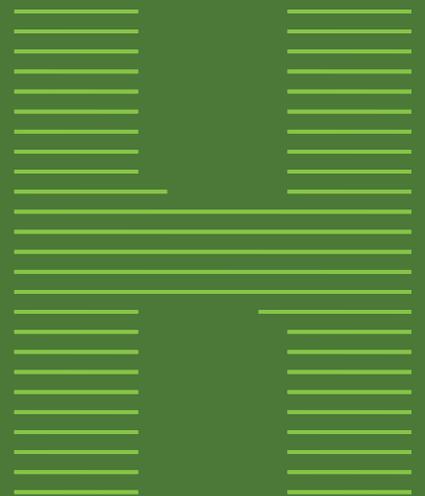
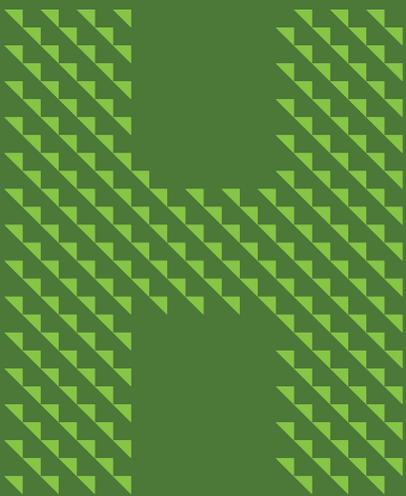
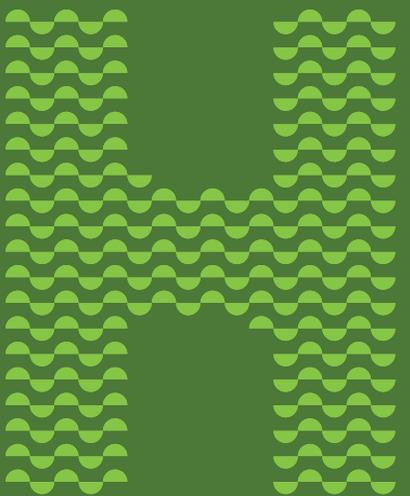
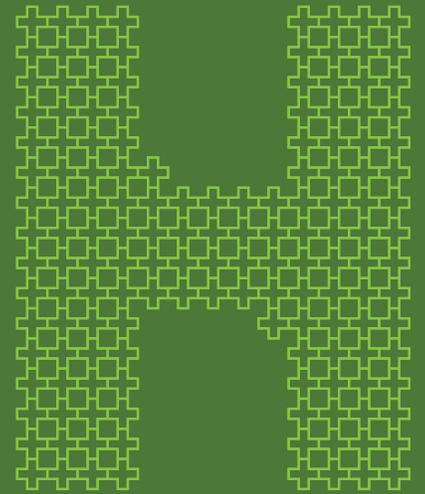
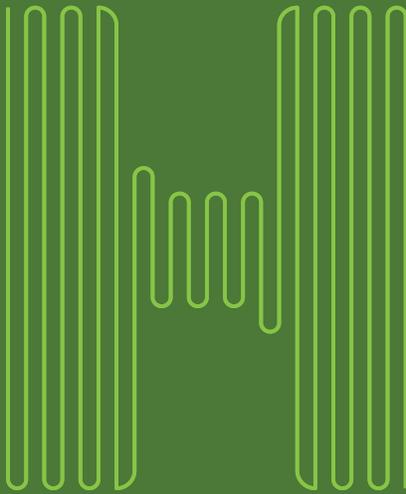
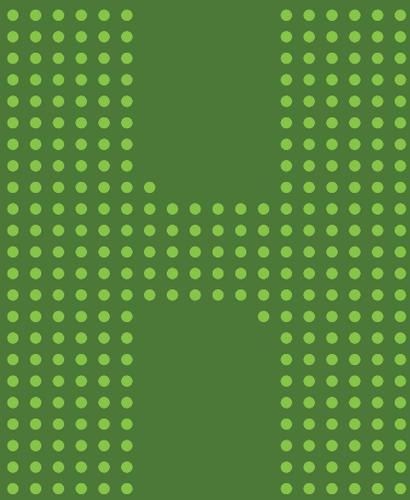


How to leverage the Agent of Record pledge this AEP





Our pledge to you.

Humana recognizes that you work hard to build and grow your Book of Business. That's why we created the Agent of Record (AOR) Protection Pledge to honor your existing client relationships in many scenarios and the renewal commissions that come along with them.



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- 3** Pro Tips to Help Retain Your Clients
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How the AOR Pledge works for Career and Partner Agents

When a member makes a like-to-like plan change on certain plan types using certain methods, you are retained as the Agent of Record and will collect the corresponding renewal commission.

Here's a breakdown of which plans the AOR pledge applies to and the ones it doesn't for enrolled members.

APPLICABLE PLAN TYPES <i>for newly enrolled members</i>	NON-APPLICABLE PLAN TYPES <i>for newly enrolled members</i>
Medicare Advantage (MA)	Medicare Supplement (Med Supp)
Medicare Advantage with Prescription Drug (MAPD)	Individual Dental and Vision (IDV)
Prescription Drug Plan (PDP)	
CarePlus MA	

Use this chart to determine when Humana’s AOR pledge applies.*

WHEN AOR PLEDGE DOES APPLY	WHEN AOR PLEDGE DOESN'T APPLY
Like-to-like plan change (e.g., one MA plan to a different MA plan)	Plan change from one category to another (e.g., PDP to MA or MA to Med Supp)
Member makes a like-to-like plan change on: - CMS.gov - HumanaMedicare.com	When a third-party call center agency assists with a plan change
Humana telesales Agent helps a member make a like-to-like plan change	When another field Agent facilitates a plan change
AOR is appropriately licensed, certified and contracted at the time of the member’s change	When an existing member makes a plan change from a CarePlus MA plan to a Humana MA plan or vice versa

*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 3-30-60-90 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.

Pro tips to help retain your clients



PRE-ANNUAL ENROLLMENT PERIOD (AEP) PREP BEFORE SEPTEMBER 30

- Recertify early
- Maintain good client relationships all year long
 - Use the [3-30-60-90 Day Conversation Guide](#)
 - Use the [My Humana Business Center](#) to confirm the birthdays of your existing Book of Business and mail handwritten cards
 - Send cards on anniversaries and holidays
 - Listen to the [Make Retention Your #1 Sales Strategy podcast](#)
 - Read the [“Five Retention Tactics to Use All Year Long” article](#)
 - Leverage the service inquiries feature in the [My Humana Business Center](#) to easily and efficiently report and manage customer service needs
- Look for an email from Humana about plan changes in your area
- Understand plan changes in your area and the implications for your clients
- Develop a plan to reach out to affected clients beginning October 15
- Leverage the plan-to-plan change flyer [here](#)



DURING AEP OCTOBER 15–DECEMBER 7

Proactively reach out to affected clients whose plans are changing as well as other members to see if a different plan may be a better fit for their healthcare needs

- Share this plan-to-plan [client flyer](#) with clients from the [Marketing Resource Center](#). Find it by searching for “plan change”.
- Educate them about the changes (if applicable)
- Set up sales appointments as needed or give them the dedicated phone number to a Humana telesales Agent
 - Share the plan-to-plan [client flyer](#) and give them the number for MA plan changes: 1-877-367-6174 (TTY: 711)
 - Share the plan-to-plan [client flyer](#) and give them the number for PDP plan changes: 1-844-258-0533 (TTY: 711)
 - Review sales materials at the client appointment
 - Listen to their concerns and try to understand their needs
 - Use the [NEADS Analysis](#) to uncover their likes, dislikes and goals
 - Use [Rx Calculator](#) to find cost-saving solutions on prescription drug costs
 - Use the [Find a Doctor Tool with Care Highlight™](#) to help them find a primary care provider if they need or want to find a new one
 - Help them determine their best plan options to meet their unique needs



POST-ENROLLMENT

Keep a watch on plan changes and enrollment status for your existing Book of Business at the [My Humana Business Center](#). Not sure how it works? Head to [Humana MarketPoint University](#) to learn more.

Humana gives you the support and resources you need to do more for your clients and yourself. Whether you want to fly solo or need more of a guide, we're here to support you. Here's how.



[IgniteWithHumana.com](#): your hub for events, webinars, podcasts, articles, guides and more. Now with AEP and Virtual Sales Hubs to help you navigate your Agent journey and the sales process whether in person or online.



[Humana MarketPoint University](#): your ultimate headquarters for online training, certification and compliance.



Local support: find your local market team [here](#).



First Look: get plan highlights for your local market along with the national scoop on plan expansions and improvements.

Thank you for helping us make healthcare more human by making it more caring, personal and simple for our members during AEP and all year long.

**We're here to help you
help members by making
healthcare more human.**



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