



# Humana Achieve Medicare Supplement FAQs

## Purpose

To provide external agents answers to their questions about Humana Achieve® Medicare Supplement Plans. For more detail, refer to the Medicare Supplement Sales Agent Field Guide on Vantage.

## Navigation tip

This job aid is intended to be used electronically with links for easy navigation. Simply click on a specific question to navigate to a specific answer within the document. You can also print and review questions all together.

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<b>SUPPORT</b>	<ul style="list-style-type: none"> <li>• Can agents contact underwriting directly?</li> <li>• Do the local Humana market offices/agents understand and support Achieve Medicare Supplement plans?</li> <li>• Is Medicare Supplement training available for brokers?</li> </ul>

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<b>SUPPORT</b>	<ul style="list-style-type: none"> <li>• What 800 number can agents call for rates and with general questions?</li> <li>• How do I order Humana Achieve Med Supp Sales Kits?</li> <li>• How do I make an inquiry about a submitted application?</li> </ul>
<b>UNDERWRITING</b>	<ul style="list-style-type: none"> <li>• Are there any special guaranteed issue rights (outside of normal NAIC)?</li> <li>• Are there knockout questions or predictable underwriting?</li> <li>• Can a policyholder change from one plan to another once issued?</li> <li>• Is there any rate up?</li> </ul>

### 1. Where can I get information about compensation?

You can find the Producer Partnership Plan on Vantage, on [Humana.com/Sellhumana](https://www.humana.com/Sellhumana) or check with your Broker Relationship team.

### 2. Do agents get less commission for Guaranteed Issue (GI) applications as compared to Underwritten or OEP applications?

This varies depending on state. Please refer to the Producer Partnership Plan or contact your local Humana Broker Relationship team or the Agent Field Guide on Vantage for more details.

### 3. Does Humana charge smoker rates for Open Enrollment (turning 65)?

Humana has preferred rates for nontobacco users and standard rates for tobacco users where permitted. Whether the tobacco question is asked during OEP varies by state. Some states, regardless of GI or OEP, do require the tobacco question. Reference the Application for details.

### 4. How often does Humana adjust rates?

Rates can be adjusted annually (they do not always go up). Any rate increase must be approved by the DOI.

### 5. Is there a rate guarantee?

Rates are not guaranteed when a plan is quoted; however, rates are guaranteed for one year once the application is accepted.

### 6. According to the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA), who are considered newly eligible Medicare beneficiaries and why is this important?

“Newly eligible” beneficiaries are defined as those who:

- Are age 65 on or after January 1, 2020; or
- First become eligible for Medicare due to age, disability or end-stage kidney disease, on or after January 1, 2020

As a result of MACRA, current Medicare Supplement Plans that include coverage for the Part B deductible, such as C, F and High Deductible F will not be available to “newly eligible” prospects as of January 1, 2020 because these plans cover the Part B deductible.

## 7. Are there any Humana Achieve branded or non-branded marketing materials available?

There will be customizable flyers, posters, mailers and consumer booklets available as the product is approved. These materials will be available on the Marketing Resource Center (MRC) on Vantage. Once on the MRC, search under Medicare/Medicare Supplement to search for approved materials.

If you do not see materials for your state, contact your local Broker Relationship team. They can work with the product team to get materials filed for your state.

## 8. Are there any other extra services available for Humana Achieve Medicare Supplement policyholders?

Humana Achieve Medicare Supplement Plans come with Extra Services at no additional cost.

They may include:

- Vision and hearing discounts
- Rx discounts
- Humana Well Dine®
- HumanaFirst®
- Philips Lifeline® discounts
- Shared Decision Making

Note: GA and IL do not allow promotion of Extra Services during pre-sale. See the Medicare Supplement Agent Field Guide found on Vantage for more information and state specific offerings. In addition, MyHumana at **Humana.com** allows policyholders access to benefits, claims and more. Also available are iPhone or Android apps.

## 9. How long have the Humana Achieve Medicare Supplement Plans been available?

Humana has been offering standard Medicare Supplement plans since 2004. Humana is a stable, Fortune 100 Company with nearly 60 years in the healthcare industry. Humana Achieve Medicare Supplement Plans were first introduced in September 2019.

## 10. What forms of payment are accepted?

Initial premium payment is required at time of application except in Arizona. Acceptable forms of payments include:

- Automatic withdrawal—a \$2 discount is available with this form of payment
  - Automatic credit card charge (Mastercard, Visa and Discover)
  - ACH or credit card is required with faxed paper applications
- Coupon book

## 11. What is the Humana Achieve Med Supp Value Proposition?

- Humana name recognition
- Rates are very competitive
- Discounts offered which include:<sup>1</sup>
  - Early-enrollment discount only in AZ;
  - Household discount;
  - \$2 off their monthly premium by electing to make payments electronically

<sup>1</sup>Agents may contact their local Broker Relationship team, call ASU or order sales kits that include Outline of Coverage (OOC) plan documents that have details about the discounts.

## 12. What are Humana Achieve Medicare Supplement Plans? How are they different than the current Humana Med Supp plans?

- Achieve is the name of Humana's new Medicare Supplement product being launched in partnership with Integrity Marketing Group, the nation's leading independent distributor of life and health insurance products focused on the senior market
- Humana Achieve Med Supp plan premiums will be Humana's lowest Med Supp price position in most markets; expect to be industry leading
- Humana Achieve Med Supp plans will offer enhanced commission amounts for both agents and upline agencies
- Humana Achieve Med Supp plans will offer the same value-added services, including Humana Well Dine<sup>®</sup>, hearing, vision discounts and others with the exception of the SilverSneakers<sup>®</sup> program
- Humana Achieve Med Supp plans will offer a higher household discount rate<sup>2</sup>

## 13. How can agents/agencies get started selling?

- Agents must align with an agency that is in the Integrity hierarchy to be able to sell Humana Achieve
- Humana Achieve is included in the 2020 PPP as well as 2020 agency comp amendments; these documents were released to agencies and agents at the end of August 2019

## 14. What are the different ways agents can submit business to Humana?

Agents can submit business by:

- Electronic enrollment using FastApp or MAPA
- Mail:  
Humana Medicare Enrollment  
2432 Fortune Drive  
Lexington, KY 40509
- Fax: 1-877-889-9936
- Email through Vantage
- Doc transmitter mobile app

## 15. When and where is the product available? Timing of launch in my state?

- Humana Achieve will launch as the states approve filings
- The first group of states has been approved for launch in September (accepting applications for an Oct. 1 effective date)
- Additional states will be launching in subsequent months as the filings are approved; some states may not launch until October or later
- Humana Achieve is being filed in the following 25 states: Arkansas, Arizona, California, Colorado, Florida, Georgia, Iowa, Illinois, Indiana, Kentucky, Louisiana, Michigan, Missouri, Mississippi, Nebraska, New Jersey, North Carolina, Ohio, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, Wisconsin
- See the latest coverage map on [HumanaAchieve.com](https://www.humanaachieve.com)

<sup>2</sup>Agents may contact their local Broker Relationship team, call ASU or order sales kits that include Outline of Coverage (OOC) plan documents that have details about the discounts.

## 16. Can I sell both current Humana Med Supp and Humana Achieve?

- Generally speaking, it is one or the other
- Existing products will be available in states where Humana Achieve is not offered or not yet approved by the state DOI

## 17. What enrollment methods are available for Humana Achieve Med Supp plans?

- Achieve will be available for enrollment on FastApp
- If an agency or agent is using the CSG or Connecture tools for quoting and enrollment, we will work with CSG/Connecture to activate the Achieve products for those entities/individuals

## 18. Can agents contact underwriting directly?

Yes, agents can contact underwriting by phone or email. See details below:

- By Phone: 1-800-825-7858; caller will be prompted to select Option 2 if an agent. Then select Option 4 to connect to the Medicare Supplement Underwriting team.
- By email: Send any pre-screen request to the [Medsuppuw@humana.com](mailto:Medsuppuw@humana.com) mailbox.
- Please keep your local Broker Relationship Management team in the loop for any escalated issues.

## 19. Do the local Humana market offices/agents understand and support Achieve Medicare Supplement plans?

Your local Broker Relationship Management team is your point of contact for Medicare Supplement related questions. If the local team is not able to help, they will get your questions to the right area for answers. Humana is committed to providing agents the support you need.

## 20. Is Medicare Supplement training available for brokers?

Yes, you can contact your Humana Broker Relationship team for assistance. Also, MarketPoint University, available on Vantage, includes Medicare Supplement training information and is available to all contracted agents.

## 21. What 800 number can agents call for rates and with general questions?

Agents can call the Agent Support Unit (ASU) at 1-800-309-3163. See below for hours of service and other contact methods:

- 8 a.m. – 9 p.m., Eastern time
- Email: [agentsupport@humana.com](mailto:agentsupport@humana.com)
- Fax: 502-508-0062
- Please note: ASU does not receive Vantage Service Inquiries. Please check your Vantage dashboard for Service Inquiry updates.

## 22. How do I order Humana Achieve Med Supp Sales Kits?

- Log on to Vantage from **Humana.com**
- Under the Sales & Marketing header, select “Medicare Sales Materials”
- Select “Medicare Supplement Only Request”
- Check that all information is correct and select “Next”
- Choose the state and insert the quantity of kits needed
- Select “Next” and “Submit”

### 23. How do I make an inquiry about a submitted application?

The Service Inquiry tool offers the most efficient way for agents to provide post enrollment customer service to their members with requests processed by the Agent Retail Sales Operations Support (ARSOS) team. Service Inquiries saves you time while managing your book of business through AEP and beyond! Find the Service Inquiry Tool on Vantage.

To learn more about the tool, you can access the Humana Vantage Service Inquiries Toolkit by signing in to Vantage, select “Humana MarketPoint University,” enter “Service Inquiry Toolkit” in the search bar.

### 24. Are there any special guaranteed issue rights (outside of normal NAIC)?<sup>3</sup>

Yes, some states offer additional guaranteed issue rights.

### 25. Are there knockout questions or predictable underwriting?<sup>4</sup>

At Humana, we believe that an adequate level of underwriting leads to better premium rates for our customers. For this reason unless the applicant qualifies for Guaranteed Issue or Open Enrollment, all applicants will be underwritten, where the states allow. All applications will be sent to underwriting unless the applicant indicates:

- Their height and weight fall into the denial ranges provided on the body mass index (BMI) chart, and/or
- They have been prescribed one or more of the medications within the past 12 months listed on the Medications Related to Uninsurable Conditions list, and/or
- They have suffered from one or more conditions in the last 2 years (3 years in California) listed on the Medicare Supplement Ineligible Conditions list. Reference the online Underwriting Guide on Vantage for more detail.

### 26. Can a policyholder change from one plan to another once a policy is issued?

Yes, but they may have to go through underwriting if they do not have a guaranteed issue right. Plan changes from Humana policyholders for lesser or greater benefits require a new application and underwriting.

### 27. Is there any rate up?

No, we either accept someone or do not accept.

<sup>3</sup>Please contact your local Broker Relationship team or see the Medicare Supplement Agent Field Guide on Vantage for state-specific information.

<sup>4</sup>See the Medicare Supplement Underwriting Guide found on Vantage for complete underwriting guidelines.