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Aetna

1. Does the carrier have an HRA? Yes
2. Can Call Centers complete HRA's? No
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? No
4. Time frame to be completed? Time of application, you have up to 1 hour after the app.
5. Where is it completed? Think Agent
6. Is it on SunFire ? Yes
7. How many questions? 26 – 32 Depending on the answers
8. Estimated time to complete? 10 – 15 minutes
9. How much does it pay? $70 MAPD, $110 DSNP
10. When does it pay outside of AEP? Weekly if the file is turned in by Friday they payout on Tuesday.
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? Agent will still be paid.
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? No
13. When does it pay during AEP? AEP
14. Need additional Certifications / Training? No
15. Website? https://arm.ascendproject.com

Anthem

1. Does the carrier have an HRA? Yes
2. Can Call Centers complete HRA's? Yes
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? Yes
4. Time frame to be completed? Time of application
5. Where is it completed? mProducer
6. Is it on SunFire? Yes
7. How many questions? 27
8. Estimated time to complete? 5 – 10 minutes
9. How much does it pay? $100 DSNP, $50 MA
10. When does it pay outside of AEP? First day of each month
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? Must go in effect.
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? No, policy must be in effect to get paid.
13. When does it pay during AEP? Post AEP
14. Need additional Certifications / Training? No
15. Website? https://mproducer.anthem.com/mproducer/public/

Cigna

1. Does the carrier have an HRA? Yes
2. Can Call Centers complete HRA's? No
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? No
4. Time frame to be completed? 2 Days
5. Where is it completed? Amplify
6. Is it on SunFire? No
7. How many questions? 20 - 30
8. Estimated time to complete? 10 – 15 minutes
9. How much does it pay? $75
10. When does it pay outside of AEP? 10 Weeks after the agent gets paid on the MA policy.
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? Policy must be in effect.
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? No, policy must be in effect to get paid.
13. When does it pay during AEP? Post AEP February.
14. Need additional Certifications / Training? Yes
15. Website? Not up yet.

Bright Health

1. Does the carrier have an HRA? Yes
2. Can Call Centers complete HRA's? Yes
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? No
4. Time frame to be completed? Time of application
5. Where is it completed? Bright Health portal
6. Is it on SunFire? No
7. How many questions? 8
8. Estimated time to complete? 10 – 15 minutes
9. How much does it pay? $50 for online enrollment/ $50 for the HRA
10. When does it pay outside of AEP? Monthly
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? Policy must be in effect to be paid.
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? No, The policy must be in effect.
13. When does it pay during AEP? Post AEP
14. Need additional Certifications / Training? No
15. Website? https://brighthealthcare.com/broker

Humana

1. Does the carrier have an HRA? Yes
2. Can Call Centers complete HRA's? Yes
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? Yes
4. Time frame to be completed? 5 days
5. Where is it completed? Revel System
6. Is it on SunFire? Yes
7. How many questions? 13
8. Estimated time to complete? 7 minutes
9. How much does it pay? $50
10. When does it pay outside of AEP? Monthly same time as renewals
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? Doesn't pay until MA effective date + 1 day.
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? No
13. When does it pay during AEP? Post AEP
14. Need additional Certifications / Training? Yes
15. Website? https://connect.revel-health.com/sign-in

Training Links:

- Licensed agents will need to login to Vantage through www.humana.com to access HMU. They can do this whenever you ready for them to complete training.
- The unlicensed/delegated users will log into a separate URL once our MCA team creates an HMU profile (Guides and Template in Data Central) and provides them with their login credentials https://humana.kmsihosting.com/ihtml/application/student/interface.humana2020/index.html

New for AEP 2023:

Program Scope & Admin Fee – these changes go into effect for any MCA's submitted on 10/1/22 and after. Plan Year does not matter in this context.

- MCA can be submitted **up to 30 calendar days post application signature date** (currently we require 5 business days).
    - During pre-AEP (10/1 – 10/14), agents can continue to administer/submit the MCA prior to the application signature date and still be eligible for the admin fee.

- MCA incentive will only be offered on **New to Humana MA members**.
    - Reason for this change is because we derive the most value from gathering MCA information on New to Humana members. Very little new information is learned from the MCA on members who are already on a Humana MA plan.

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Survey Question Changes – new survey question/answer set will be <u>launched on 9/30/22</u>:

- Health Conditions Question has an expanded list of response options.
  - o **NOTE**: for New MA members, the member's response to this MCA question will directly impact their eligibility for the new Healthy Options/All In One Benefit Card.
- We have removed the COVID vaccination question.
- We have removed the Other Healthcare Coverage question.
- There is a second Agent Only question at the end of the survey, asking the agent to indicate if they offered SDOH resources to the member.

<u>**Additional Information and Reminders:**</u>

MCA Details Refresher:

- For easy access to the MCA portal you can use this URL to bypass a login into Vantage: https://connect.revel-health.com/sign-in   If you are interested in building out an SSO links for your agents/users let us know and we can share an integration guide with you.

- The MCA can be completed by your non licensed personnel during the verification call or other post sale outreach. Complete the attached MCA – Delegated Users spreadsheet and share it with your SE/AE so we can create a profile for them to access the training.

- The MCA continues to be available for agents to administer in Spanish, Korean, and Traditional Chinese.

- Bold Goal Whole Health Toolkit continues to be a big part of the support agents can offer members with SDOH needs. All agents selling Humana also have access to Humana Community Navigator. Please encourage agents to be familiar with and leverage these tools as part of the MCA conversation with members who may be experiencing SDOH needs or risk factors.

MCA Training Module

- Continues to be available for any agent (new or tenured) to review on HMU (search for Member Care Assessment). The module is required for any agents new to MCA, and is a pre-requisite to being granted access to the MCA portal.

- A slightly updated version of the MCA Training module (incorporating the updated question/answer set) will be posted on HMU in September.

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WellCare

1. Does the carrier have an HRA? Yes
2. Can Call Centers complete HRA's? Yes
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? No
4. Time frame to be completed – Time of application
5. Where is it completed? Ascend - Agent can initiate the call but cannot be present when the client completes the HRA. If the agent doesn't have access to Ascend please submit the Ascend access request form in Data Central.
6. Is it on SunFire? Yes – Redirect
7. How many questions? 25 - 30
8. Estimated time to complete? 10 -15 minutes
9. How much does it pay? $60
10. When does it pay outside of AEP? – Weekly
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? Agent still gets paid.
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? No
13. When does it pay during AEP? Post AEP
14. Need additional Certifications / Training ? No
15. Website - https://wellcare.isf.io/2021/vbe/addmember
16. Effective 5/3/2022, VBE admin payments will **increase to $125** for each DSNP & CSNP enrollment!
17. VBE will be limited to DSNP & CSNP enrollments only for all legacy Centene & WellCare plans
18. Ascension Complete and Fidelis VBE processes will remain the same
    a. **Broker Version 2 - Active: Certified brokers in states that do not offer DSNPs & CSNPs – 3 states (MA/NH/VT)**
        i. Effective 5/3/2022, VBE admin payments will **discontinue** for all enrollment types other than DSNP & CSNP

UHC

1. Does the carrier have an HRA? Yes
2. Can Call Centers complete HRA's? Yes, only if they use LEAN.
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? Must be the writing agent with UHC.
4. Time frame to be completed? 3 Days
5. Where is it completed? LEAN or Sunfire
6. Is it on SunFire? Yes
7. How many questions? Up to 30 questions (depending on the plan they've enrolled into and how initial questions are answered)
8. Estimated time to complete? 3 – 5 minutes
9. How much does it pay? $50
10. When does it pay outside of AEP? The month after the clients MA effective date.
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? The HRA payment is not paid. The member must be active for at least 1 month.
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? Process HRA payments only after the member has been active for 1 month so this scenario would not be possible.
13. When does it pay during AEP? Post AEP February
14. Need additional Certifications / Training? No
15. Website? https://www.uhcjarvis.com/content/jarvis/en/sign_in.html#/sign_in

Freedom/Optimum

1. Does the carrier have an HRA? Yes
2. Can Call Centers complete HRA's? No
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? No
4. Time frame to be completed? Time of application
5. Where is it completed? Online Enrollment Application or Flowfinity
6. Is it on SunFire? No
7. How many questions? 35 optional questions. 85% must be answered for the agent to get paid.
8. Estimated time to complete? 5 – 10 minutes
9. How much does it pay? $50 DSNP Only
10. When does it pay outside of AEP? Monthly
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? The agent will not be paid.
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? No
13. When does it pay during AEP? Post AEP
14. Need additional Certifications / Training? No
15. Website? https://vipagentsupport.com

Molina

1. Does the carrier have an HRA? <mark>Not at this time. Paper one coming soon.</mark>
2. Can Call Centers complete HRA's? N/A
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? N/A
4. Time frame to be completed? N/A
5. Where is it completed? N/A
6. Is it on SunFire? N/A
7. How many questions? N/A
8. Estimated time to complete? N/A
9. How much does it pay? N/A
10. When does it pay outside of AEP? N/A
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? N/A
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? N/A
13. When does it pay during AEP (during AEP or post 1/?) N/A
14. Need additional Certifications / Training? N/A
15. Website? N/A

Clover

1. Does the carrier have an HRA? Yes
2. Can Call Centers complete HRA's?
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? Non-licensed agent can do data entry, but not speak to the beneficiary.
4. Time frame to be completed? 72 hours
5. Where is it completed? Clover Site
6. Is it on SunFire? No - but brokers can complete the enrollment on Sunfire and then log into the broker portal and find the HRA link (HRA must be completed 72 hours after enrollment completed/submitted. You can find the HRA link on the Broker Portal - quick links - labeled HRA)
7. How many questions? https://cloverhealthplan.force.com/demoforms/s/broker-health-risk-assessment
8. Estimated time to complete? 5 – 10 minutes
9. How much does it pay? $50
10. When does it pay outside of AEP? Based on the effective date of the member, in the 2nd run of that month
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? HRAs payout regardless if the policy goes into effect or not
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? Agents are never charged back for HRA's
13. When does it pay during AEP? Post AEP
14. Need additional Certifications / Training? No
15. Website - https://www.cloverhealth.com/en/brokers/broker-portal

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Oscar

1. Does the carrier have an HRA? No
2. Can Call Centers complete HRA's? N/A
3. Can an unlicensed Individual complete the HRA on behalf of the writing agent? N/A
4. Time frame to be completed? N/A
5. Where is it completed? N/A
6. Is it on SunFire? N/A
7. How many questions? N/A
8. Estimated time to complete? N/A
9. How much does it pay? N/A
10. When does it pay outside of AEP? N/A
11. What happens if the policy doesn't go into effect even if the agent completed the HRA? N/A
12. If the agent was already paid and the policy drops off before the effective date will they be charged back? N/A
13. When does it pay during AEP? N/A
14. Need additional Certifications / Training? N/A
15. Website? None