The Most Common Carrier Issues

CMS or Agent Oversight Allegations

- ✓ Review the Agent Code of Conduct and abide by it.
- ✓ Complete a needs analysis for each person you meet.
- ✓ Review the enrollment application for accuracy and completeness (remember, if you leave an application copy with the consumer, it must match what is submitted to the carrier).
- ✓ Within 10 days of the policy's effective date, call your client and make sure they understand how their new plan works.
- ✓ Return your client's phone call as soon as possible (no longer than 24 hours).
- ✓ Follow up on your promises!

Late Enrollment Applications

- ✓ Make it a habit of submitting the applications at the end of each day (24-hour turnaround time).

Rapid Disenrollments

- ✓ Within 10 days of the policy's effective date, call your client to make sure they understand how their new plan works.
- ✓ Return your client's phone calls as soon as possible (no longer than 24 hours) **and help solve any problems.**

Secret Shopped Failed Events

- ✓ Submit all events within the established timeframe to United Healthcare (UHC) <u>and Network Insurance</u>.
- ✓ Show up to the event!
- ✓ Follow UHC's event guidelines (remember, your event is to represent UHC **only**).
- ✓ Know the plans and how the 5-star initiative works.

Marketing Material

- ✓ Use only CMS-approved marketing material; don't add flyers and don't write on the material.
- ✓ Generic marketing material – before using your own "creative pieces", send to Network Insurance for a "stamp of approval".

If you ever need guidance, just ask for help!