

Telephonic Presentations

Humana's strives to provide agents with the best opportunities to make sales and provide excellent customer service while staying compliant with all required Medicare Communication and Marketing guidelines. Telephonic Sales Presentations is one effective way, but there are some important guidelines to follow when conducting presentations telephonically.

What Does This Mean To Agents

When a consumer agrees to a telephonic presentation for Medicare Advantage and/or Prescription Drug Plans, field sales agents must adhere to the following guidelines:

1. Obtain express written permission to call about MA/PDP plans.

- a. Unless the beneficiary initiates the call, permission to call a beneficiary about MA/PDP plans must have been previously established and documented. If an agent is contacting a current Medicare Advantage / Prescription Drug Plan member from their book of business, written consent to contact is not required to discuss normal plan business.

2. Secure a Scope of Appointment.

- a. It is a CMS requirement that an SOA be completed for all individual marketing appointments, including telephonic sales presentations.
- b. Agents can complete an IVR SOA by three way call into the IVR with the member and follow the prompts. The IVR phone numbers are:

Career	1-800-903-5493
External	1-866-945-4471
Affinity	1-866-945-4470
CarePlus	1-888-685-8606

3. Send the beneficiary all required sales materials *prior* to the presentation.

- a. If a beneficiary is willing to receive the sales materials electronically, we encourage agents to use the Digital Marketing Materials tool as it includes all the required materials outlined below.
- b. **Please note:** DSNP plans are not available through DMM, so these materials may be sent as a paper kit or, if requested by the consumer, via email.

4. Conduct a full and compliant sales presentation.

- a. During the appointment call, sales agents must conduct the sales presentation in its entirety and review all CMS required documentation with the beneficiary. This includes following the Humana approved Sales Presentation as it serves as a CMS approved telephonic sales script.

Required Materials

The following materials must be provided to all potential enrollees who have agreed to participate in a telephonic sales presentation, and be reviewed in their entirety during the telephonic presentation:

Humana All-in-One Book, which includes:

- Summary of Benefits
- Plan Star Ratings Sheet
- Prescription Drug Guide, if applicable

Humana Sales Presentation, sent in one of the following formats:

- Link to [Humana Sales Presentation video](#) (if beneficiary has indicated they have an email address)
 - Emailed PDF copy of the Sales Presentation
 - Printed copy mailed in advance of the telephonic presentation
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For those prospects who either do not wish to receive materials electronically or do not have the ability to view the video online, agents are to verbally go through all the talking points of the approved Sales Presentation to ensure the beneficiary has been advised of all important compliance topics addressed therein.

