



**2020**  
**SALES AGENT**  
**GUIDE**

**FORWARD**  
**FOCUS**  
**SCAN 2020**

# Welcome

On behalf of our Sales Leadership team, I welcome you to SCAN!

We've produced this guide as a handy reference containing "everything you need to know" to sell our plans. Our goal is to make SCAN the most agent-friendly MAPD with whom you contract.

This leadership team is committed to you--our selling agents, and to the Medicare beneficiaries that we serve. But we are equally dedicated to ensuring that our agents abide by all federal and state regulatory guidance, and that you "sell with integrity" every time you interact with a client. That's why we contract only with agents who possess and maintain the highest level of personal and business ethics.

SCAN's commitment to CMS and DHCS sales and marketing guidelines is reflected in the manner in which we onboard, educate and provide sales tools for our agents. Our objective is to set you up for business success, and if we succeed, we'll expect to see it in your results as you compliantly sell SCAN plans in 2020 and beyond.

Sincerely,



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SVP, Sales



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## About SCAN Health Plan

### OUR MISSION

Keeping Seniors  
Healthy and Independent.



SCAN Health Plan®, headquartered in Long Beach, California, is a Medicare Advantage Prescription Drug plan serving the needs of 204,000 members. Founded in 1977, we employ over 1,000 people who work diligently to help our members stay healthy and independent.

Today SCAN is the second largest not-for-profit Medicare Advantage plan in California. Our service areas include Los Angeles, Orange, Riverside, San Bernardino, San Diego and Ventura counties in Southern California, and Napa, Sonoma, San Francisco, Stanislaus and Santa Clara counties in Northern California.



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## The Best Reasons to Sell SCAN

- SCAN is the second largest not-for-profit MAPD plan in CA – also the fifth largest in the nation – and one of the fastest growing in the United States!
- We have served seniors from our Long Beach location for over 42 years.
- We only serve people on Medicare.
- Our expert Member Service Advocates are located in Long Beach, CA, so they know the marketplace.
- SCAN offers a broad portfolio of products for your eligible clients in selected markets.
- We have competitive plans with rich benefits that can be sold year-round.
- SCAN disenrollment rates are low - so during AEP you can concentrate on new business, not retention.
- Our Network Management team works to ensure that we have a full range of quality physicians and other respected providers to meet your clients' healthcare needs.

### And...ask us about our Stars!

## Here's What SCAN Does to Ensure Your Sales Success

- 1 There is a dedicated Sales Support Team (SST) available to take your calls Monday-Friday 8 a.m.-6 p.m.
- 2 There is a dedicated Broker Account Executive (BAE) in each market to serve you.
- 3 We provide extensive training programs that give you the tools you need to be successful.
- 4 You will be authorized to sell within 48 hours of successful completion of SCAN's contracting and training certification requirements.
- 5 SCAN pays commissions at CMS maximum allowable rate – and we offer lifetime renewals to certified agents.
- 6 We furnish a variety of CMS - approved marketing pieces and customizable marketing tools to help you build your business.
- 7 You'll receive our "Sales Core" monthly newsletter – it highlights relevant sales tips and updates.
- 8 In addition, SCAN's Sales Training team offers various face-to-face courses in local markets such as:
  - > Annual Benefit-Certification Training
  - > Connections Plan-Certification Training
  - > Community-Based Marketing
  - > Success in Year-Round Selling
  - > The "Art" of Referrals

# Star Ratings

Putting your clients in 4 and 5-Star plans keeps your members healthy, independent and HAPPY to refer you.

## What you should know...

The Five-Star Quality Rating System for Medicare Advantage Plans is overseen by the Centers for Medicare and Medicaid Services (CMS). The rating was developed to help consumers understand how well each Medicare Advantage plan:

- > Helps members stay healthy via preventive services such as screenings and vaccines
- > Manages their members' chronic conditions
- > Is rated for plan responsiveness and care
- > Handles complaints, appeals, and voluntary disenrollment
- > Provides telephone customer service

## You can have a direct impact on Stars by...

- > Accurately explaining plan benefits
- > Increasing SCAN member satisfaction by being professional and setting expectations at the time of enrollment
- > Educating your clients on available supplemental services to make sure they are more likely to use them appropriately

## Improve your member's health care and SCAN Star measures at the same time...

- > Educate your client at time of enrollment
- > Perform follow-up calls 30, 60 and 90 days after enrollment
- > Ensure smooth member on-boarding
- > Remind your client about:
  - PCP ASAP--within 90 days
  - Medication Adherence / Just say 90 day
  - Flu Shots and Medical Screenings

Data to support these star ratings come from surveys, observation, administrative (claims) data, and medical records. Based on criteria established by CMS, each plan's rates and scores are calculated and stars are awarded and published annually prior to the Annual Enrollment Period (AEP).



**TRAINING (L-R):**  
**Jared Pacheco** – Sales Trainer Coordinator  
**Sherri Aguirre** – Sales Trainer  
**Aymee Abreu** – Manager, Sales Training and Development  
**Taylor Wasko** – Sales Trainer

# Becoming a SCAN Certified Agent

## Contracting

To be authorized to sell SCAN's products, you must be affiliated with an Agency that contracts with SCAN. If you have questions about SCAN's contracted agencies, email:

[SCANBrokerContracting@scanhealthplan.com](mailto:SCANBrokerContracting@scanhealthplan.com)

## Complete your Training

Once you are fully contracted and have completed all training requirements (see the process on page 9), you'll receive a "Welcome" email officially CERTIFYING you as an authorized SCAN sales agent. Now you can begin selling!

## Interested in contracting?

Contact your agency or your local Broker Account Executive and they'll let SCAN know!

## Electronically complete and submit the following paperwork

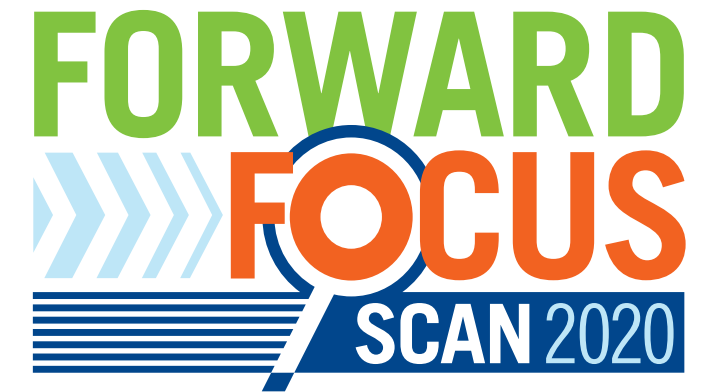
- > Agent Hierarchy Form
- > Current CA State Insurance license
- > Signed W-9
- > Agent Contact Form
- > Agent Agreement

## Licensing

You must have a current California Accident & Health license to sell SCAN plans (must not expire within 45 days of contracting).

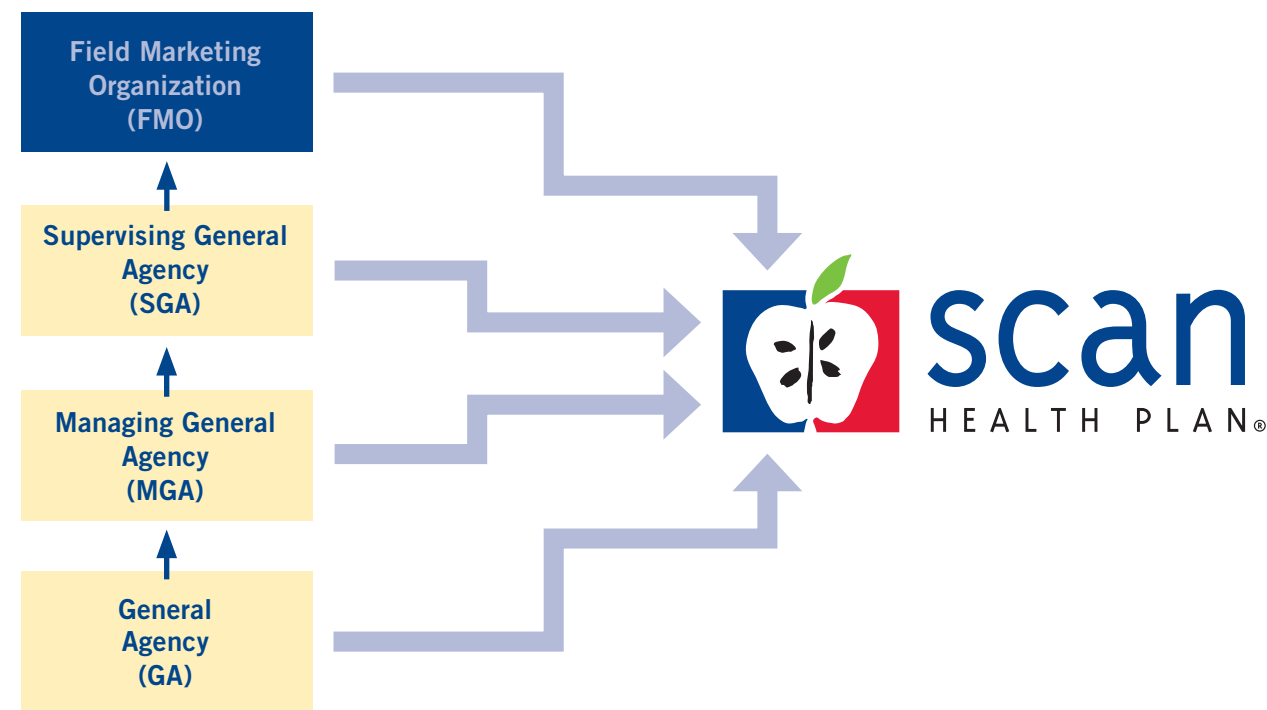
## Errors & Omissions (E&O)

Applicants must attest to SCAN that E&O coverage is current (must not expire within 45 days of contracting). Your minimum E&O policy must be written for \$1,000,000 per occurrence and \$1,000,000 aggregate limit. After onboarding, agents are required to continue to maintain active E&O coverage.



## Agency/Agent Hierarchy

SCAN contracts numerous “levels” of agencies as part of our agency hierarchy. Field Marketing Organizations (FMO's) are at the top of our hierarchy tiers and are responsible for the oversight of the various types of agencies in their downline.



## Hierarchy Transfer Requests

SCAN allows agents with a current active status to change their agency hierarchy once a calendar year; however, no hierarchy changes are permitted between September 16 – November 30. “Active status” means that you have completed the contracting and training process, and your state license and Errors and Omission policy is current.

If you terminate your agent contract after September 15th, you will not be able to re-contract until the following calendar year.

**To initiate the request, email [SCANBrokerContracting@scanhealthplan.com](mailto:SCANBrokerContracting@scanhealthplan.com) and you will electronically receive:**

- > Hierarchy Transfer Form (NOTE: Forms must be signed and submitted by agent.)
- > New W-9 Form

Both forms must be signed and returned no later than the 15th of the month for the transfer to be effective on the 1st of the following month.

## The Path to Certification for 2020

For new and returning Agents and Brokers

### New Agents

Please complete all your contracting paperwork and then begin the certification process.

### Returning Agents

Please recertify according to the instructions below.

- > = For New Agents
- >> = For Returning Agents

**1 TO START** Go to <https://scan.cmsystem.com>  
FOR TIER 1, PASS THE AHIP EXAM FOR THESE ONLINE COURSES WITH A SCORE OF AT LEAST 90%.

- > Overview of Medicare Program Basics
- > Medicare Health Plans
- > Medicare Part D Prescription Drug Coverage
- >> Marketing Medicare Advantage Part D Plans
- >> Enrollment Guidance for Medicare Advantage & Part D Plans
- >> Fraud, Waste and Abuse & General Compliance Training

**2 FOR TIER 2, COMPLETE THE COURSES BELOW TO GAIN ACCESS TO OUR TIER 3 TRAINING CALENDAR.**

- >> Watch our online “Selling with Integrity” Video
- >> Attest to reviewing our Policies and Procedures (P & P’s) and SCAN’s Code of Conduct

**3 FOR TIER 3, SUCCESSFULLY COMPLETE OUR FACE-TO-FACE COURSE AND PASS THE EXAM WITH A SCORE OF AT LEAST 85%:**

- >> Sales Presentation requirements
- >> Market-Specific Products

**Note:** Connections Plan (FIDE-SNP) requires additional certification training before you can sell it.

Once you have completed all certification requirements, you will receive SCAN’s “You are ready to sell” email. Returning agents will be notified via email that their annual recertification is complete.

**DO NOT present SCAN plans prior to receiving your email. Enrollments submitted prior to the date on the email are not eligible for commission.**



**You are now certified to sell SCAN products!**

Note: You will be terminated if you do not keep a current CA Insurance license and E&O insurance or don’t complete your annual trainings.

# The Path to 2020 Certification for the SCAN FIDE-SNP Connections Plan

**New Agents** You must be **fully certified** before you can begin your Connections certification process.

**Returning Agents** Please recertify according to the instructions below.

- 1 **Go to: <https://scan.cmpsystem.com>**
- 2 **Complete our annual certification process to gain access to the Connections training calendar.**
- 3 **Successfully complete our face-to-face training.**
  - Medi-Cal general overview
  - Discuss Connections Plan as a unique product in the marketplace
  - Review Connections Plan benefits and services
- 4 **Pass the exam with a score of at least 85%.**
- 5 **Wait until you receive an email from Broker Contracting advising you that your Connections certification is complete!**

**NOTE** YOU MUST RECERTIFY ANNUALLY.

Agents who sell SCAN without a current Certification will not be compensated.

## Training Website

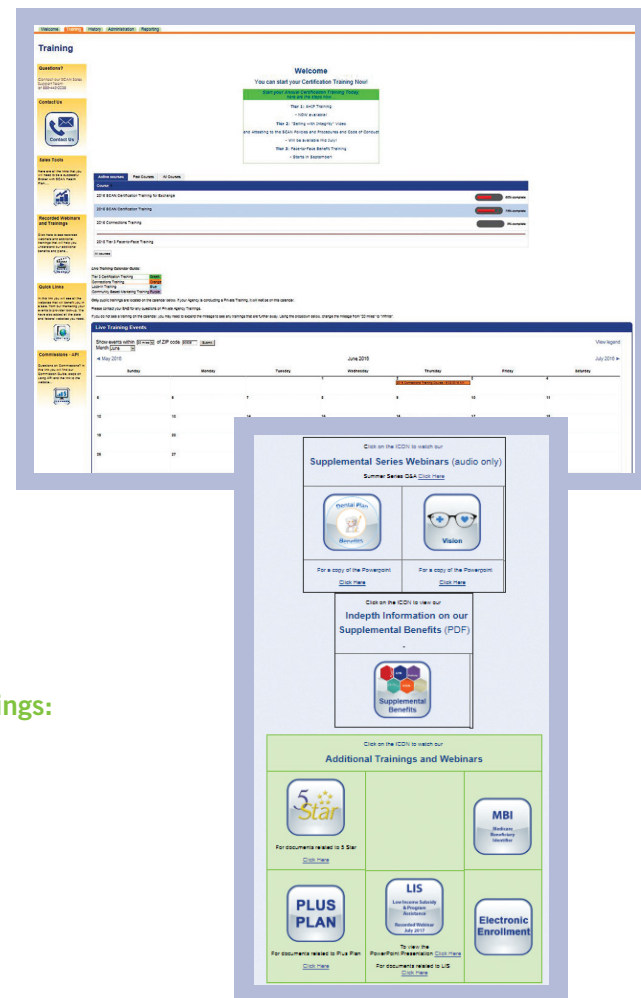
Access our Training website to enroll into the additional training classes that SCAN has to offer. Check it out at <https://scan.cmpsystem.com>

You must complete your Annual Certification Training before you can access the additional trainings below:

- > Connections Certification
- > Success in Year-Round Selling
- > Build a Referral-Based business

Select “Click and Learn” to see additional pre-recorded trainings:

- > Plus Plan
- > LIS – Low Income Subsidy
- > Electronic Enrollment
- > Medicare Beneficiary Identifier
- > 5-Star Rating Program



## Client Eligibility

Is your client eligible? They are if they:

- > Are entitled to Medicare Part A, and enrolled in Part B.
- > Live in SCAN's service area.
- > Understand that they must continue to pay Part B premiums (if not paid for by Medicare or another third party).
- > Don't have End Stage Renal Disease and are not currently undergoing a regular course of dialysis. (Exceptions may apply.)

## Enrollment Periods

**For those just turning 65**

Three months before, the month of, and three months after their 65th birthday.



**For all others**

Annual Enrollment Period (AEP)  
Special Election Period (SEP)

**October 15 - December 7, 2019**  
**All year round**

**Other important dates**

Open Enrollment Period (OEP)  
Enrollment Lock-in Period

**January 1 - March 31, 2020**  
**April 1 - December 31, 2020**

**Some Enrollment Exceptions**

They may enroll other times during the year if they:

- > Move out of their existing plan's service area
- > Are institutionalized
- > Have limited income and resources, and qualify for Extra Help
- > Have certain other circumstances

Whenever they enroll in a new Medicare Advantage plan, they are automatically disenrolled from their previous plan.

# Enrollment Periods, continued

## OEP Between January 1 and March 31

Beneficiaries have one allowable switch from their MAPD Plan and can either:

- Return to Original Fee-For-Service Medicare plus a Prescription Drug Plan, **or**
- Select a new MAPD plan

## After March 31:

> No further plan switching is permitted unless they qualify for a Special Election Period (SEP).

## Beginning October 15 (and ending December 7):

> Switch to any plan they wish. Their new plan will go into effect on January 1.

**With SCAN, you can sell even during Lock-In!** In addition to Special Election periods, (which may allow applicants to join, switch or drop an MA Plan outside the AEP or OEP), we also have products you can sell during lock-in.



# Special Election Periods (SEP) Eligible\*

CATEGORY	WHO CAN I SELL TO?	WHEN CAN I SELL IT?	INFORMATION NEEDED
Age-In's & Disability	Anyone turning 65	From 3 months before birth month to 3 months after (7 months total)	Restrictions apply if they delay Part B Medicare Card is proof they recently received Medicare A & B entitlement
	Disabled Medicare Recipient turning 65	From 3 months before birth month to 3 months after (7 months total)	
	24th month of Disability	From 3 months before to 3 months after their 24th month of disability benefits	
Move-In's	Moved and now outside plan's service area or new plan options are available	From 1 month before to 2 months following the month of move	Member Verbal Attestation
	Returned to U.S.	2 months following return	
	Moved to or from a Long-Term Care facility	From the 1st day in the facility & up to 2 months after discharged	Date of Discharge & Name of Long Term Care Facility
Low Income	Dual Eligible - Full or Partial	Once during AEP and each of Quarters 1, 2 and 3	Medicaid # or Award Letter
	Part D Subsidy (LIS)		SSA Award Letter
	State Pharmacy Assistance Program		Application or Award Letter
Chronic SNP	Qualifies for SNP due to Diabetic diagnosis or Congestive Heart Failure (CHF)/ Cardiovascular Disease (CVD) diagnosis	Year-round	Permission to send Health Information form and Pre-Enrollment Qualification Assessment Tool
Losing Coverage	Part D Subsidy (LIS) terminated	Within 3 months of any change or notification of change	SSA, Medicaid or SPAP letter
	PACE Disenrollment	Up to 2 months after the effective disenrollment date	Disenrollment letter
	Loss of Creditable Drug Coverage	From the month notified to 60 days after coverage loss	Loss of Coverage letter
	Employer Group Coverage Termination	Up to 2 months after the month that coverage ends	Term Letter from Group - w/proof of Creditable Coverage
	Medicare Ending Contract	Oct 15 - Feb 28 or Specific Dates on Term Letter	Term Letter from MA Plan
	Loss of CSNP Criteria	Up to 3 months after the month that coverage ends	Term Letter from CSNP Plan
	Dual Eligible loss of status	Within 3 months after loss of eligibility	State Notice
Administrative Delay	Entitlement determination is not made timely by SSA and/or received by individual in a timely manner	From date notified and continues for 2 months	SSA Notice of Administrative Delay Letter
FEMA-Declared Emergency or Major Disaster	Beneficiary (or decision maker) who resides in, or resided in an area FEMA has declared an emergency or major disaster	Start of the incident and for 4 full calendar months thereafter	Proof of residence

\*CMS may grant SEP's to individuals or groups in certain exceptional conditions. Contact us for additional details.

# SCAN'S 2020 Health Plans by County

SCAN Health Plan offers its Classic Plans, Plus Plan and Chronic Special Needs Plans all year long to Age-Ins, Move-Ins, and those with other types of Special Elections Periods (SEPs). For any enrollment outside of AEP, always check the SEP's requirements.



## SCAN in Southern California

### LOS ANGELES

- SCAN Classic (HMO)
- SCAN Classic II (HMO/UCLA)
- SCAN Prime (HMO)
- SCAN Connections\* (D-SNP)
- SCAN Plus (HMO)
- SCAN Balance (C-SNP)
- VillageHealth (HMO-POS SNP)

### ORANGE

- SCAN Classic (HMO)
- SCAN Prime (HMO)
- SCAN Plus (HMO)
- SCAN Balance (C-SNP)
- SCAN Heart First (C-SNP)
- VillageHealth (HMO-POS SNP)

### RIVERSIDE AND SAN BERNARDINO

- SCAN Classic (HMO)
- SCAN Prime (HMO)
- SCAN Connections\* (D-SNP)
- SCAN Plus (HMO)
- SCAN Heart First (C-SNP)
- VillageHealth (HMO-POS SNP)

### SAN DIEGO\*\*

- Scripps Classic offered by SCAN Health Plan (HMO)
- Scripps Signature offered by SCAN Health Plan (HMO)
- Scripps Plus offered by SCAN Health Plan (HMO)
- Scripps Heart First offered by SCAN Health Plan (C-SNP)

\*\*Offers Scripps Green Clinic/Hospital

### VENTURA

- SCAN Classic (HMO)
- SCAN Plus (HMO)

## SCAN in Northern California

### NAPA AND SONOMA

- SCAN Classic (HMO)
- SCAN Balance (C-SNP)
- SCAN Heart First (C-SNP)
- NEW SCAN Compass (HMO)

### SANTA CLARA

- SCAN Classic (HMO)
- NEW SCAN Plus (HMO)
- NEW SCAN Options (HMO)

### STANISLAUS ★ NEW

- SCAN Classic (HMO)
- SCAN Balance (C-SNP)
- SCAN Plus (HMO)

### SAN FRANCISCO

- SCAN Classic (HMO)
- SCAN Plus (HMO)

\*SCAN Connections plan in Los Angeles, Riverside and San Bernardino counties, requires special training and certifications. Call the SCAN Sales Support Team at (888) 445-2038 for more information.



# SCAN's 2020 Products

Plans	Plan Type	For Enrollees Who Are:	Details	Dental	Hearing Aids	Vision Allowance	Acupuncture/Chiropractic	OTC	\$0 Health Club/Silver Sneakers	Telehealth	Generic Viagra (Tier 1 sildenafil)	SoCAL	NoCAL
<b>SCAN Classic (HMO)</b>	MAPD	Healthy / Average	<ul style="list-style-type: none"> <li>Our most popular plan</li> <li>Large provider network</li> <li>Low MOOP's*</li> </ul>	●	●	●	●	●	● Fitbit™ tracker	●	●	●	●
<b>SCAN Classic II</b>	MAPD	Healthy / Average	<ul style="list-style-type: none"> <li>Broadest provider network</li> <li>Low monthly premium</li> <li>UCLA network</li> </ul>	●	●	●	●	●	●	●	●	●	●
<b>Scripps Signature (HMO)</b> <i>Offered by SCAN Health Plan</i>	MAPD	Healthy / Average	<ul style="list-style-type: none"> <li>Large network of providers</li> <li>Scripps Green Network and Hospital</li> </ul>	●	●	●	●	●	● Fitbit™ tracker	●	●	●	●
<b>SCAN Prime (HMO)</b>	MAPD	Healthy / Average	<ul style="list-style-type: none"> <li>Low monthly premium</li> <li>Offers robust supplemental benefits</li> <li>Embedded dental benefits</li> <li>Generic Viagra included</li> </ul>	●	●	●	●	●	● Fitbit™ tracker	●	●	●	●
<b>SCAN Plus (HMO)</b>	MAPD	Full Dual Eligibles Seeking an MAPD that coordinates with FFS* Medi-Cal, Medi-Cal Managed Care or Dual Pilots (Opt Outs)	<ul style="list-style-type: none"> <li>FFS* benefit design</li> <li>LIS* directed prescription benefit design</li> <li>Offers robust supplemental benefits</li> <li>Enrollee does not assign their Medi-Cal to SCAN</li> </ul>	●	●	●	●	●	●	●	●	●	●
<b>NEW SCAN Options (HMO)</b>	MAPD	Healthy	<ul style="list-style-type: none"> <li>New plan in Santa Clara County</li> <li>\$0 Premium</li> </ul>	●	●	●	●	●	●	●	●	●	●
<b>NEW SCAN Compass (HMO)</b>	MAPD	Healthy	<ul style="list-style-type: none"> <li>New plan in Napa/Sonoma County</li> <li>Low premium</li> </ul>	●	●	●	●	●	● Fitbit™ tracker	●	●	●	●
<b>SCAN Heart First (HMO SNP)</b>	C-SNP	Diagnosed with Chronic Heart Conditions	<ul style="list-style-type: none"> <li>Enrollees must have CHF* or other specific chronic heart conditions to join</li> <li>Select network of providers</li> </ul>	●	●	●	●	●	●	●	●	●	●
<b>SCAN Balance (HMO SNP)</b>	C-SNP	Diagnosed with Diabetes Mellitus	<ul style="list-style-type: none"> <li>Enrollees must have a diagnosis of diabetes mellitus to join</li> <li>Select network of providers</li> </ul>	●	●	●	●	●	●	●	●	●	●
<b>SCAN Connections (HMO SNP)</b> <i>Requires extra certification to sell this plan</i>	D-SNP	Full Dual Eligible Beneficiaries	<ul style="list-style-type: none"> <li>Must sign over Medi-Cal to SCAN</li> <li>\$0 benefit design</li> <li>Offers robust supplemental benefits</li> <li>Long-term care services included (criteria apply)</li> </ul>	●	●	●	●	●	●	●	●	●	●

All Products and Benefits may not be available in all counties. Check your Benefit Highlights for your county-specific Product and Benefits.

**\*DEFINITIONS:** **MOOP** - Maximum Out-of-Pocket      **FFS** - Fee-for-Service      ● Check specific plan details  
**CHF** - Congestive Heart Failure      **LIS** - Low Income Subsidy

## Supplemental Benefits and Services (Available in Certain Products)

### VISION

**EyeMed**  
(844) 226-2850  
[www.eyemedvisioncare.com](http://www.eyemedvisioncare.com)

### FITNESS

**SilverSneakers**  
(888) 423-4632  
[www.silversneakers.com](http://www.silversneakers.com)

### ACUPUNCTURE/CHIROPRACTOR

**American Specialty Health (ASH)**  
(800) 678-9133  
[www.ashcompanies.com](http://www.ashcompanies.com)

### DENTAL

**Delta Dental**  
855-830-6583  
[www.deltadentalins.com](http://www.deltadentalins.com)

### HEARING

**TruHearing Network**  
(844) 255-7148  
[www.truhearing.com](http://www.truhearing.com)

### TRANSPORTATION

**National MedTrans Network**  
(844) 714-2218  
[www.natmedtrans.com](http://www.natmedtrans.com)

### PODIATRY

**Podiatry Plan, Inc.**  
(800) 367-7762  
[www.podiatryplan.com](http://www.podiatryplan.com)

### EMERGENCY RESPONSE SERVICES

**Connect America**  
(866) 435-2617  
[www.connectamerica.com](http://www.connectamerica.com)

### OVER-THE-COUNTER DRUG BENEFIT

**Convey**  
(877) 494-2892  
[www.otc.scanhealthplan.com](http://www.otc.scanhealthplan.com)

### TELEHEALTH / VIRTUAL M.D. APPOINTMENT

**MDLive**  
(888) 993-4087  
[https://members.mdlive.com/scanhealthplan/landing\\_home](https://members.mdlive.com/scanhealthplan/landing_home)

### SOLUTIONS FOR INDEPENDENCE

**SCAN Returning to Home**  
**SCAN Home Advantage**  
(800) 559-3500

**Provider Lookup:**  
[www.scanhealthplan.com](http://www.scanhealthplan.com)

**Select:**  
"Find Providers & Drugs"

**Then Select:**  
"Supplemental Providers"

### MASSAGE THERAPY

**American Specialty Health (ASH)**  
(800) 678-9133  
[www.ashcompanies.com](http://www.ashcompanies.com)

### FITBIT™

(800) 559-3500  
[www.fitbit.com/welcome/scanhealthplan](http://www.fitbit.com/welcome/scanhealthplan)

### RESPITE CARE

(800) 559-3500

### WEIGHT LOSS PROGRAM

(800) 559-3500

### SCAN TRAVEL ASSURANCE

(800) 559-3500

## 2020 Dental Plan Coverage

SCAN adds value for our members by partnering with Delta Dental to include several options for dental care.

Depending on the specific health plan chosen and the county in which the member resides, beneficiaries may be able to access either:

### \$0 Monthly Premium Plans

These dental plans are **included** in the complete benefit package, or

### Optional Supplemental Buy-ups

These dental plans carry a monthly premium ranging **from only \$6.00—\$16.00 per month.**

Check your Benefit Highlights for the products and benefits specific to your county.



## SCAN Discount Marketplace

SCAN Discount Marketplace offers SCAN members additional value-added services like these:

- > Personal Care and Homemaking Services
- > Weight Loss Program
- > Incontinence Supplies
- > And more...

## SCAN's Pharmacy Overview

### Understanding Part D Stages

#### Stage 1 Yearly Deductible

Most SCAN Plans do not have a Yearly Deductible.

#### Stage 2 Initial Coverage

This stage begins when members fill their first prescription of the year. Members will pay the applicable copayments or a coinsurance for each prescription. SCAN pays the rest.

SCAN members stay in this stage until the "Total Drug Costs" reach \$4,020 for the year. When this happens, members move into Coverage Gap.

**SCAN cost + Member's cost =  
TOTAL DRUG COST \$4,020**

#### Stage 3 Coverage Gap (aka Donut Hole)

The member may continue paying copayments (flat amount) for some drugs and/or 25% of the price for generic and brand-name drugs. This is in addition to what SCAN covers.

Members stay in this stage until their "Out-of-pocket costs" for the year reach \$6,350. When this happens, they will move into Catastrophic Coverage.

**OUT-OF-POCKET COSTS \$6,350**

#### Stage 4 Catastrophic Coverage

In this stage, members' copayments or coinsurance are smaller.

**SCAN PAYS THE REST UNTIL THE END OF THE**



## New Supplemental Benefits for 2020 (Not Available in All Plans)

**Massage Therapy** - Receive therapeutic massage by a licensed massage therapist to treat or recover from an injury or illness.

**Fitbit™** - Receive a Fitbit Inspire™ activity tracker to monitor physical activity and sleep goals.

**Respite Care for Caregivers** - Provide relief to our SCAN members' 24-hour caregivers. Criteria and limitations apply.

**Weight Loss Program** - Reimbursement for the cost of registration fees associated with weight loss programs. Limitations apply.

**SCAN Travel Assurance** - Personalized overseas travel kit including: SCAN ID card, list of medications, important SCAN phone numbers and claim forms.

# Keeping Prescription Medications Affordable

When you review SCAN's pharmacy benefits with your clients, be sure to look up their medications in the SCAN Formulary with them. It's important that they know the medications that we cover and their copay amount. SCAN has many options to make medications more affordable.

- 1 Make it Mail Order.** Most SCAN plans offer members \$0 Tier 1 and Tier 2 medications through Express Scripts Pharmacy when they order a 90-day supply. All other medications get Preferred pharmacy pricing. And the shipping is free!
- 2 Preferred Pharmacies = Lower Copayments.** These are retail pharmacies in the SCAN network that offer even lower copayments than Standard pharmacies for most drugs.
- 3 Just Say 90-Day.** Most SCAN plans offer discounts on 3-month refills at nearly all pharmacies. By adding convenience to saving money, we encourage improved medication adherence.

*And for Members who take medications on the higher tiers—*

- 4 Choose to change to a lower-cost therapeutic alternative.** It may not have the same ingredients, but it can have the same effect.

➔ **When medications are affordable, members are more likely to refill them on time and take them as directed.**

## New 2020 Prescription Drugs Savings

- > Balance plans will cover formulary insulin pens and vials (Humalog, Humulin, Lantus, Toujeo) for applicable copays in the Coverage Gap.
- > Most SCAN plans will offer additional 90-day supply discounts for Tier 3 and Tier 4 medications.

➔ **You are your client's trusted source of information and options. We encourage you to educate them on the importance of filling--and taking--all prescribed medications.**

SCAN Preferred Pharmacies	
• Express Scripts Pharmacy	• Costco
• CVS	• Ralphs
• Rite Aid	• Safeway/Albertsons
• Walmart	• Select independent pharmacies

SCAN Standard Pharmacy Network	
• Walgreens	• Medicine Shoppe
• Kroger	• Select independent pharmacies

**Look online for the most up-to-date information.** You'll find PDFs of these documents on our website, but both are available as searchable tools.

**Pharmacy Directory:** [www.scanhealthplan.com/pharmacy](http://www.scanhealthplan.com/pharmacy)  
**Formulary:** [www.scanhealthplan.com/formulary](http://www.scanhealthplan.com/formulary)

# 2020 Diabetic Benefits

## Part B Diabetic Supplies

### For Blood Glucose Monitoring\*

#### Test Strips (Abbott)

Traps blood sample to test blood glucose levels via monitors

#### Lancets (all manufacturers)

For finger stick to test blood glucose levels

#### Glucose Monitor (Abbott)

Reads blood glucose levels

#### Glucose-control solution (Abbott)

For checking accuracy of meter and test strips

### Therapeutic Shoes and Inserts<sup>≠</sup>

#### Therapeutic Shoe (Custom Molded or Depth)

If medically necessary criteria are met for sensitive feet or neuropathy (nerve damage)

#### Shoe Inserts (2 pairs)

If medically necessary criteria are met for sensitive feet or neuropathy (nerve damage)

### Durable Medical Equipment (DME)<sup>≠</sup>

#### Insulin Pump

For continuous insulin administration

## Part D Diabetic Supplies\*

Tier

#### Alcohol Swabs

For cleaning skin prior to lancet use

2

#### Syringes

To draw insulin from vials to inject into skin

2

#### Needles for insulin pens

To inject insulin from insulin pens

2

#### Insulin Pen and Vial (Humalog, Humulin, Lantus, Toujeo)

For blood glucose level control

3

#### Non-Insulin Pen and Vial

For blood glucose level control

- Bydureon, Byetta, Victoza, Ozempic

- Trulicity

- Symlinpen

3<sup>^</sup>

4<sup>^</sup>

5<sup>^</sup>

\* Prescription needed

<sup>≠</sup> Referral needed

<sup>^</sup> Prior Authorization required

# Tools to Help You Sell

You'll find all the sales resources you need when you access these portals:

SCAN Health Plan's website  
<https://www.scanhealthplan.com>

Provider Look-up  
<https://www.scanhealthplan.com/lookup-tools>

Plan Comparison  
<https://www.scanhealthplan.com/discover-enroll/scan-plans-coverage>

Ready-to-print Plan Materials  
<https://www.scanhealthplan.com/scan-resources/plan-materials>

Training Website  
<https://scan.cmpsystem.com>

Once logged in, you'll gain access to the following:

## Contact Us

A list of all the resources available to help with your sales activities

## Sales Tools

- > Everything you need to sell our plans
- > Materials from our Tier 3 face-to-face training
- > Links to Provider Lookup and Formulary
- > How to submit Marketing Materials
- > How to link to the Storefront to order Enrollment Kits and other sales materials, including creating your own flyers

## Click and Learn

- > Pre-Recorded Trainings and Webinars
- > Additional Training Materials

## Quick Links

Links to Government sites that you might need...



## Materials Available to Order Online

To get the materials listed below, access the Marketing Storefront at [www.scanhealthplan.com/storefront](http://www.scanhealthplan.com/storefront). See the following section for log-in and ordering instructions.

- > Enrollment Kits
- > Benefit Highlights
- > Brochures
- > Flyers (Event and Non-Event)
- > Provider Directories
- > Formularies
- > Dental Information
- > Enrollment Forms
- > Temporary ID Cards

### Sales Tool Kit includes:

- Lead Card
- SCAN Balance Pre-Enroll Qualification Assessment
- Heart First Pre-Enroll Qualification Assessment
- Coordination of Services Form
- C-SNP Permission to Send Health Information form
- Scope of Appointment Form
- Plan Rating Sheets

# Access to SCAN's Sales and Marketing Tools

## There are 3 ways to get SCAN materials

- 1 Contact your Agency first. They should have a supply on site.
- 2 If you don't have access to a local Agency, order from the Marketing Storefront at: [www.scanhealthplan.com/storefront](http://www.scanhealthplan.com/storefront)  
(If you are a new agent, please allow 48 hours to receive your username and password.)
- 3 Contact your local BAE (see page 42 for phone numbers) to make pick-up arrangements in advance.

## Marketing Storefront Instructions

- > User name is the email address or NPN number you have on file with us.
- > If you forget your password, click the screen prompt and a temporary password will be emailed to you. Use the link to change your password.
- > Select the county, materials, and which language you wish to order.
- > Select "Place Order," review your materials and quantities, and confirm the shipping address.  
**Click on "Click here to Complete Order."**
- > An email confirmation will be sent after your order is placed, and a UPS tracking number will be sent when the materials ship. Allow two business days for processing and two to three business days for delivery.



## SCAN Sales Material Quantity Limits (per 30 day period) for Individual Agents

Plan Benefit Highlights	200
Sales Kit Enrollment Books	50
Provider Directories	30
Plan Brochures	300
Event & Non-Event Flyers	1000

## Submitting Marketing Materials for Approval

The SCAN name, logo and MA promotional materials may only be used with express written consent.

If you would like to use the SCAN logo or any materials that promote SCAN Health Plan products in print or on your website, you must submit a request to SCAN for our review prior to your use.

- 1 If the materials contain no benefit information or sales events, they will typically be reviewed and approved within two business days.
- 2 If your materials contain specific benefits and/or a list of sales events, they must be filed with CMS which typically requires five days.

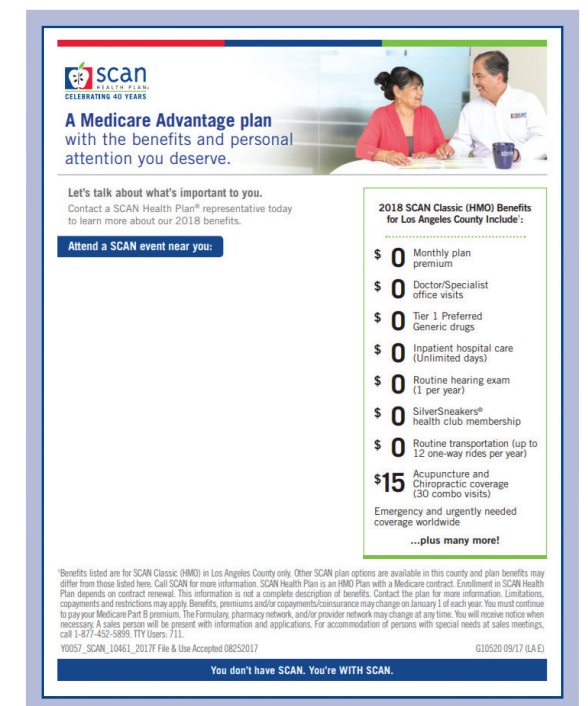
**NOTE** You may not manipulate or alter any PDF's or artwork provided by SCAN. Also, you may not allow outside designers or distributors to edit SCAN materials.

Send your request to use the SCAN logo and materials, if any, to us at the following website: [SCANMarketingSubmissions@scanhealthplan.com](mailto:SCANMarketingSubmissions@scanhealthplan.com). We will reply within two business days with our approval, a request for additional information or the timeframe for CMS approval (which is dependent on your material's content).

**Do not use or distribute these materials until you have received an approval email from SCAN. Websites must not state nor imply that you represent Medicare or any branch of the federal government.**

## To order customized flyers from the Marketing Storefront

- 1 For Non-event flyers, select the County and the preferred flyer layout.
- 2 For Event flyers, you must register your events with SCAN first. Once registered, events will be listed on the left side of the flyer preview screen. You may select between two to eight events per flyer depending on the flyer type.
- 3 Use the "Update Preview" button on the site to review and correct your customized flyer prior to ordering.
- 4 Add a quantity to your cart, continue ordering or select "Place Order." Finally review materials and quantities, confirm shipping address, and click "Click here to Complete Order."
- 5 An email confirmation will be sent to you after your order is placed; a UPS tracking number will be sent to you once shipment is mailed.



# Marketing Storefront FAQ's

## Why can't I access the Storefront?

There may be several reasons. Perhaps you are not yet entered into the system as a new Agent. Typically, it takes two to four days to gain access to the Storefront once you've become active to sell SCAN. Or you may be trying to access the site with an email address that is different from the one you registered with SCAN. Contact the SCAN Sales Support Team for help at (888) 445-2038.

## What if I forget my password?

Follow the steps below:

1. Click on "Forgot Password or Username"
2. Enter your email in the user name field and click "Send"
3. You will receive an email from SCAN Storefront titled "SCAN Forgot Password" with a temporary password.
4. Go back to log-in screen, enter your user name and the temporary password
5. Once you have logged in, a "Change Password" box will appear. Enter the temporary password in the "Current Password" field and then create a new password.
6. Click "Change Password"

## How do I add sales events to a flyer?

Your sales events must first be submitted by your agency contact to SCAN Seminar Submissions at [SeminarSubmission@scanhealthplan.com](mailto:SeminarSubmission@scanhealthplan.com). Events must be submitted at least ten business days in advance of the event. Once approved, the events will be uploaded to the Storefront for you to include on any event flyer layout. **PLEASE NOTE:** Under no circumstances are you allowed to add events on blank flyer shells that have not been previously submitted to SCAN. You also may not manipulate or add any information to the flyers after they have been customized in the Storefront and delivered to you. Any changes that were not approved by CMS may result in your termination.

## My information (name, mailing address, or phone) is incorrect and needs to be changed. How can I update or change my personal information?

Here are 2 ways:

1. You can update your information on the Storefront by clicking on the "Edit Profile" on the upper right-hand corner of the home page.
2. Contact the SCAN Sales Support Team and provide them with the correct information. It can be corrected in the system typically the same day or sooner.

## Can I add my photo or more than one phone number to materials/flyers?

Yes, you may add your photo to your materials--just go to your Storefront account and edit your profile to include your photo.

## What if I'm trying to order an item on the Storefront and it's out of stock or not available?

Please contact SCAN's Sales Support Team and let them know about the item you wish to order. They will contact SCAN Marketing and provide you with an estimate of when the item will be back in stock. We appreciate your patience.

## Questions?

Contact the SCAN Sales Support Team for help at (888) 445-2038. You may also contact your SCAN Broker Account Executive for questions or assistance.

# Guidelines for Planning and Working an Event

ALL sales events must be submitted to SCAN. Our process requires that you work through your contracted broker agency who will submit events on your behalf.

	EDUCATIONAL EVENTS	FORMAL & INFORMAL MARKETING & SALES (M&S) EVENTS
Definition	Any event that is advertised as Educational and does NOT include a sales presentation or other M&S activities.	ANY event that includes a sales presentation or M&S activities.
What are M&S Activities?	Giving any type of sales presentation. Handing out or mentioning plan-specific benefits info and advertising materials. Discussing premiums or copay amounts. Handing out or collecting applications.	
Report to SCAN?	Not required. CMS may secret shop these events.	YES. CMS secret shops these events.  All events must be submitted on the approved CMS template to SCAN ( <a href="mailto:SeminarSubmission@scanhealthplan.com">SeminarSubmission@scanhealthplan.com</a> ) for broker agents.
Important to Note	Advertisements must display this disclaimer: "This event is only for educational purposes and no plan-specific benefits or details will be shared."	All products to be discussed must be announced at the start of any formal presentation.
Meals & Gifts?	Both are permitted: Up to a total of \$15 per attendee (retail value). Promo items may have SCAN's name, website & toll-free number.  All advertising and explanatory material promoting free gifts must include "There is no obligation to enroll" verbiage.	Light snacks only and no-obligation gifts permitted up to a total of \$15 per attendee (retail value). Promo items may have SCAN's name, website & toll-free number.  All advertising and explanatory material promoting free gifts must include "There is no obligation to enroll" verbiage.
Hand-Outs?	Any defined by CMS as Educational, but no plan-specific info or bias toward one plan type over another.	All plan brochures and pre-enrollment advertising materials including enrollment forms, Business Reply Cards, and lead cards.  Scope of Appointment forms are required if subsequent meeting is requested.  Additionally, a CMS-approved sales presentation is available for use at <a href="http://scan.cmpsystem.com">scan.cmpsystem.com</a>
Business Cards?	Permitted ONLY on request. May not be attached to educational materials.	Permitted.

# Your Sales Event Submission Process

Make sure you have exact information on the location of your event! SCAN Compliance Assessors must be able to locate you.

Work directly with your agency's designated coordinator. They are responsible for processing all Event Submission requests from contracted agents. They will:

- > Complete the "SCAN Broker Sales Event Template" (Contact [SeminarSubmission@scanhealthplan.com](mailto:SeminarSubmission@scanhealthplan.com) for a template.)
- > Submit requests **10 business days** in advance of the event or the event's advertisement to: [SeminarSubmission@scanhealthplan.com](mailto:SeminarSubmission@scanhealthplan.com)

**NOTE** We are closed weekends and holidays.

The email subject line must include your **Agency Name**, "**New Event**", and the **event month and year**.  
Example: ABC Agency - New Event – January 2020

SCAN's Sales Event Coordinator will respond within two business days of receipt of your request. If accepted, you will receive a confirmation email. If rejected, your agency will be asked to make corrections and resubmit.

**Wait for SCAN's approval** before marketing or conducting your sales event. We'll send you a confirmation email.

## Now you are ready to advertise and/or conduct your sales event!



# Sales Event Modifications and Cancellations

In the event that you need to modify or cancel a scheduled sales event, notify your agency coordinator immediately.

## To Cancel or Modify Your Submission

Communicate all cancellations and modifications to your agency coordinator no less than 72 hours prior to the scheduled date. SCAN will send an email confirmation of the cancellation/modification to your agency coordinator.

### A. If cancelled within 48 hours of scheduled date:

- > Post a sign stating that the event was cancelled and include notice of alternate event opportunities
- > You must appear at the site at the scheduled time and stay 15 additional minutes, unless event was cancelled due to weather
- > Advise attendees of the cancellation and possible alternate events
- > Event cancellations must also be submitted to SCAN

### B. If cancelled more than 48 hours prior to the scheduled date:

- > Notify beneficiaries in the same way you advertised the event, (e.g., phone call, newspaper announcement)
- > If unable to attest that you reached attendees, follow the method stated in A

### C. If cancelled due to non-attendance, follow the method stated in A.

### D. If beneficiary sent an RSVP, personally call them and advise of cancelled event.

- > Ensure you have permission to call (PTC)

### E. Keep documentation of your cancellation. Include the list of beneficiary names, phone numbers, and the date and time you notified them.

**SALES OPERATIONS (L-R):**  
Hang Pham - Sales Assistant  
Terry Paine - Manager  
Nichelle Brown - Coordinator  
Jennifer Desamito - Supervisor  
Brittany Perez - Coordinator  
Christian Guerrero - Coordinator  
Chany Sanchez - Specialist



	EDUCATIONAL EVENTS	FORMAL & INFORMAL MARKETING & SALES (M&S) EVENTS
What CAN I Do?	<p>Host in a public venue.</p> <p>Include communication activities and distribute communication materials.</p> <p>Answer beneficiary-initiated questions.</p> <p>Set up a future marketing appointment.</p> <p>Hand out business cards and contact information to beneficiaries.</p> <p>Display a banner with SCAN's name and logo.</p>	<p>Accept applications, enroll beneficiaries, set up one-on-one sales appointments (requires an SOA), and request permission to call the attendee.</p> <p>Compare SCAN plans to other Plan/Part D sponsors (using statistical data).</p> <p>Use sign-in sheets that must be clearly labeled as "optional."</p> <p>If the event is informal, you must wait to be approached before discussing our products.</p>
What CAN'T I Do?	<p>Include marketing or sales activities.</p> <p>Distribute marketing materials or enrollment forms.</p> <p>Conduct a marketing/sales event immediately following the educational event in the same general location.</p> <p>Discuss or distribute plan-specific benefits or materials.</p>	<p>Conduct "cherry-picking" activities such as health screenings.</p> <p>Require attendees to provide contact information before or during the event.</p> <p>Use contact information collected for a raffle/drawing for ANY other purpose.</p> <p>Serve meals or provide gifts that may be turned into cash.</p> <p>Solicit enrollment prior to the start of AEP (October 15 - December 7).</p>

- > No outbound enrollment calls without documented permission to contact (Telesales and telephonic brokers)
- > Achieve 90% compliance with call script adherence (Telesales and telephonic brokers)
- > No deficiencies identified on CMS' Telesales Language interpreter/TTY assessments
- > No substantiated sales allegations
- > No deficiencies identified in random broker enrollment audit
- > No deficiencies identified in website reviews
- > No deficiencies identified in broker advertisement reviews
- > No deficiencies identified in Permission to Contact (POC) & Scope of Appointment (SOA) audits
- > No deficiencies identified in contracting, licensing, appointment, and certification status assessments
- > Attend all sales events filed with SCAN ("approved sales event") unless there is a valid exception.

An unexcused failure to attend an approved sales event will result in a written warning. The second time an unexcused failure to attend an approved sales event occurs in a 12-month time period may result in termination from being able to sell SCAN to beneficiaries through any sales channel.

Failure to consistently meet SCAN's sales compliance standards and expectations will result in disciplinary action. The impact to beneficiaries resulting from non-compliant sales practices as well as prior precedent will be taken into account in determining appropriate disciplinary action. SCAN's progressive disciplinary action includes counseling, performance coaching, additional training, written warning, corrective action, last and final written warning, suspension, and termination.

## How to Stay Compliant

### SCAN Sales Integrity Performance Audits

As a SCAN sales agent, you are expected to conduct your sales and marketing efforts in an ethical and compliant manner. This includes complying with established performance standards for selling SCAN to beneficiaries. The purpose of SCAN's sales training program is to ensure you know what constitutes acceptable sales activities and performance in accordance with governing federal and state laws, and SCAN requirements.

### SCAN's Sales Integrity Standards for all Agents and Brokers Include the Following Minimum Performance Levels:

- > Achieving less than a 10% rate of rapid disenrollments, denials, or withdrawals for new enrollees with the plan
- > No late enrollment application submissions (submit applications to SCAN within 24 hours of beneficiary signature date)
- > No deficiencies identified in Sales Integrity field assessments
- > No deficiencies identified in CMS Secret Shopper assessments of sales events



*BROKER ACCOUNT EXECUTIVES (BAE'S) (L-R):*

- Stanton Sasaki**  
Director
- Elsa Rapp**  
LA West & Ventura
- Gale Gajardo**  
Orange
- Robin Bartley**  
San Diego
- Dan Rivera**  
San Bernardino/Riverside
- Norma Woodside**  
LA East
- Eric Nordseth**  
Northern California



Here are the components of a compliant Sales Presentation. If you do them all, you will be rewarded with a SCAN Sales Assessor score of 100%.

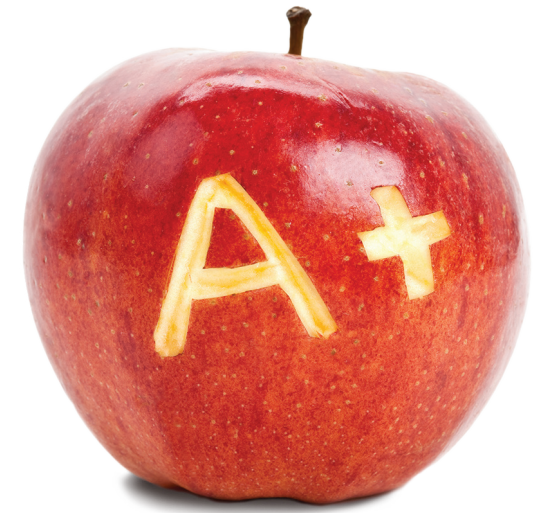
THINGS YOU SHOULD ALWAYS DO	✓	Show up on time and be where you said you would be
	✓	Clearly identify any sales event venue with signage
	✓	If a sign-in sheet is used at a sales event, it must clearly state "Optional"
	✓	State that you don't represent Medicare or any branch of the Federal Government
	✓	Have Scope of Appointment (SOA) signed prior to beginning presentation (you must keep these forms for 10 years and provide a copy if requested)
	✓	Discuss ONLY the products identified on the SOA
	✓	Hand out only CMS-approved materials (carries a CMS code)
	✓	Schedule appointments in Long Term Care facilities (upon beneficiaries request only)
	✓	Conduct sales in common areas like cafeterias, conference or recreational rooms, and pharmacies (but away from counter and waiting areas)

THINGS YOU SHOULD NEVER DO	X	Not show up to your scheduled sales event that was filed with SCAN
	X	Approach beneficiaries in common areas
	X	Conduct door-to-door solicitation, including leaving information such as a leaflet or flyer at a residence or car
	X	Conduct unsolicited telephonic or electronic solicitation, including leaving electronic voicemail messages or text messaging
	X	Discuss any product NOT identified on the SOA
	X	Serve meals – snacks are OK
	X	Give gifts over \$15 retail value
	X	Require attendees to provide contact information
	X	Use personal contact information obtained to notify individuals of raffle or drawing winnings for any other purpose
	X	Have a sign-in sheet that does not state "Optional" and/or insist that sales event attendees sign your sign-in sheet
	X	Insist that sales event attendees sign your sign-in sheet
	X	Make any absolute statements ("We are the best!")
	X	Use high-pressure tactics
	X	Make inaccurate statements
	X	Make disparaging remarks about the Federal Government or another MA organization
	X	Market or discuss the coming year's plans prior to October 1 or enroll a prospect before October 15th*
X	Conduct any sales activities whatsoever in hospital patient rooms, waiting rooms, dialysis treatment areas, or at pharmacy counters	

\*Note: Compensation will not be paid and disciplinary action may occur for January 1st effectives, if SCAN receives the enrollment prior to October 15th with your Rep Code.

## THINGS YOU SHOULD ALWAYS EXPLAIN

- > The Plan Star Rating and refer to [www.medicare.gov](http://www.medicare.gov) for more info
- > Where to find the Multi-Language insert
- > Eligibility requirements
- > Enrollment, disenrollment and lock-in periods
- > Requirement to continue to pay Part B
- > The Late Enrollment Penalty (LEP)
- > Plan premiums, co-insurance & co-pays
- > Possible higher costs or non-payment if a non-network provider is used
- > SNP's, eligibility, and the loss of coverage (disenrollment) criteria
- > Where to find covered prescription drugs (formulary)
- > The cost of covered prescription drugs
- > That members must use network pharmacies
- > The "coverage gap"
- > Prior authorization/step therapy/exception/transition process and quantity limits
- > How drug coverage works with SNP's
- > The Referral Process



## THINGS HEALTH CARE PROVIDERS MAY (AND MAY NOT) DO

Health Care Providers must remain neutral in MA enrollment decisions but may engage in discussion if asked for advice.

### PROVIDERS ARE PERMITTED TO

- > Provide plan names and marketing materials, as long as they do so for ALL their contracted plans
- > Display posters and flyers in waiting rooms
- > Provide information on LIS
- > Offer information sources such as Plan marketing reps, Medicaid & Social Security office info, CMS website and Medicare 800 number
- > Include materials in admissions packets (for Long-Term Care facilities) that advise of their plan contractual relationships

### PROVIDERS ARE NOT PERMITTED TO

- > Offer Scope of Appointments or accept enrollment forms
- > Distribute plan materials or applications
- > Mail marketing materials on behalf of plan
- > Make phone calls or offer anything of value to persuade patients to enroll in a specific plan
- > Accept compensation directly or indirectly from plan for enrollments
- > Conduct health screenings as a marketing activity
- > Provide patient information (i.e., patient lists)

# Submitting Enrollments

## Is the Application Complete? Just a Few Things to Remember...

- > Obtain a Scope of Appointment prior to presenting a plan
- > Any changes or errors must be initialed by the enrollee
- > Just one plan name should be checked
- > If a plan has a premium or if the prospect is determined to owe a Part D late enrollment penalty – a payment option must be chosen
- > The Primary Care Physician's name and Group ID number need to be included
- > Have the member (or Authorized Representative) sign and date the form and leave a copy with the enrollee
- > Make certain your enrollment form is legible
- > If enrolling electronically, use the Receipt of Enrollment form since there isn't a copy of the completed application
- > Agents can email correction forms to [EnrollmentDpt@scanhealthplan.com](mailto:EnrollmentDpt@scanhealthplan.com)

**To ensure you get paid, remember to include your name and National Producer Number (NPN)**

## Here's What You'll Give the Beneficiary

- > Enrollment Kit which contains:
  - Summary of Benefits
  - Formulary
  - Multi-language insert
- > Plan Star Rating document
- > Provider Directory (if client requests)

## If Completing an Online Application

Include a copy of the Confirmation of Enrollment Request email from SCANCubed. Or you can enter the Confirmation Number generated by SCANCubed on the paper Receipt of Application (found in the Enrollment Kit).

## Just a Few More Things to Remember

If you are notified that you submitted an incomplete enrollment –  
Correct and resubmit that enrollment within 21 days of the application date. Missing that deadline means you will have to submit a new application.

For SEP incomplete enrollments –  
Resolve within seven days or a new application must be submitted.

C-SNP eligibility changes –  
Resolve within 30 days of enrollment or client will be disenrolled due to loss of C-SNP status. If a prospect does not qualify for the C-SNP and wants to enroll in another plan, they can call Member Services to complete a telephonic agreement rather than a long enrollment form.

## Required Forms

These forms should accompany every application, if applicable:

### All plans

- > Scope of Appointment
- > Coordination of Services
- > Dental Provider Selection (for plans with embedded Dental coverage)
- > Dental Enrollment (for optional Dental coverage)

### Heart First and SCAN Balance

- > Chronic SNP Pre-Enrollment Qualification Assessment and Permission to Send Health Information form

# Enrollment Process

**NOTE** *The process described here may differ for your agency. If so, follow your agency guidelines.*

Your goal should be to submit all paper applications within 24 hours of the beneficiary's signature date; any delay in submission could put you out of compliance with CMS guidelines.

Electronic Enrollments (EE) must be submitted within 24 hours.

To be processed for enrollment eligibility for the first of the following month, all applications must be received by the end of the previous month.

Incomplete enrollment applications will be pended to obtain additional information. If complete information is not received, the application could be denied.

**You may not enroll a member over the phone unless you are an exchange or telephone agent.**

**There are several ways to submit a paper enrollment application once you receive the hard copy. But you should only use ONE of these methods...**

### 1 ENTER ELECTRONICALLY

Instructions follow on next page

### 2 OVERNIGHT TO\*

SCAN Enrollment, Reconciliation and Premium Billing Department  
3800 Kilroy Airport Way, Suite 100 Long Beach, CA 90806

### 3 HAND DELIVER TO

SCAN office (Monday – Friday between 8:00 a.m. – 5:00 p.m.)

**\*Reminder: All paper applications and documentation (SOA, COS forms, etc.) must be retained for 10 years.**

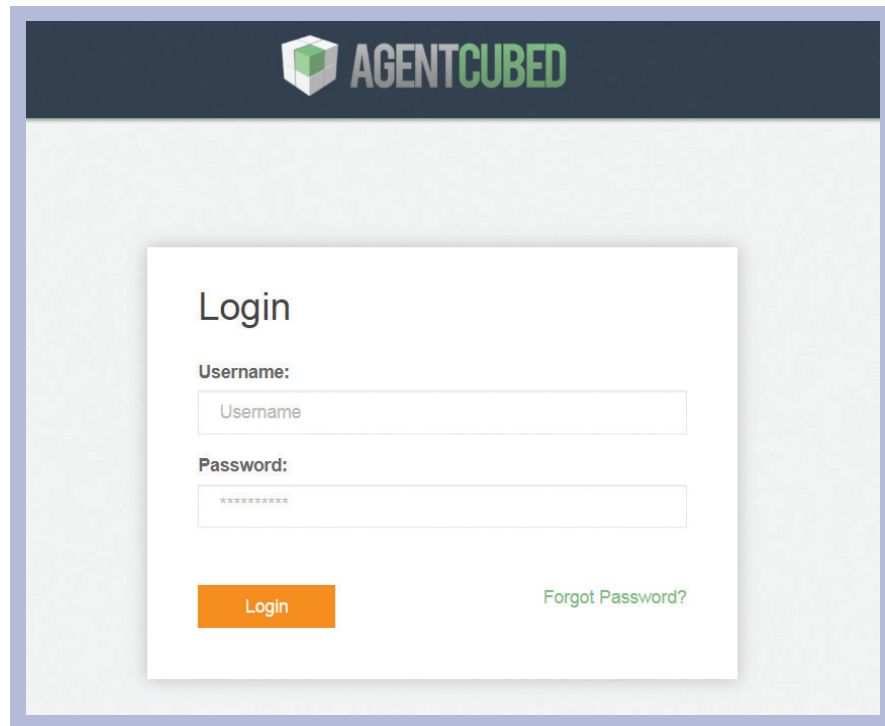
# How to Use SCAN's Electronic Enrollment Website

We will provide you with a username and in-depth training instructions.

Use this link to submit Electronic Enrollments (EE's)

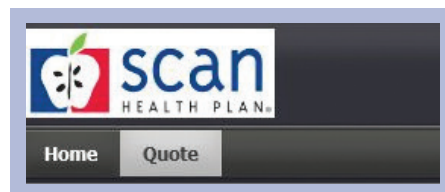
<https://identity.AgentCubed.com/account/login>

- 1 The first time you access the system you will be required to create your own password.

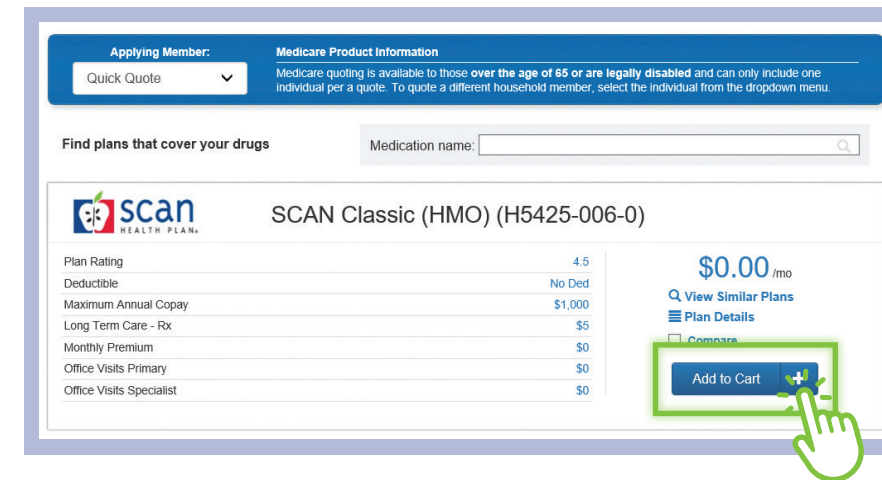


Note: Your username always begins with "SHP\_"

- 2 Once logged into the Electronic Enrollment System, use the QUOTE tab at the top of the page to begin.



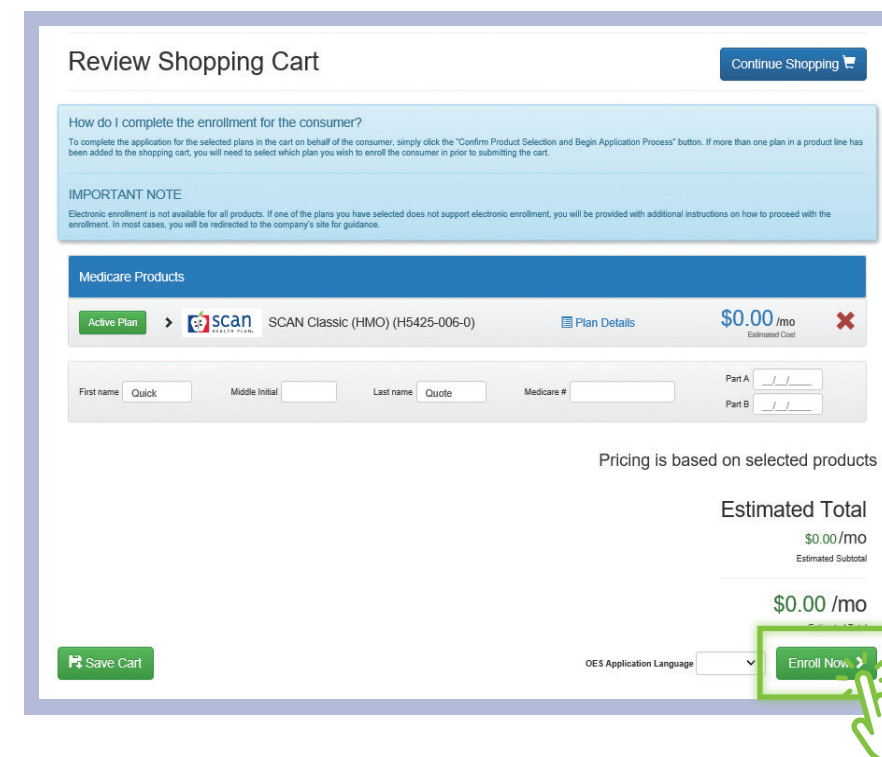
- 3 Before selecting a SCAN plan, indicate whether your client has chosen Basic or Enhanced Dental (if applicable). After selecting a SCAN plan you will "ADD TO CART."



- 4 Go to Shopping Cart to continue the enrollment process



- 5 Review Shopping Cart, enter Beneficiary information and click "Enroll Now" to begin the application process.



# Finalizing Your Electronic Enrollment

**?** **Questions?** Watch our recorded Webinar on “Electronic Enrollment” at <http://scan.cmpsystem.com>

When completed and submitted with your client present, this is a “real time” enrollment.

Per CMS, the time clock for Health Plan compliance starts from the moment the broker accepts the enrollment.

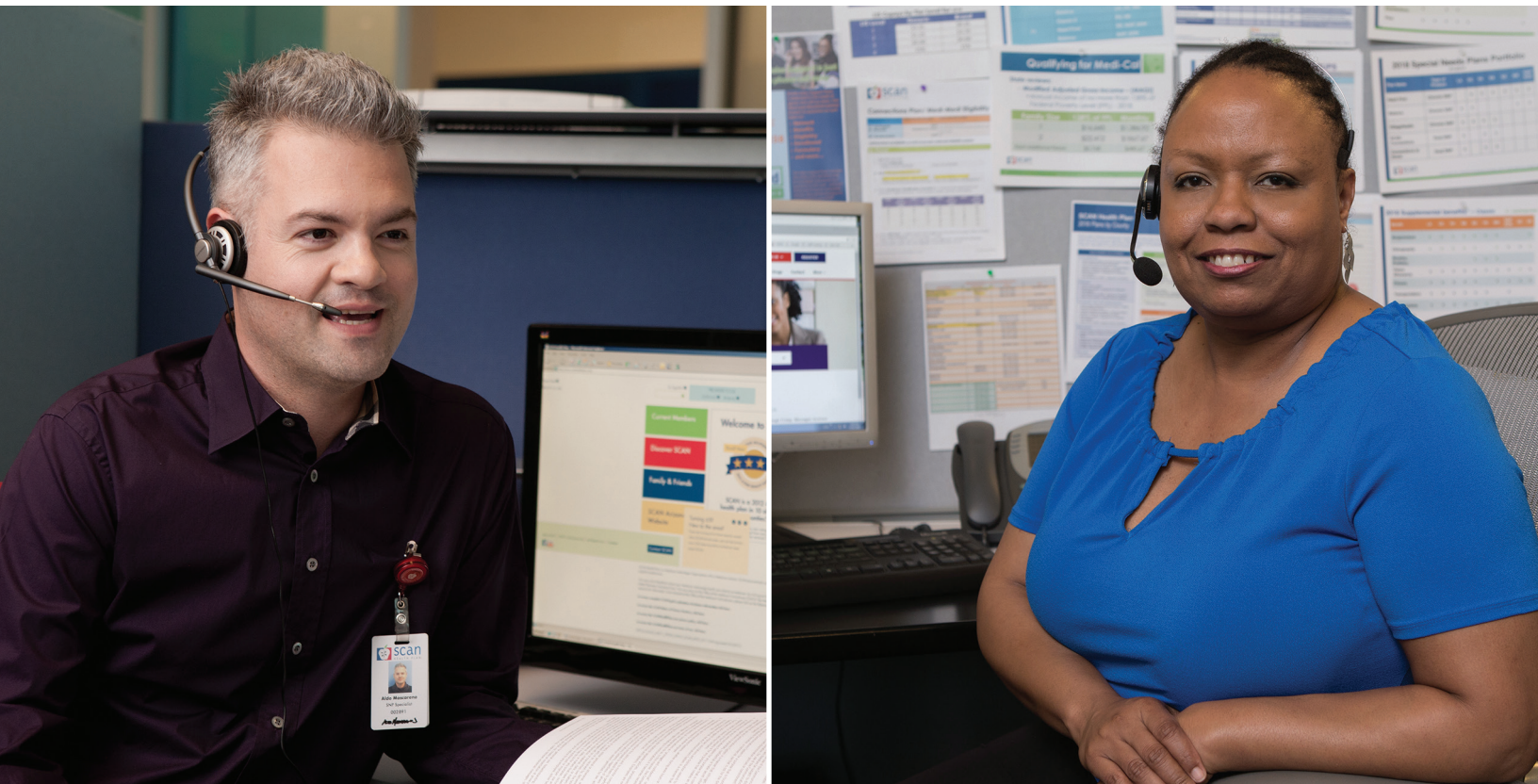
**Therefore, if an enrollment is received on a weekend or holiday it must be entered electronically or sent by FedEx directly to the SCAN Enrollment, Reconciliation and Premium Billing Department.**

If you leave an enrollment form with a beneficiary, make certain it has your **National Producer Number (NPN)** on it before you leave it. The beneficiary can mail it back directly to the SCAN Enrollment, Reconciliation and Premium Billing Department using the postage paid envelope enclosed in the enrollment kit.

Occasionally it is impossible for you to complete the electronic enrollment at the time of enrollment with the Medicare beneficiary. When a “real time” electronic enrollment cannot take place, you may fill out a paper enrollment form and enter the electronic enrollment within **24 hours** from when you accept the paper enrollment form.

You must submit the original paper enrollment form to SCAN's Corporate office by FEDEX, regular mail or drop-off. Please ensure that “EE DUP” is written on the first page at the top of the enrollment application. After completing the paper enrollment, provide a copy to the beneficiary.

**NOTE** All AEP enrollments with an agent assigned that are received by mail **prior to October 15** will be denied.



# C-SNP Verification Process

## Pre-Enrollment

- > When enrolling a new member into the SCAN Balance or Heart First plans, complete both the Pre-Qualification Assessment Tool and the Permission to Send Health Information form. Submit with enrollment forms as usual.
- > Provide the extra Permission to Send Health Information form to the enrollee. Encourage scheduling an appointment with their new PCP during the first month of enrollment so that we can receive the PCP's diagnosis quickly.

**MONTH 1**

**DAYS 1-31**  
SCAN verifies diagnosis by contacting the member's previous or new PCP.

If we discover this month that the required diagnosis doesn't exist, then your Broker Account Executive (BAE) will advise (via phone or a report) that you need to find another SCAN product that is appropriate.

**NOTE** Members are still active, so no additional Permission to Contact is required.

**MONTH 2**

**DAYS 1-30**  
If SCAN is unable to verify the diagnosis, we'll send out a Disenrollment Letter (Day 2-7) but we'll still continue to attempt verification during the rest of the month. If we can subsequently confirm the diagnosis, then we may stop the disenrollment process and send a notification letter to the member stating that they continue to be eligible for the plan.

**DAYS 15-30**  
Your BAE will let you know if you need to contact your member to urge them to get an appointment with their new PCP to verify the diagnosis. (Provide another Permission to Send Health Information form, as needed.) You should not call the physician or SCAN.

**NOTE** Member is still ACTIVE, so no additional Permission to Contact is required.

**MONTH 3**

SCAN sends out the disenrollment letter within the first 10 days of this month if a member remains on the “unable to verify” report. This letter indicates the member is now disenrolled and explains the Special Election Period.

- > You cannot contact your disenrolled members.
- > If you receive a call from any of these disenrolled members, obtain a new Permission to Contact. Then you can work with client to determine which alternative SCAN plan works best for them.

**NOTE** SEP is open through the two calendar months following the disenrollment date.

## What Your Enrollee Will Receive

After your member's enrollment form is approved, here's what they'll receive:

- > Verification letter
- > Approval letter
- > SCAN member ID card
- > Quick Start Guide
- > Welcome call
- > SCAN Club newsletter
- > An emailed invitation to "Go Green" and receive SCAN materials electronically

### Under certain circumstances, they will also get:

- > A letter informing them how to get help with Medicare premiums (if they qualify)
- > A health questionnaire
- > A call to arrange for health services (if you filled out the Coordination of Care form when you enrolled the client)



SCAN member ID card



## Sales Agent Compensation

### Compensation policies & procedures

To be eligible for payment, you must maintain a current state insurance license and complete your annual training certification. Please refer to the section "**COMMISSION ELIGIBILITY**" in the SCAN Broker Commission Guide for further details.

### SCAN pays commissions:

- > In accordance with CMS guidelines and at the maximum allowable amount.
- > Only if an enrollment is completed by a certified broker. Brokers who are not certified at the time of enrollments will not be compensated.
- > On Lifetime Renewals if you maintain a current state insurance license and complete your annual training certification.
- > For renewal memberships at the start of the calendar year – not the anniversary date. Renewals are paid monthly, not upfront for the year.
- > At the CMS maximum allowable rate in a lump sum for members who are new to Medicare.
- > At the CMS maximum allowable pro-rated amount for members who move from an existing MAPD or PDP plan.
- > At the CMS maximum allowable rate based on the MARx cycle year data from CMS.
- > At the pro-rated amount upfront each month. If an adjustment to compensation is necessary due to changes to MARx data, over/under payments are corrected when the member data is received from CMS.
- > Unless an agency fails to recertify annually. If that occurs, commission payments will stop to both the agency and their up-line.

**Termed Agents and Agencies must recertify by 12/15/2020 to continue to receive renewals**

### 2020 Commission Rate for Contracted Agents

**Initial year enrollments \$636**  
**Renewal commissions \$318**



# Sales Agent Compensation, continued

## National Producer Number (NPN) Questions?

Contact us at:  
[SCANbrokercontracting@scanhealthplan.com](mailto:SCANbrokercontracting@scanhealthplan.com)  
 or call 562-989-5157

## Change in Payee

When requesting changes to the payee name or Tax ID, you must complete a new electronic W-9. Send your "Payable to" change request to [SCANBrokerContracting@scanhealthplan.com](mailto:SCANBrokerContracting@scanhealthplan.com) and an electronic W9 will be sent to you via email.

This will ensure the payments are issued accurately. The change will take effect in the next commission cycle provided that the request was submitted prior to the 15th of the month. This change will not affect renewal payments and agents will continue to be paid according to the initial payout. All new enrollments will be paid to the new payee. SCAN will not adjust renewal payments for payee or Tax ID changes.

## Updating your Contact Information

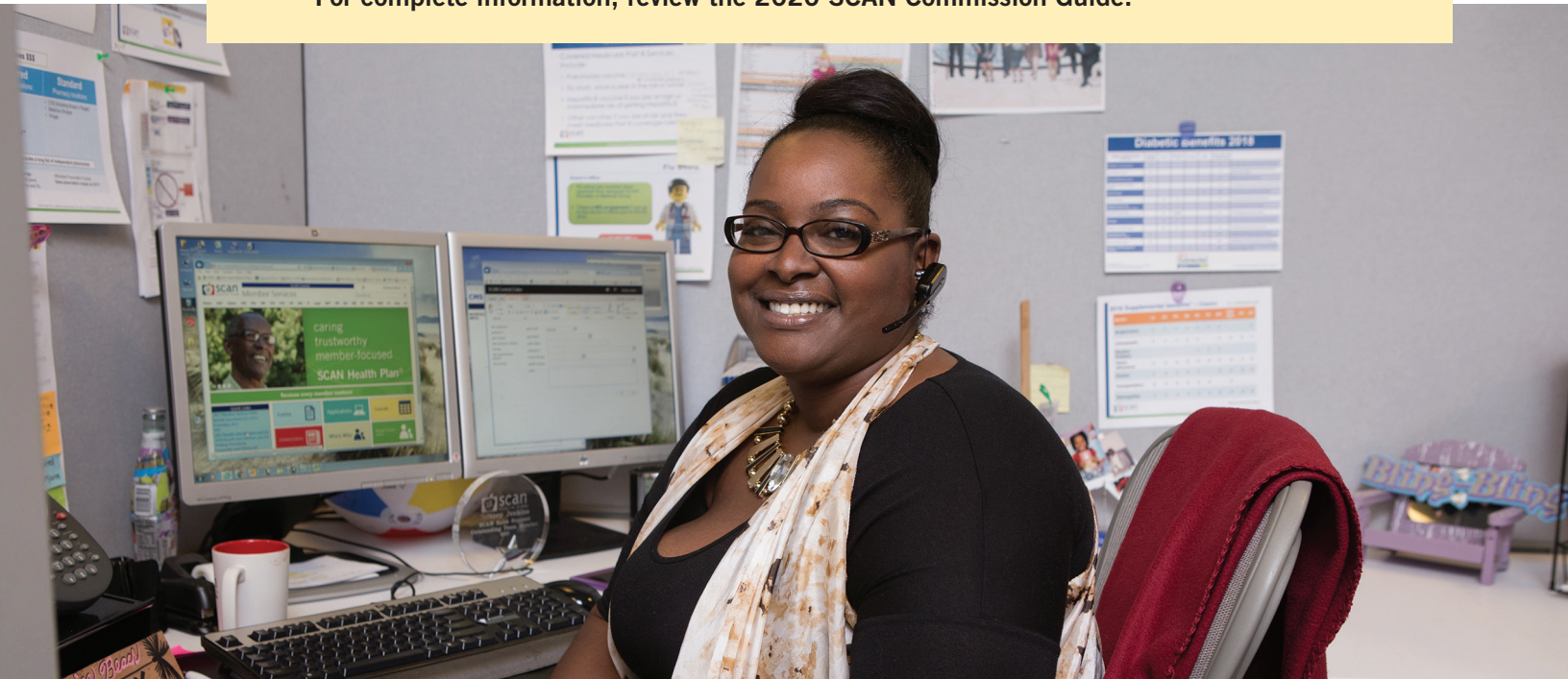
- Name
- Address
- Phone Number
- Email Address

To update your contact profile, send an email with the revised information to [SCANBrokerContracting@scanhealthplan.com](mailto:SCANBrokerContracting@scanhealthplan.com)

?

**Questions about commissions?** For any issues, email us at [SalesCompensation@scanhealthplan.com](mailto:SalesCompensation@scanhealthplan.com)

For complete information, review the [2020 SCAN Commission Guide](#).

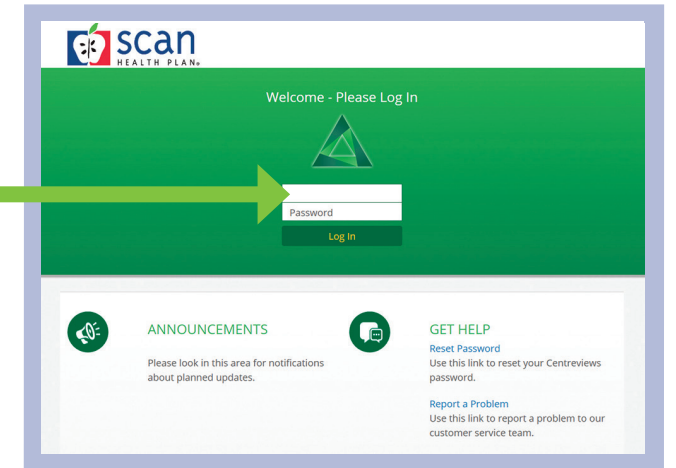


# Using Our Broker Commission Portal

## LOG IN

Using Internet Explorer or Chrome, go to <https://www3.apiclient.com/SHP/login.html>.

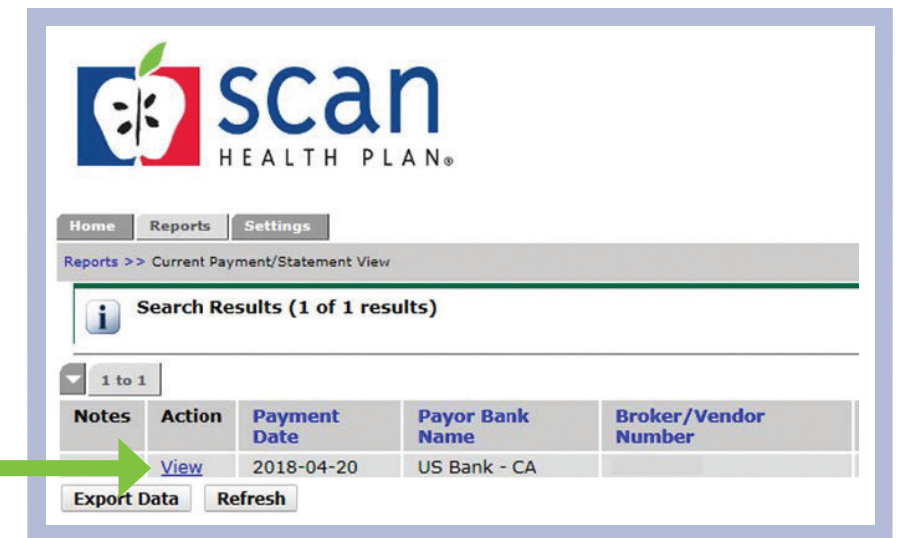
- Username:** That's the email address you used when you contracted with SCAN.
- Password:** Enter your password and click **Log in**. For first time users only: Click on **Reset Password** and instructions will be sent to your email address. Otherwise you will need to contact the Commission Department to reset your password.



## To access your Monthly Statements in API

To view, download, and print your statements:

- 1 Click on **Current Payment/Statement View**
- 2 In the **Payment Date** field, change the "Equals" parameter to "Between" (from the drop down menu) so that you can enter a date range. Example: 01/01/2019-01/31/2019
- 3 Click on **Search**. After a few seconds the results will appear
- 4 To view an image of the statement, click **View**, which provides an option to save or print the statement. The first page that appears will be an image of your check and the next page is your statement.



## To set up Direct Deposit (Electronic Fund Transfer) for your commission checks

SCAN's Broker Commission Portal makes it easy to have your commission checks deposited directly to your bank account via Electronic Fund Transfer (EFT). (You must receive one live check first before you are eligible for EFT.)

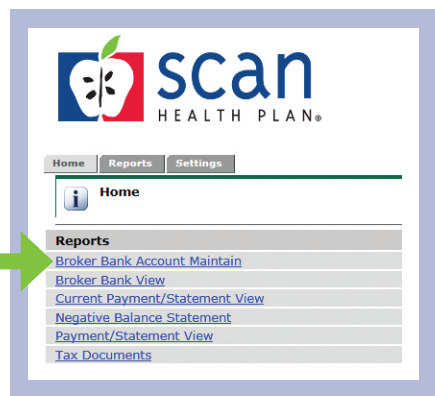
### Once you have logged in, you have the option to:

- > Do NOTHING to continue receiving a manual check, OR
- > Have your funds electronically transferred to your bank by providing your bank information

### Here's how...

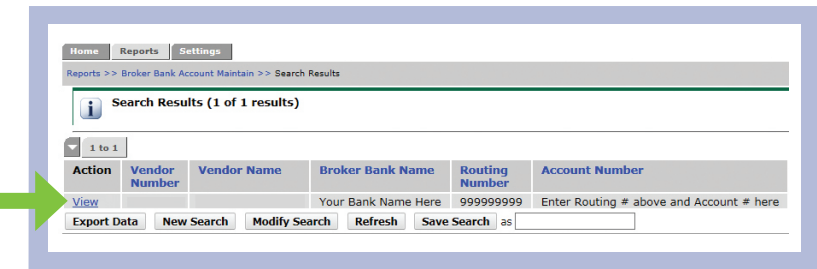
1 Log in

2 Click on **Broker Bank Account Maintain** from the **Home** page.



3 To set up your Direct Deposit, you don't need to fill out the search fields. Just click **Search** at the bottom of the screen.

4 When the results come up, click **View** on the left side.



5 Fill out ALL items in RED and click Save. Don't forget to change **Payment Type** to "ACH" and click **Save**.

**A Pre-Note test will be performed to validate the bank account information that you provided. Once the Pre-Note test is completed successfully, your commission will be paid via ACH.**



# SCAN Successor Agent Program

Good news for you as you plan for the future! SCAN has a Successor Agent program that provides you with the ability to transfer your book of business to another SCAN contracted agent.

## What is a Successor Agent?

A qualified agent who will service the members in the book of business you transfer to them in exchange for renewal commissions.

## When does a Successor Agent agreement make sense?

Exiting the business (e.g., retirement, illness, or sale)

Requirements:

- > Agents transferring and receiving book of business must be in good standing according to SCAN's contracting requirements and certified to receive renewal commissions with SCAN
- > Original Agent transferring book of business must be paid directly by SCAN
- > Agents must complete Successor Agent Transfer Form
- > Annual renewal payments must exceed \$5,000

Death of an agent

Requirements:

- > Agents transferring and receiving book of business must be in good standing according to SCAN's contracting requirements and certified to receive renewal commissions with SCAN
- > Original Agent transferring book of business must be paid directly by SCAN
- > Agents must complete Successor Agent Transfer Form
- > Annual renewal payments must exceed \$5,000

Questions? Reach out to your local Broker Account Executive (BAE) or call SCAN's Sales Support Team at (888) 445-2038.



SALES SYSTEMS (L-R):

Jessica Carlos  
Sales System Coordinator

Daniel Montoya  
Sales System Analyst

Yadira Flores-Duarte  
Sales Broker Analyst

# Accessing Your Dedicated Service Team



## Got sales support questions?

For help with benefits, eligibility, enrollment, network, formulary, and more, contact the Sales Support Team (SST).

Monday through Friday  
8 a.m. - 6 p.m. Pacific Time  
(Extended hours during AEP)  
(888) 445-2038



## Got general questions?

Reach out to your local Broker Account Executive (see last page of this guide). They are your Concierge Team. They're in your neighborhood and there to help.

## The Sales Support Team (SST) is HERE in Long Beach

When an SST member takes your call, they will be able to investigate and answer your questions on the spot. And even if they don't have an immediate answer, they will do the legwork and get back to you ASAP!



## Yes! We can help you with:

- Medicare verification - A&B effective dates
- Low Income Subsidy (LIS) status verification
- LIS/SEP last used date
- Medi-Cal verification - Aid Codes/Share of cost
- SCAN benefits verification
- Formulary search
- Doctor search (PCP/Specialist)
- Supplemental provider contact info: SilverSneakers, TruHearing, EyeMed, Delta Dental, etc...
- Application status
- CARA status
- Verify agent of record
- Broker/Agent training look-up and assistance with scheduling
- General questions on: Contracting, ordering sales materials, commissions issues

## No! We cannot help you with:

- Member issues
- Prospects wanting to inquire about or join the plan
- Ordering ID cards. But we can provide you with instructions on how to order them.



# Accessing Your Dedicated Service Team, continued

SST advises that you have the member call Member Services for:

- PCP Changes
- Pharmacy issues - SST can give them BIN/GRP/PCN#
- Billing/Claim issues
- Disenrollment issues - member received a letter/call from SCAN
- National Med Trans for ride availability or scheduling

Here's a sample of the questions SST is most frequently asked:

**Q:** Will the SST be able to answer my Commission questions?

**A:** The SST can help you with commission pay dates. Any other commission questions should be directed to Sales Compensation by calling (562) 637-1220 or sending an email to [SalesCompensation@scanhealthplan.com](mailto:SalesCompensation@scanhealthplan.com). Your questions will be answered within 24 to 48 business hours.

**Q:** Can the SST help with member issues?

**A:** Unfortunately, no. The SST doesn't have access to member records. The member should call a Member Services Advocate for assistance at (800) 559-3500.

**Q:** My client is new and has not received his SCAN membership card. Can I order a card through the SST?

**A:** The SST can't order a card. SST can connect agents to Member Services to place an ID card order for the member.

**Q:** Will the SST be able to speak to my client on the phone?

**A:** No. The SST is not allowed to speak directly to clients or members due to CMS regulations.

**Q:** When will members receive their Delta Dental cards?

**A:** Delta Dental sends out new ID cards with a Welcome packet to new members only. Additionally, we will send out Welcome letters when there is a change to the member's program (e.g., they changed from the Basic plan to the Enhanced plan on Dental). When a member changes dental offices, Delta will generate a letter confirming the dental office change and effective date of the change, but ID cards are not part of that letter.

**Q:** My client is a SCAN member and I lost their phone contact information. Can the Sales Support Team give me the information?

**A:** Per HIPAA guidelines the SST cannot give out any member's personal information.

# Resources and Contact List

## Member Services

Monday through Friday  
8 a.m - 8 p.m. Pacific Time  
(800) 559-3500

**Best time to call?** Wednesday, Thursday, and Friday afternoons

## Sales Support Team (SST)

Monday through Friday  
8 a.m - 6 p.m. Pacific Time  
Extended hours during AEP  
(888) 445-2038

## Commission Assistance

[SalesCompensation@scanhealthplan.com](mailto:SalesCompensation@scanhealthplan.com)  
(562) 637-1220

## Sales Materials

[www.ScanHealthPlan.com/storefront](http://www.ScanHealthPlan.com/storefront)

## Sales Training

[ScanSalesTraining@scanhealthplan.com](mailto:ScanSalesTraining@scanhealthplan.com)

## Sales Training Website

<https://scan.cmpsyst.com>

## Contracting Department

[SCANBrokerContracting@scanhealthplan.com](mailto:SCANBrokerContracting@scanhealthplan.com)  
(562) 989-5157



YOUR SALES SUPPORT TEAM (L-R):

Larry Napier

Valeria Sherlock

Britney Jenkins (Lead)

MaryAnn Ortega

Susana Telleria

June Finley

# SCAN Offices

## CORPORATE OFFICE

3800 Kilroy Airport Way, Suite 100  
 Long Beach, CA 90806  
 Main Line: (562) 989-5100



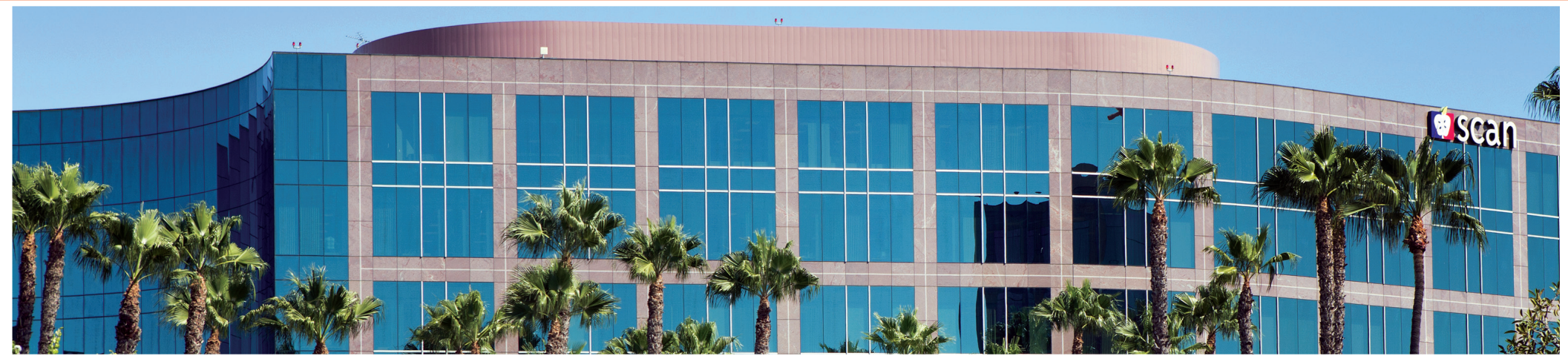
**Director, Broker Sales:**  
**Stanton Sasaki**  
 (310) 782-4020  
[ssasaki@scanhealthplan.com](mailto:ssasaki@scanhealthplan.com)

## SCAN Broker Account Executives (BAEs)

Here is your local go-to team for all questions regarding your relationship with SCAN. They can provide you with:

- Agent and Agency Recruitment and Oversight
- One-On-One instruction on topics ranging from Medicare basics to enhanced Selling Skills
- Product and Benefit trainings delivered in your local county
- Face-to-Face field support for all your selling needs

And their number one job is Service.  
 Expect them to provide you with lots and lots of it!



## REGIONAL OFFICES

### WEST

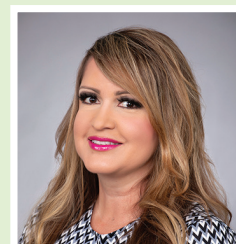
**Los Angeles and Ventura Counties**

**Glendale Regional Office**  
 450 North Brand Blvd., Ste. 600  
 Glendale, CA 91203

**Sales Coordinator:**  
 Ana Martic  
 (562) 989-5100 ext. 4902



**LA West & Ventura Broker Account Executive:**  
**Elsa Rapp**  
 (310) 489-3154  
[erapp@scanhealthplan.com](mailto:erapp@scanhealthplan.com)



**LA East Broker Account Executive:**  
**Norma Garcia**  
 (310) 938-8521  
[ngarcia@scanhealthplan.com](mailto:ngarcia@scanhealthplan.com)

### EAST

**Riverside and San Bernardino Counties**

**Corona Regional Office**  
 555 Queensland Circle, Ste. 101  
 Corona, CA 92879

**Sales Coordinator:**  
 Serena Sanchez  
 (562) 989-8387



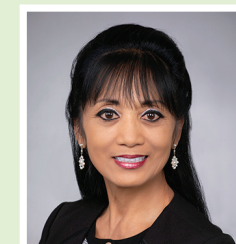
**Broker Account Executive:**  
**Dan Rivera**  
 949-207-4214  
[drivera@scanhealthplan.com](mailto:drivera@scanhealthplan.com)

### SOUTH

**Orange and San Diego Counties**

**San Diego Regional Office**  
 9655 Granite Ridge Drive, Ste. 200  
 San Diego, CA 92123

**Sales Coordinator:**  
 Paula Villasenor  
 (562) 308-5812



**Orange County Broker Account Executive:**  
**Gale Gajardo**  
 (714) 698-3450  
[ggajardo@scanhealthplan.com](mailto:ggajardo@scanhealthplan.com)



**San Diego County Broker Account Executive:**  
**Robin Bartley**  
 562-310-9529  
[RBartley@scanhealthplan.com](mailto:RBartley@scanhealthplan.com)

### NORTH

**Napa, Sonoma, San Francisco, Santa Clara and Stanislaus**

**Northern California Regional Office**  
 1255 Treat Blvd., Ste. 300  
 Walnut Creek, CA 94597

**Sales Coordinator:**  
 Hang Pham  
 (562) 308-2742



**Broker Account Executive:**  
**Eric Nordseth**  
 (562) 485-7556  
[enordseth@scanhealthplan.com](mailto:enordseth@scanhealthplan.com)

