral Health: <https://www.humanabehavioralhealth.com>



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**Humana cares about
your health.**

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The Day Ninety Call

90

Client retention is a year-round investment. The more value you add to your relationships, the more it helps your credibility. (And the more likely it becomes that your clients will talk about you with friends and family!)

It's the retention circle: when members are more engaged in their plan, they're usually happier with the plan. And the happier they are, the more likely you are to keep them as clients.

You've already done the hard work getting your client engaged with Humana. Now it's time to get them engaged with their health too. How do you start that conversation?

1. Introduce yourself and your agency.

Then confirm that you are speaking with the member. You could say something like:

“Hello, my name is <Your First Name>,
and I am calling from <AgencyName>.
May I please speak with
<Member First Name, Last Name>?”

State the purpose of your call, which is to check in and talk about the value of preventive health.

2. Follow up on the last call.

If it is included in the plan, ask if the member has started SilverSneakers, visited the Humana In Your Neighborhood locations or used any online services. Remember you're more than an Agent, you're an advocate for your client's health.



The Day Ninety Call

90

3. Say that good health starts with preventive care.

Ask the member to speak with their primary care physician about preventive screenings. If they've already had one from someone else, they should let their doctor know right away. If it is included as part of their plan, mention they can earn Go365 rewards for completing any of the below activities. (It's a great way to get gift cards that can be used to buy presents for others.)

Activity	Reward ("Plan A")	Activity Limit
Preventive Screenings (Base)		
Annual Wellness Exam ¹	\$25	1 per year
Mammogram	\$30	1 per year
Colorectal Screening	\$30	1 per year
Cardiovascular Disease Screening	\$10	1 per year
Bone Density	\$20	Once every 2 years
Flu Shot	\$10	1 per year
Preventive Screenings (Personalized - triggered by clinical)		
Diabetic Eye Exam ²	\$10	1 per year
Diabetic Kidney Function Test ²	\$10	1 per year
HbA1c	\$10	1 per year
Diabetic Foot Exam	\$10	1 per year
Miscellaneous Activities ³		
8 Workouts in Month (Silver Sneakers or Device)	\$5	1 per month
Community or Social Program (ex. guidance center class, athletic event, dance class, nutrition seminar, volunteering, Go365 community post or Go365 Virtual Walking Club)	\$5	4 per year
Other		
Preventive Screening Data Source	Claims	
Annual Maximum	\$180 - \$245	

¹ Based on the member's plan, this is the minimum he/she will be rewarded for the Annual Wellness Visit.

² Rewards for diabetic screenings only get triggered when member is at risk.

³ Members will be required to fill out and submit a Go365 activity form to receive a reward for these activities. The forms can be found by signing in at Humana.com or by requesting paper materials. **Rewards have no cash value.**

For more detailed information about the Go365 by Humana program, refer to the [Medicare Agent Toolkit](#). Please note this tool is FOR AGENT USE ONLY.

4. See if there are others who need your help.

- Remind the member of SEP opportunities that might help friends and family. (Remember, a beneficiary must ask about changing plans or indicate dissatisfaction with their plan for agents to discuss Open Enrollment Period.)
- Ask for referrals, including names and addresses, but don't request email or phone numbers.
- Schedule review of other products with your member if you have not already done so. Ensure you have a Member Authorization Form on file.

5. Congrats, you've made it to the 90-day mark!

Ask if they have any questions, thank them for their time and let them know you want to stay in touch.

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**Humana is your partner in
whole-person healthcare.**

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After Ninety Days



By now your client should be prepared to have a great experience with a Humana plan. But between this point and AEP, there are some simple things you can do to keep the relationship growing.

1. 91-365 Day Checklist:

- Send birthday cards.
- Send holiday cards.
- Ask for referrals, including names and addresses, but don't request emails or phone numbers.

2. October and November are a special opportunity.

Be sure to call members. You can discuss plan changes and enhancements.

And beginning Oct. 1, schedule reorientation seminars that get seniors up to speed on what's to come in the upcoming year.



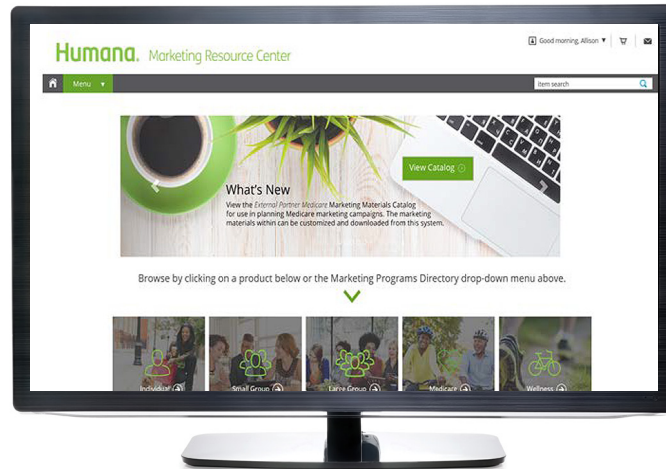
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The key to
retaining clients
is never losing touch
in the first place.

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Market Resource Center



Accessing the Marketing Resource Center.

You can get more conversation guides and CMS-approved marketing materials in Humana's Marketing Resource Center (MRC). We have hundreds of templates you can customize with your name and contact details.

There are new functionalities on the MRC that will help you save time.

- Instead of handling printing yourself, you can order materials with a credit card.
- We now offer email and direct-mail capabilities so that you can send a wave of emails or postcards to your book of business with the click of a mouse.
- A new Member Engagement section has been added that covers Go365 and SilverSneakers.

Sign in

Go to Humana.com and sign in.

→ **Select** Agent and Broker.

→ **Select** the Vantage Retail Business Portal.

→ **Click** Marketing Resource Center.

The Marketing Resource Center will open up in a new window.

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**You're supporting members,
so we're supporting you.**

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We're with our Agents, 365 days a year.

We hope you've found this document helpful. We're here to support you in any way we can. Thank you for your partnership and commitment to helping Medicare-eligibles improve their health and quality of life. Please don't hesitate to contact us through any of the following resources:

IgniteWithHumana.com

**Contact your local Broker Relationship Manager or
Broker Relationship Executive**

**Contact the Agent Support Unit at 1-800-309-3163
or email at agentsupport@humana.com**

Monday–Friday, 8am–9pm, EST

Humana®