



The Intersection of Tech and Health: Humana's Guide to Agent Tools

Humana[®]

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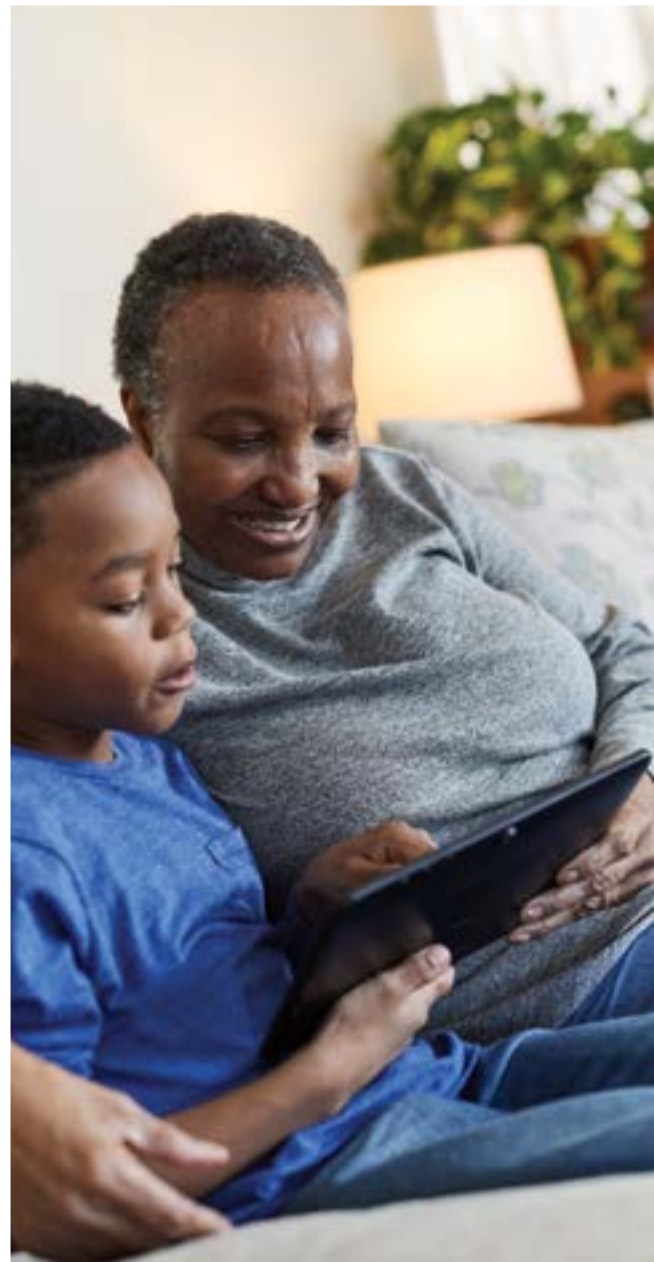
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“
**Technology is
best when it
brings people
together.**
”

Matt Muellenweg,
entrepreneur and developer of WordPress



Introduction

Technology constantly evolves because people evolve, learn, test and grow. Chances are, you know this firsthand. You're always learning more about Medicare, carriers, plans, selling strategies and retention. You're testing new ways to generate leads. You're figuring out the best ways to engage clients and deepen your relationships with them.

Humana wants to help you help your clients live healthier and happier lives by choosing the right health plan for each person. One way we do that is through our online tools that help you reach clients before, during and after a sale.



Helping you deliver human care

Humana's online tools are a win for clients,
a win for Agents and a win for Humana. Here's why.

ONLINE TOOL BENEFITS	CLIENTS	AGENTS	HUMANA
ACCURACY	Personal data is correct	Auto-fill reduces errors and pended applications	Fewer pended applications
ACCESSIBILITY	Can self-enroll, sign online or with their voice	Can enroll clients from anywhere with an Internet connection Device compatibility (computer, tablet, mobile)	Helping more Agents enroll more people in plans to meet that each individual's unique needs
EFFICIENCY	Faster application processing	Reduces time spent handwriting and mailing paper applications	Lessens burden on paper processing (opening envelopes, routing files, storage)
REACH REWARDS	N/A	Earn Reach Rewards* points for online enrollments and activity completions Career Agent program Partner Agent program	N/A
SATISFACTION	Provides an enhanced member experience	Better member experiences improve retention and satisfaction rates	
SECURITY	Personal data is protected	No risk of losing applications by the Agent or delivery service No need to store paper files securely or risk losing them to fire, flooding, theft, etc.	
TRANSPARENCY	Improved communication	Improved communication and insight into application and customer-care processes	

*Subject to terms and conditions of the Reach Rewards program.



SECTION 1

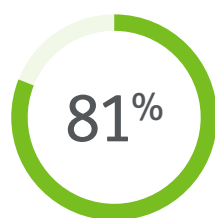
Medicare enrollees and technology

Technology adoption and adaptation continue to accelerate among Medicare-eligible consumers out of necessity and convenience.

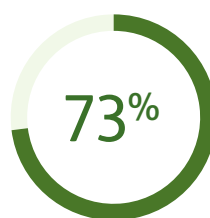
Smartphones are changing the way Medicare consumers learn, shop and buy healthcare plans. Consumers want the process of enrolling in a Medicare plan to be simple, quick and frictionless. Humana's online tools can help Agents generate new leads, enroll clients in plans and provide customer care efficiently, accurately and with more transparency.

Surprising stats

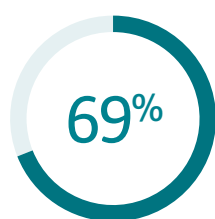
You know that saying about old dogs and new tricks? Forget it. These stats prove that more and more Medicare beneficiaries use digital technologies.



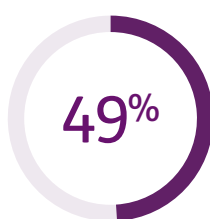
of 60- to 69-year-olds own a smartphone¹



of Americans aged 65 and older use the Internet²



of Baby Boomers use Facebook³

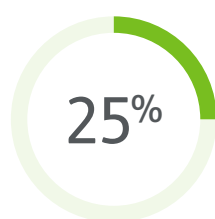


of 60- to 69-year-olds own a tablet²

Digital engagement and Medicare

How does digital adoption relate to Medicare? According to Deft Research, all Medicare consumers showed increased digital engagement during the 2021 Medicare Advantage Annual Election Period (AEP).⁴ What's more, Deft Research found that digital communications prompt AEP shopping, especially with those consumers who are new to Medicare.⁴

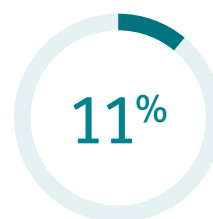
Percentage of new-to-Medicare consumers who responded to digital 2021 AEP shopping prompts:⁴



email from an insurance company



online advertising (not social media)



social media advertising

As more and more tech-savvy consumers age into Medicare, Agents can adjust to meet these consumers where they want to be met—online—while maintaining the high level of care and attention that drives long-lasting client relationships. It's not a matter of doing things the old way or the new way, it's about doing both simultaneously.



“

**Many people
mistakenly think
a new technology
cancels out an
old one.**

”

Judith Martin,
better known as Miss Manners





SECTION 2

Humana's online tools overview

This section helps you understand the when and why of using Humana's tools. We'll dive deeper into each of these tools later in the playbook. For now, here's a high-level overview of each tool.



Vantage

Vantage is your go-to Agent portal. It houses all Agent-facing Humana tools and information from compliance to enrollment, marketing to retention. It's the umbrella under which everything else lives.

Sales tools

Humana's online tools help you generate leads, enroll clients and care for them all year long.

Pre-sale (lead generation)

Streamline your process and grow your pipeline with these online tools.

Sales

Whether you're meeting clients face to face or remotely, Humana's online enrollment and comparison tools can help you help clients select the right plan for them. Get a holistic picture of costs and make healthcare more human with these tools.

Post-sale (retention)

Closing a sale isn't the end of a relationship, it's the continuation of it. That's why Humana's post-sale tools help you better care for your clients. Because satisfied clients are retained clients and more likely to give you referrals.



VANTAGE

AGENT EDUCATION AND PROFESSIONAL DEVELOPMENT

- Humana MarketPoint University (HMU)
- IgniteWithHumana.com
- Reach Rewards



POST-SALE (RETENTION)

- Member Care Assessment
- My Humana Business Center
- Marketing Resource Center (MRC)





PRE-SALE (LEAD GENERATION)

- Marketing Resource Center (MRC)
- Connection Hub (Career Agents only)



SALES

- Canvas (Cross-over Agents only)
- Find a Doctor tool with Care Highlight™ ratings
- Rx Calculator
- Digital Marketing Materials
- Enrollment Hub
- FastApp
- Agent Online Application



SECTION 3

Humana's Agent educational- and professional- development sites

At Humana, we believe in life-long learning, especially when it comes to healthcare. Scientific discoveries change the way we think about the human body. New innovations challenge assumptions. Knowledge isn't set in stone. It's constantly shifting. That's why we have two sites dedicated to helping you learn and grow with us.

Humana MarketPoint University (HMU)

HMU serves as Humana’s Agent training department for product knowledge, technology tools and compliance. Not sure how to use an online enrollment tool? Want to use the MRC social media assets? Want to stay on top of Scope of Appointment compliance? Head to HMU.

HMU BASICS

Who: Career, Cross-over and Partner Agents.

What: An online educational platform for Agents to increase their knowledge about Humana tools, products and resources.

When: Use it as often as you’d like. Some courses are required to complete before selling certain plans and/or using certain tools.

Where: Access it via [Vantage](#).

Why: Policies change, tools get enhanced and new plan benefits added. Stay on top of it all with HMU.

HMU RESOURCES

Need a step-by-step guide? Want all the nitty-gritty compliance details? Want a course that breaks down a topic piece by piece? You’ll find this and more at HMU.

JOB AIDS

POLICIES

COURSES

VIDEOS

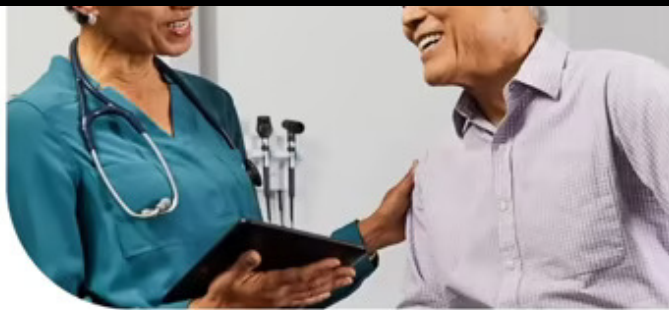
LIVE EVENTS

“
Do the best
you can until
you know better.
Then when you
know better,
do better.”

- Dr. Maya Angelou

IgniteWithHumana.com

Ignite is your professional-development resource. Boost your career, expand your know-how and level up your lead-generation and retention efforts. And discover the Humana difference.



could be the right care for members.

An important part of human care is making sure that y members are happy with their providers. We want them comfortable. Respected. And greeted by name when th walk in the door.

The Care Highlight Program

Humana's Care Highlight™ Program uses objective criteria to help identify doctors who have been proven to meet quality and cost-efficiency metrics. It's built to increase transparency and help you have informed conversations about providers with members.

Clinical quality



Highest rating



Lowest rating

Cost-efficiency



Highest rating



Lowest rating



Watch this four-minute video to get a quick overview of Ignite.

IGNITE BASICS

Who: Career, Cross-over and Partner Agents.

What: Professional-development resource to help you grow your Book of Business through content and training.

When: It's up to you! On the go? Listen and learn. Need info quick? Read a short article. Want the fullest picture? Peruse a playbook. Use it how you want, when you want. Be sure to check for new updates, content and events.

Where: [IgniteWithHumana.com](https://ignitewithhumana.com).

Why: Expanding your Book of Business is as much about growing yourself as it is about building your pipeline and client base. Ignite helps you do both.

Ignite resources to know

Ignite is jam-packed with information to get you up to speed on Humana, how to sell virtually and where you can find local-market events. Here are some pages to have on your radar.

HUMAN HEALTHCARE

Humana provides human care. What is human care? It's going above and beyond what's expected. It's making healthcare simpler, more personal and more caring. It's about helping people maximize their plan benefits from day one and 365 days a year. This section explains Humana's:

- Difference through [human care](#).
- [Member programs](#) for improved health and wellness.
- [Care Highlight](#) program that helps members find quality and cost-effective doctors who fit their needs.
- Commitment to [Veterans](#).

TRAINING EVENTS AND WEBINARS

Whether you're looking for an immersive virtual event or an in-person event, the [Training Events and Webinars](#) page offers a plethora of learning opportunities across the nation and right in your market. Filter by state, city and topic to find the event that's right for your learning path. Look for the star icons to see which events earn Reach Rewards points for [Career Agents](#) and [Partner Agents](#).

PRODUCTS

From Medicare Advantage to Med Supp, Prescription Drug Plans to Dental and Vision, the Ignite product pages give you an overview of Humana's plans and how they can help members live healthier and happier lives. In 2021, we refreshed the Med Supp, Dental and Vision pages into hubs complete with Agent grids, field guides, videos and more.

EDUCATIONAL RESOURCES

Learn best by listening? Reading? Watching? Whatever your method of choice, Ignite has a resource to help you learn in the best way for you. From lead generation to client engagement, Medicare Advantage to Prescription Drug Plans, chances are we have a resource to help.

REACH REWARDS

Humana knows you go above and beyond for your clients. That's why we want to make your everyday more rewarding with Reach Rewards for [Career Agents](#) and [Partner Agents](#). Earn points for the things you already do, like make a sale, attend a training and use the MRC. The more you do, the more points you earn. And you can convert those points to MRC credits and get access to exclusive resources.



WHAT'S NEW

Get up to date on [news](#) and [current happenings](#), discover how to [sell remotely](#) and find out how to [get certified or recertified](#) under the What's New section.



SECTION 4

A deeper dive into Humana's online tools

Now that you have a general idea of Humana's online Agent tools and when to use them in the sales cycle, let's dive a little deeper into each tool. We'll start with the basics, showcase additional resources and answer frequently asked questions.

Vantage, Humana's Agent portal

We described Vantage as an umbrella before. You could also view it as the hub of a wheel. Whatever your metaphor of choice, know this: Vantage is your central location for all things Humana Agent.



Watch this short video to get a quick overview of Vantage.

VANTAGE BASICS

Who: Career, Cross-over and Partner Agents.

What: A centralized Agent portal with access to Humana's Agent tools and information.

When: Use it daily.

Where: [Humana.com/logon](https://humana.com/logon).

Why: It connects you to all the other sites and tools you need to grow and manage your Humana Book of Business.

Your Vantage point for success

Vantage supports you at every step of your journey. New to Medicare insurance sales? New to Humana? Been working for Humana for years? Vantage has you covered no matter what your tenure.



Licensing, Certification
and Contracting



Training and Development



Lead Generation



In-language Educational and
Sales Enablement Materials



Sales



Service and Retention

What's on the horizon

Technology platforms grow and change for the better. Our team works to streamline, improve and enhance Vantage to make it easier and faster for you to get what you need done so you can focus on what matters most: your clients.

Keep on the lookout for these updates:

- 1. Single Sign-On** will streamline the log-in process across all Humana Agent web properties. Log in once, and you're free to access all other tools and sites from Vantage. Ditch memorizing a dozen passwords. Drop down to one, and you're done.
- 2. New Medicare Verification** tool will roll out before AEP 2022 to help Agents confirm clients' Medicare eligibility. The new tool under the Quote & Enroll card expands the current Dual-Eligible Special Needs Plan (DSNP) Verification tool. One tool, two functions to help you make healthcare more human.

Get up to speed

We offer ongoing training events and webinars to help you understand the ins and outs of Vantage. Explore upcoming [training events](#) and other [resources](#).

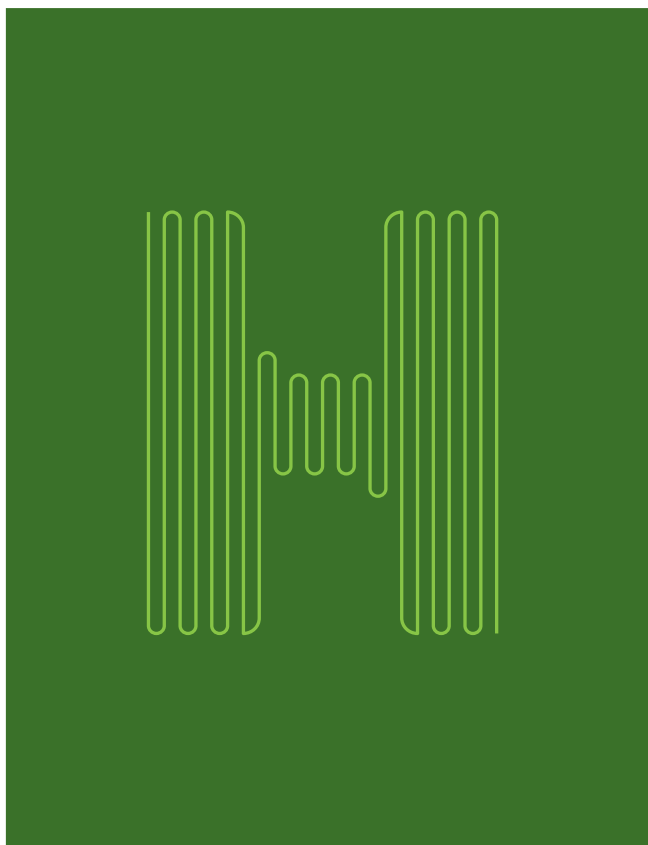
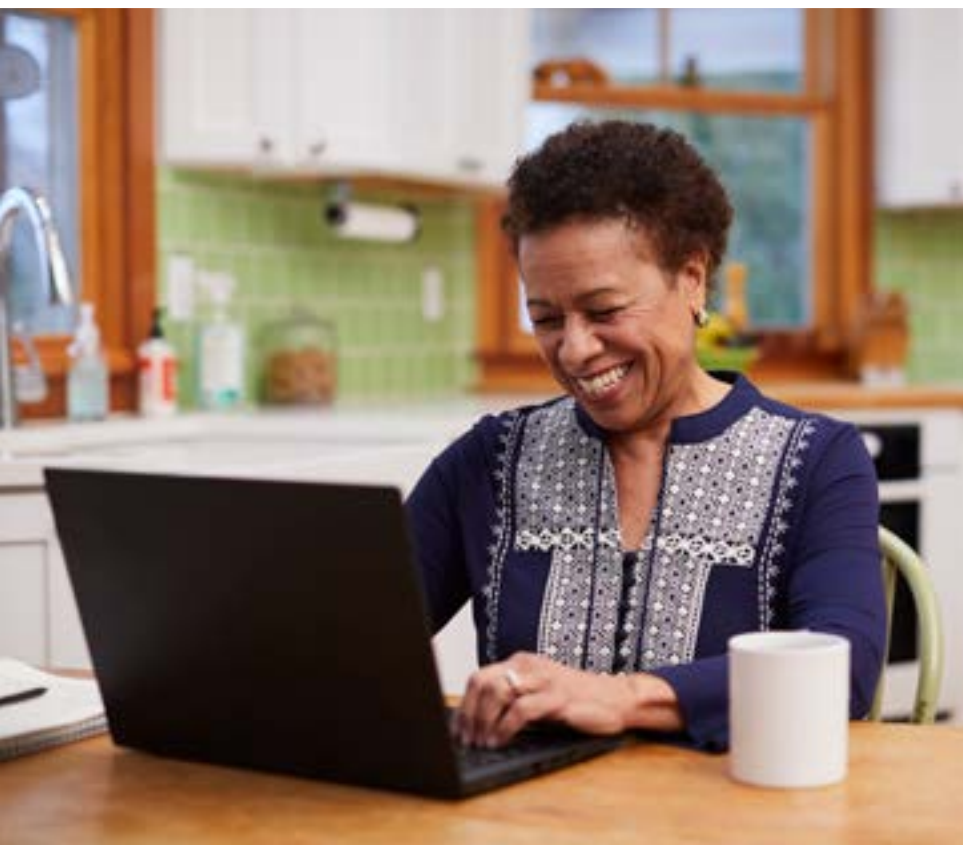


JOB AIDS AND COURSES

Discover job aids, training modules and other Vantage resources at [HMU](#). Type “Vantage” into the search bar.

Humana says "human care" in 17 languages

Looking for presentations, enrollment books or Summary of Benefits in a language other than English? Head to the Medicare Document Library on the Vantage Sales & Marketing card. Whether you need a document in Russian or Tagalog, French or Hindi, chances are, you'll find what you need. Use the dropdown filters to narrow your search results.





SECTION 5

Humana's Agent tools

The deeper dive has officially begun. We'll start with lead-generation tools, move into tools to use during the sales process and end with tools to use after you've closed a sale. Let's get diving.

Pre-sale tools

What you do before that initial sales appointment matters. That's why Humana has tools like the MRC and Connection Hub to help you connect with more prospects.

MRC

Medicare marketing takes time, effort, money and patience to design, approve and send. You got into this business to help people, not to spend all your time creating marketing materials. Elevate your marketing efforts with the MRC's pre-approved, customizable, ready-to-use assets.

Humana. Marketing Resource Center

TEST AG

Menu

Expanded generic campaigns
Find a large library of non-branded "generic" marketing materials to support your Annual Enrollment Period sales efforts.
[Learn more](#)

Where do you want to go today?

- Search by Product [Click Here](#)
- Search by Time of Year [Click Here](#)
- Search Event and Seminar Materials

02:57

Watch this three-minute video to get a quick overview of the MRC.

MRC BASICS

Who: Career, Cross-over and Partner Agents.

What: Outreach materials for both traditional and digital communications channels (direct mail, advertising, social media, email, grassroots events, etc.). Humana-branded and carrier-agnostic materials available in English, Spanish, Korean, Chinese and a host of other languages. Can't find a document in the language you need? Head to the Medicare Document Library on [Vantage](#) to search for it there.

When: Use all year long to expand and deepen relationships with prospects and clients.

Where: Accessible via [Vantage](#).

Why: The MRC takes the legwork and the guesswork out of Medicare marketing and communications. Stay compliant with beautifully designed assets that promote your services as well as plans and benefits. Plus, earn Reach Rewards points for every MRC download or order (limits apply).



Go digital with the MRC

An increasingly digital world demands digital-focused lead generation. And that's just what the MRC offers with social media* and email functionality. Boost your reach. Communicate instantly. Position yourself as a trusted Medicare resource and advocate.

**Agents must complete the mandatory social media training from Humana MarketPoint University and comply with Humana's social media guidelines as well as Centers for Medicare & Medicaid Services [Medicare Communications & Marketing Guidelines](#).*

SOCIAL MEDIA

Our growing library of social media assets helps you connect with specific audiences like Age-ins, Veterans, Dual-eligible beneficiaries; promote plans, benefits and events; speak to prospects and clients in their preferred language; and connect with them about general health and wellness. With the ability to boost posts, Agents can connect with even more Medicare consumers.

Recent and planned updates for 2021 include:

- **Scheduled post capability:** set posts to publish at specific future dates and times right from the MRC.
- **Dynamic post copy:** gives Agents more creativity and flexibility with their post captions.
- **New formats:** videos, articles and images.



Watch this two-minute video to discover how to put the MRC's social media functionality to work.

Social media samples

The examples below are merely a sliver of everything the MRC has to offer.

AUDIENCE TYPES

Age-in-specific



Veteran-specific



Dual-eligible-specific



POST TYPES

Plan-and-benefit posts



In-language posts



Event-invite posts



General health-and-wellness posts



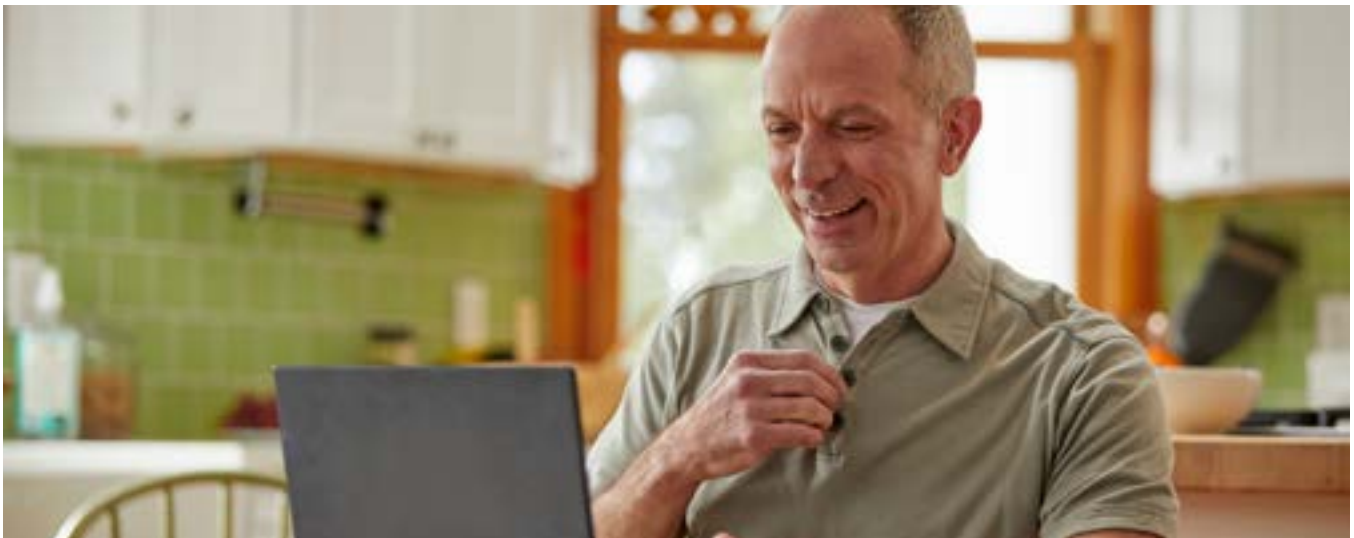


Email

Email has long been a go-to communications tool. With Humana's MRC email functionality, you can stay top-of-mind with prospects and clients all year long. As with social media, we have email assets for specific audiences, plans and benefits to help you boost sales.



Watch this four-minute video to learn how to email through the MRC.



EMAIL EXAMPLES

We're adding more email templates all the time, so be sure to check back often for new templates you can use to grow your Book of Business with Humana. Here are a few of the many email templates we have ready and waiting for you.



Dual eligible




Do you have both Medicare and Medicaid?



A Humana Dual Eligible Special Needs Plan may include:*

-  Doctor's office visits
-  Hospital coverage
-  Prescription drug coverage
-  And more we haven't listed!

*Not all benefits listed may be available on all plans, in all areas, or in a single plan benefit package.



Call a licensed sales agent

Ali Dunham
Monday – Friday, 8 a.m. – 5 p.m.
adunham@heinrich.com



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Veteran



Turning 65 or new to Medicare?

**Attention veterans:
Did you know?**

If you're eligible for Medicare, you could enroll in a Humana Medicare Advantage plan without prescription drug benefits—and keep your VA health and drug benefits.*

Humana Honor® plans are available to anyone eligible for Medicare and may be a good fit for veterans who would like to keep their VA health and drug coverage.* It may help you save money on medical costs while enjoying extras you might not get through your VA health benefits, such as:



Call a licensed sales agent

Ali Dunham
Monday – Friday, 8 a.m. – 5 p.m.
adunham@heinrich.com



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*Veterans may choose a Humana Honor® Medicare Advantage Plan without prescription drug coverage to avoid possible conflicts with VA prescription drug benefits.

Humana is a Medicare Advantage HMO, PPO and PFFS organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.

Additional MRC resources

Wondering how to maximize the MRC in your lead-generation pipeline? Looking to help existing clients maximize their plan benefits? These MRC resources can help.



Looking for qualified leads? Purchase a direct mail list from the MRC. This three-minute video shows you how.



WRITTEN CONTENT

- [Maximize Your Social Media Presence](#) playbook
- [Learn How You May Generate More Leads](#) playbook
- [MRC Updates](#) article
- [Three Tips to Kick Your Social Media Efforts into High Gear](#) article



AUDIO/VISUAL CONTENT

- [How to Step Up Your Digital Marketing Game with Humana](#) webinar

Upcoming training events and webinars

Find local and national [events and webinars](#) on growing your lead pipeline with the MRC.

Connection Hub

Spend less time on data entry and more time building relationships. Increase your productivity and your sales with a tool that helps simplify your pre-sale workflow.



Get Connection Hub how-to know-how in three minutes with this video.

CONNECTION HUB BASICS

Who: Career, Cross-over and Partner Agents.

What: Humana's exclusive customer relationship management (CRM) tool that helps you manage your lead pipeline.

When: Use it daily to know who you need to contact next and your upcoming appointments and calls.

Where: go/connectionhub (for Career Agents) or accessible via [Vantage](#) for Partner Agents.

Why: Spread sheets are no fun (for most people, anyway). Put your hard work into building your client relationships, not managing your to do list.

UPDATES TO UP YOUR PRODUCTIVITY

In 2020, we rolled out updates to the Permission-to-Contact form and community event tracking. We made it easier for you to edit your own contact information and gave you the option of virtual sales appointments. Read more in [this article](#). We have even more in store for 2021.

EVENT AND SEMINAR TRACKING

We've got a new streamlined approved process that's Agent-friendly. You'll see enhanced tracking capabilities from marketing to enrollment. You'll be able to connect boosted social media posts to your seminars and events through new seminar types and venue-naming features. Once a seminar or event ends, you'll be able to track the success of that event with appointments and enrollments.

SCOPE OF APPOINTMENT (SOA) FORMS

Regardless of where an SOA was created, you'll be able to access and review them from Connection Hub.

PERMISSION-TO-CONTACT FORMS

Partner Agents with Connection Hub access now have access to automated scrubbed and routed DMS leads. Consumers have the ability to browse and register for an Agent seminar or event through Humana.com. New functionality makes cross-referencing the Do Not Contact list easier.



“

Approach each customer with
the idea of helping them solve a
problem or achieve a goal, not of
selling a product or service.

”

- Brian Tracy,
motivational speaker and author



Opportunities to learn

An hour can make a world of difference.
See what Connection Hub [training events](#)
are in your market.



Sales tools

With Humana's online tools, you can transform the sales process into an opportunity to make healthcare more human. Estimate annual drug costs and then connect clients to referred cost-sharing pharmacies. Help clients find doctors with high clinical quality and cost efficiency. Send clients sales materials in advance via email. Earn Reach Rewards points when you enroll clients using one of our online enrollment tools such as Digital Marketing Materials or Enrollment Hub.

Canvas

Canvas integrates multiple Humana tools in a central location for an optimized Agent workflow. Optimize the telesales process, disposition in real time and maximize your sales potential.

CANVAS BASICS

Who: Cross-over Agents.

What: Humana's desktop CRM application that integrates telephony, enrollment tools and other Agent resources.

When: Use daily to receive and disposition calls.

Where: Desktop application.

Why: Real-time data entry and dispositioning.

2021 ENHANCEMENTS

Here's what we have planned for Canvas in 2021:

1. DMS-Watson, an IBM-powered artificial intelligence chatbot to help Agents identify Special Election Periods (SEPs). Agents enter keywords or questions into DMS-Watson, and DMS-Watson returns one or more likely election periods and election type codes.

It is still the Agent's responsibility to choose the correct and most eligible election period and code for the application based on the client's circumstances.

2. Call-back management enhancements include the following:
 - a) Ability to bulk-load call-backs
 - b) Reporting capabilities
 - c) Automatic creation of 10-, 30-, 60- and 90-day call-backs
 - d) Allow for more consistent ties to the originating marketing campaign
3. Power BI Agent Performance Dashboard.
4. MARx integration connects to CMS's Medicare beneficiary web portal to confirm an enrollee's Medicare ID number, Part A and B enrollment dates, usage of certain election codes, Low-Income Subsidy/Extra Help status and any late-enrollment penalties.



From the field to the phone

Canvas helps you work smarter, not harder, by providing a streamlined experience for you from lead generation through enrollment.

It integrates with:

- [Connection Hub](#) to make appointments and schedule seminars.
- [Find a Doctor tool with Care Highlight™ ratings](#) to confirm in-network providers and help clients find the care that's right for them.
- [Rx Calculator](#) to look up the total costs of prescription drugs including premiums, copays and deductibles to give clients a holistic view.
- [FastApp](#) to easily enroll someone in any Medicare plan over the phone complete with telephonic signatures.
- [Digital Marketing Materials](#) to email clients required sales materials after completing a full, compliant sales presentation and/or let them enroll themselves in a plan while still giving you credit for the sale as Agent of Record.
- [Vantage](#) to gain access to Humana's extensive marketing, sales and educational resources plus quote and enroll tools like [Enrollment Hub](#), [My Humana Business Center](#) and the [Dual-Eligible Special Needs Plan Verification Tool](#).

Find a Doctor tool with Care Highlight™ ratings

Healthcare is changing—for the better. Transparency and objective criteria make it easier to find quality and cost-effective providers. CMS, insurance carriers and providers recognize that treating the whole person benefits enrollees, payers and providers alike.



Discover how to use Humana's Find a Doctor tool with Care Highlight™ ratings in this four-minute video.

FIND A DOCTOR BASICS

Who: Agents and Humana members.

What: An easy-to-use tool to find in-network doctors proven to meet objective clinical quality and cost-efficiency standards.

Ratings that state “not enough information to measure” do not indicate that the rated physician does not provide quality services. All physicians rated have met certain minimum requirements. Care Highlight™ ratings are only available for certain specialties and in certain states. They are only a guide to choosing a doctor. Members should discuss with their existing doctors before making a decision, and given that such ratings have a risk of error, they should not be the sole basis for selecting a doctor.

When: Use it during the sales appointment and post-enrollment to find in-network doctors that meet your client's needs.

Where: [Humana.com/medicare/find-a-doctor](https://www.humana.com/medicare/find-a-doctor).

Why: Find a Doctor tool with Care Highlight™ clinical quality and cost efficiency provider performance ratings program empowers Agents to help members discover the right care with confidence.

RECENT UPGRADES

What's new with the Find a Doctor tool with Care Highlight™ ratings? A few things.

- We're making it easier to search for doctors who offer virtual and in-home visits.
- Agents and members can use the tool in their preferred language of choice. Tool users can now search in Spanish, Korean or Chinese in addition to finding providers who speak that language.
- Users can also search for medical and dental providers without a network.
- Finally, we've added another search filter for independent physicians who are part of an Independent Physician Association (IPA).

COMPLIANTLY CONNECT MEMBERS WITH CARE



Learn how Agents can be a true partner in their clients' healthcare journeys using the Find a Doctor tool with Care Highlight™ ratings.



Agent resources

Wondering about provider compliance? Need help integrating the Find a Doctor tool with Care Highlight™ ratings into your work process? Have more questions? Head to the [Ignite Educational Resources](#) page.

Rx Calculator

With Rx Calculator, you get the full picture on prescription drug plan costs, comparing premiums, copays and deductibles. Use it during sales appointments to confirm formularies.

RX CALCULATOR BASICS

Who: Career, Cross-over and Partner Agents.

What: A tool that estimates annual drug costs and helps Agents compare plans for clients.

When: Use it at sales appointments to help clients find the right prescription drug plan for their budget and needs. Be sure to ask clients if they want to save their drug list in Rx Calculator. Doing so helps Humana be proactive with member outreach and assistance. In addition, clients can use the Rx calculator even if they don't wish to save their drug list.

Where: Find it in Enrollment Hub, Canvas and via [Vantage](#).

Why: Recent data show that 79% of Americans think the cost of prescription drugs is unreasonable while 30% cannot afford to take their medications as prescribed due to cost.⁵ Agents have the power to help clients reduce their medication costs with the right plan. Humana's Rx Calculator goes beyond premiums to show total costs, allows Agents to compare plans side by side to identify the best value for the client and even identifies potential savings through mail-order pharmacy and alternative drugs.

Benefits of Building Drug Lists

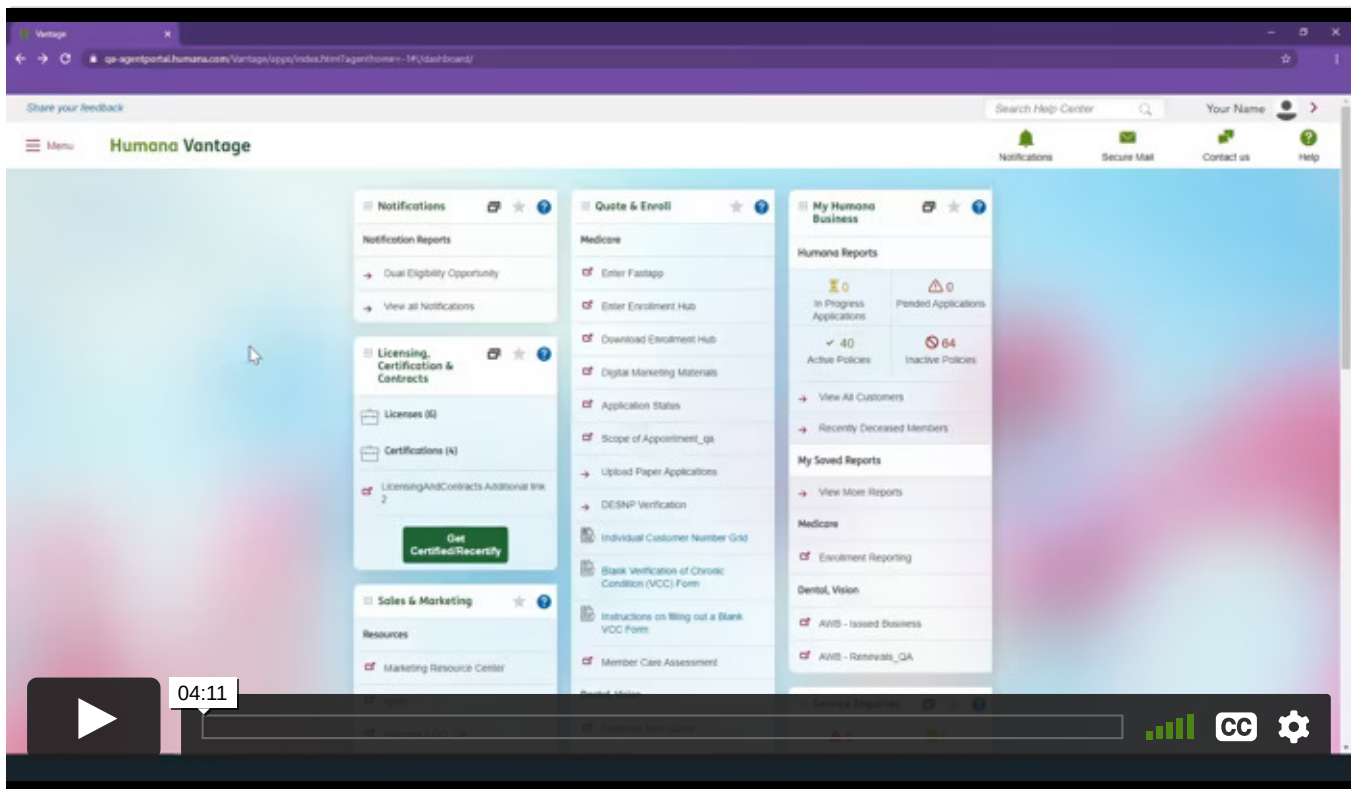
Humana's digital member tools like the [MyHumana](#) app, [SmartSummary® Rx](#) and [Maximize Your Benefit® Rx](#) help your clients save more at the pharmacy while getting the most out of their plans.

Client Benefits	Agent Benefits	Humana Benefits
Get the right plan to meet their needs and their budget	Proactive and thorough customer service	Provides transparent information about formularies and costs
Get insights into annual estimated drug costs	Shows your commitment to your prospects' and clients' health and budget	Sets Humana up for success to provide more personalized, caring and easier member experiences
Avoid surprises when filling prescriptions	Puts human care into action	Helps Humana proactively solve members' needs
Reduce costs	Reduces complaints and service issues post-enrollment	Improves member satisfaction and trust
Have a better experience	Helps improve client satisfaction and loyalty	
Trust their Agent and Humana		



Digital Marketing Materials

Use the power of email to communicate plan details with clients before and after sales appointments. With Digital Marketing Materials, there's no need to lug around enrollment books or spend the time and money to ship them to clients in advance of appointments. Imagine what you could do with all that time, energy and money saved.



Got four minutes? Check out this how-to video on Digital Marketing Materials.

DIGITAL MARKETING MATERIALS BASICS

Who: Career, Cross-over and Partner Agents.

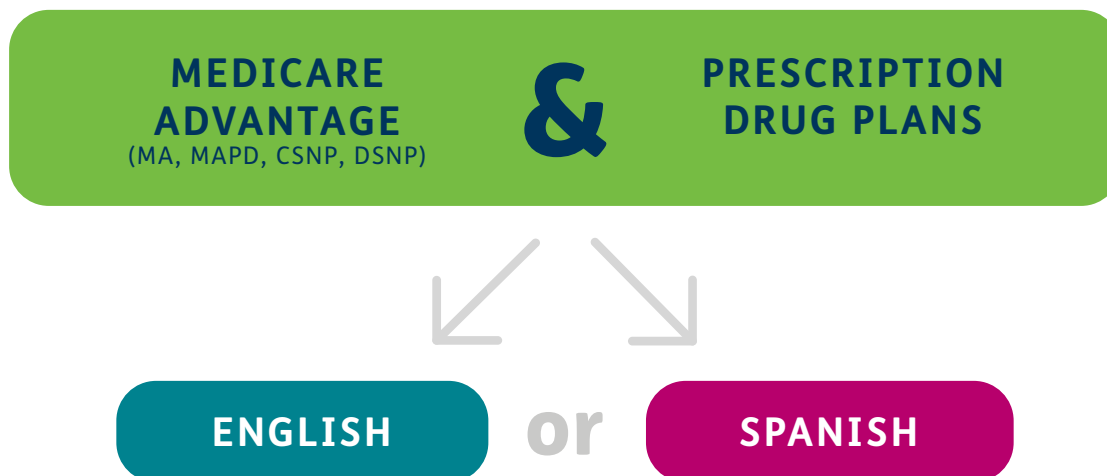
What: Email functionality that allows Agents to send personalized sales materials that contain up to three plans before a sales appointment or after a sales appointment. The tool allows for a client to self enroll after a compliant sales presentation has been given while crediting the Agent for the sale.

When: Use it before and after full, compliant sales appointments. Great for virtual sales appointments with prospects/clients who have an email address and Internet access.

Where: Accessible via [Vantage](#) on the Quote & Enroll card or through Enrollment Hub as of AEP 2022.

Why: Perform virtual sales appointments quickly and easily all while staying compliant and earning credit for the sale. Simplify your workflow, streamline client communication and let clients self-enroll.

PLANS AND LANGUAGES SUPPORTED



Looking for sales and plan materials in other languages?
Head to Vantage.

Discover educational, sales and plan materials in 17 languages in Humana's Medicare Document Library, accessible via [Vantage](#). You'll find Medicare 101 presentations, enrollment books, brochures, flyers and a whole lot more. Filter by the state, plan name, document type and language you need. Select the link to download a PDF. It's that easy!

RECENT ENHANCEMENTS

- End-to-end Spanish experience
- Audience-specific content for Veterans, dual-eligible beneficiaries and CarePlus
- Pre-appointment email experience
- New product materials for DSNP, CSNP and CarePlus

WHAT'S COMING DOWN THE LINE

- Digital Marketing Materials will soon be accessible via Enrollment Hub
- Upgraded email-reminder strategy
- Improved mobile compatibility



Digital newbie?

Check out our [Sales Education](#) page to discover how to make the transition to selling over the phone and online.

Enrollment Hub

Enrollment Hub's end-to-end workflow helps you process applications faster with more accuracy and efficiency and is available to use in English and Spanish.

ENROLLMENT HUB BASICS

Who: Career, Cross-over and Partner Agents.

What: An online enrollment tool that speeds up the enrollment process and reduces pended applications whether used on or offline.

When: Use it when enrolling clients in Medicare Advantage (MA-only, MAPD, and OSBs), Medicare Supplement,* PDP and IDV* plans.

Where: Accessible via [Vantage](#) or Apple Store/Google Play Store.

*Available June 2021

Why: Reduce errors and speed up the enrollment process with Enrollment Hub. With Enrollment Hub, there's no need to worry about lost applications due to the mail or spilled coffee. There's no need to file papers by hand. Enrollment Hub improves application accuracy, efficiency and speed so you can spend more time developing relationships and less time on busywork.

WHAT'S NEW FOR 2021

Mid-summer

- Support for Medicare Supplement and Dental Savings Products.

Late summer/fall

- Autofill consumer data for PDP and IDV plans.
- Addition of text signature feature to support SOA and Enrollment application.
- Enhanced Toolset to include links for:
 - Member Care Assessment Form
 - Digital Marketing Materials
 - Dual-Eligible Verification
 - Consumer Eligibility Verification



ADDITIONAL ONLINE ENROLLMENT TOOLS

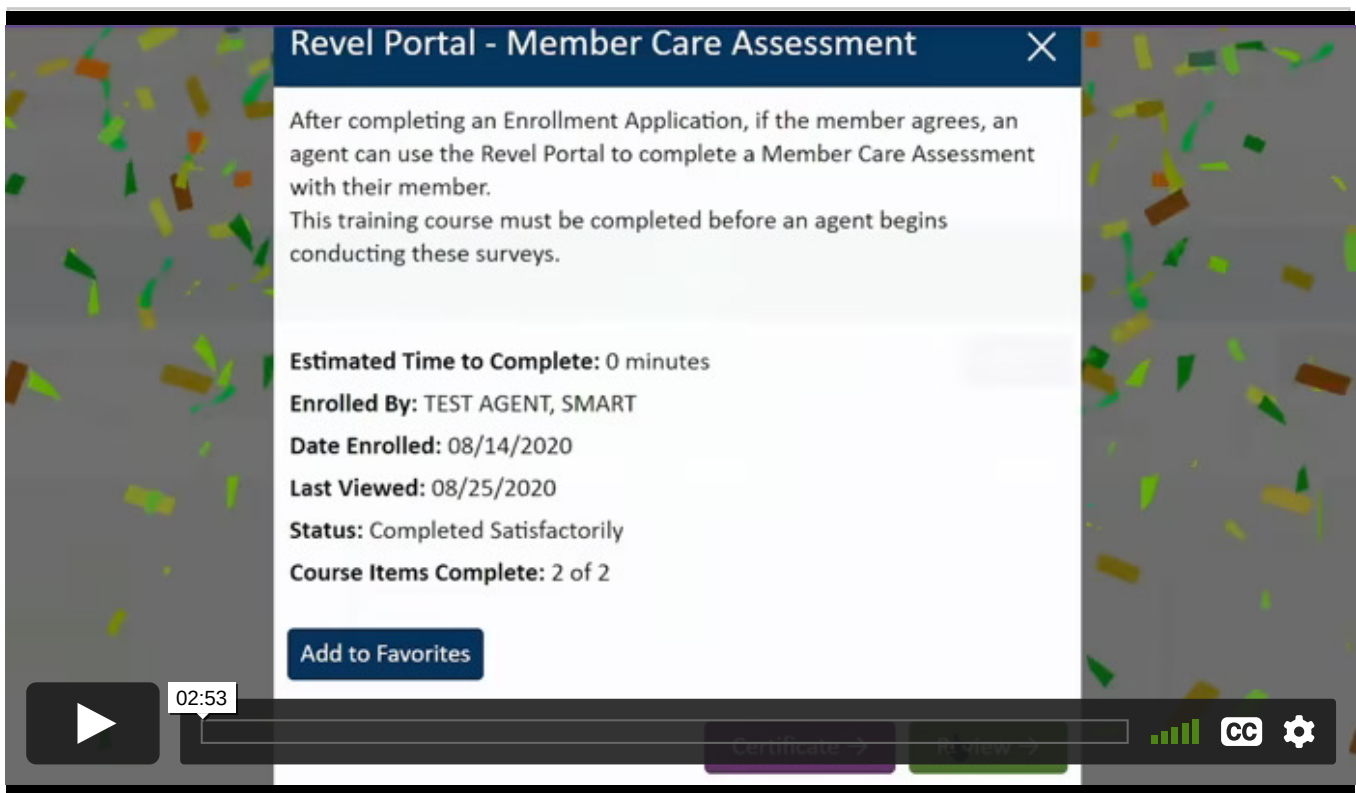
In addition to Digital Marketing Materials and Enrollment Hub, Humana also has FastApp and Agent Online Application. Not sure which enrollment tool to use? Use this handy [enrollment tool decision tree](#).

Post-sale tools

What happens after a sale is just as important as what came before it. When you put your clients and their needs first, you put human care into action. You surprise and delight them with every friendly reminder. You show them they matter to you not only as clients, but as people. Humana's post-sale tools can help you be more proactive in managing your Book of Business.

Member Care Assessment

In 2020, we recognized that having a more formal survey tool could benefit members, Agents and Humana alike. That's why we created the Member Care Assessment to capture a member's responses about their health and wellness outside the doctor's office and transmit that data to Humana. This survey helps us identify which members may need more support.



Want to learn how to administer the Member Care Assessment? Watch this two-minute video.

MEMBER CARE ASSESSMENT BASICS

Who: Career, Cross-over and Partner Agents

What: An optional post-enrollment, online, scripted survey for new members that asks 11 health and well-being questions and takes seven to 10 minutes to complete.*

When: Complete it after enrollment at point of sale or within five days of the application signature date.

Where: Accessible via [Vantage](#).

Why: We're working to humanize the healthcare system and get members the support they need to lead healthy, happy lives. When members have better health plan experiences, they're more satisfied and more loyal—to Humana and their Agents.

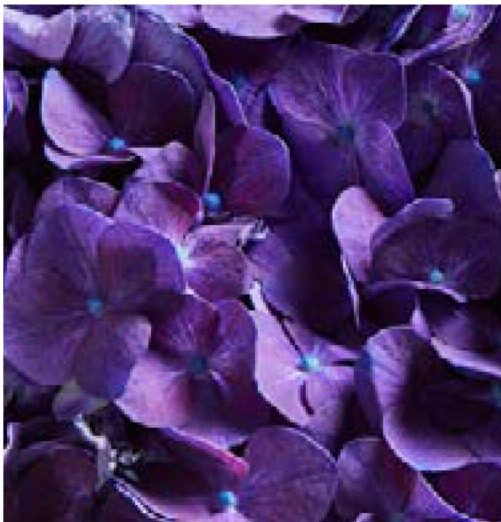
**This survey is completely optional for members to complete, and the Agent is not permitted to complete it until after enrollment is complete and unless the member states that they wish to do so. The member can choose to stop the survey at any time or choose not to answer a question. At no time should the Agent ask the member to continue if they are uncomfortable with answering any of the questions.*

2021 MCA ENHANCEMENTS

We're making the MCA even better for AEP 2022 with a new Agent-facing dashboard that shows you your submitted assessments so you can perform a self audit. We're also adding Spanish, Korean and Chinese language options to make it easier for you to connect with clients in their language of choice.

AGENT INCENTIVES

You may be eligible for additional compensation for every Member Care Assessment you complete for new member enrollments within five days of the application signature date. To receive the payment, Agents must follow the requirements outlined in the applicable policies and mandatory training, along with the requirements in the Agent's contract.





TAKE THE TRAINING

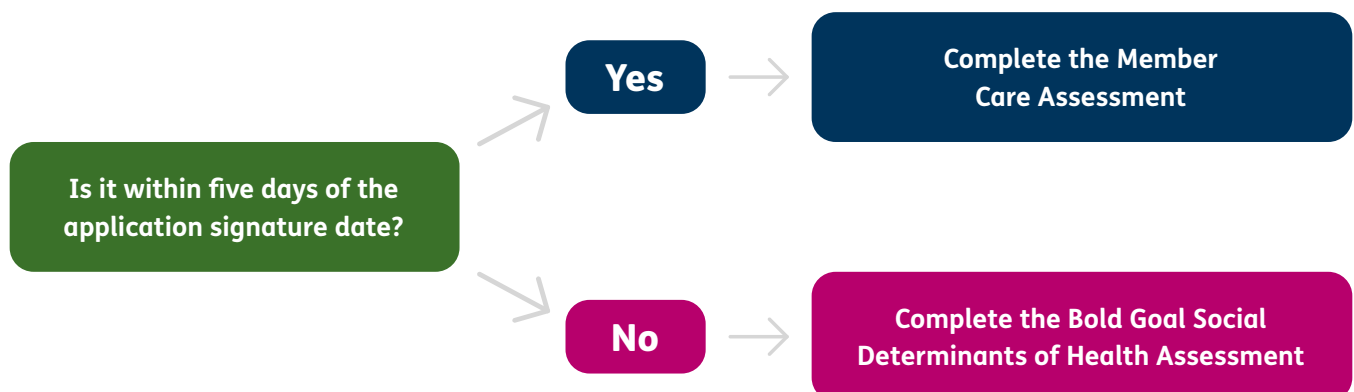
Agents must take the mandatory [Member Care Assessment training](#) on Humana MarketPoint University through [Vantage](#) before administering the survey.

GET THE GUIDE

Need a quick reference guide to the Member Care Assessment? We've got you covered! [Download the guide.](#)

MEMBER CARE ASSESSMENT AND BOLD GOAL

Not sure if you should complete the Member Care Assessment or the Bold Goal Social Determinants of Health Assessment? This decision tree can help.



My Humana Business Center and Service Inquiries

Managing your Book of Business is a year-round activity. You want to be proactive. You want to keep clients informed. You want to show them how much you care. The My Humana Business Center makes it easier to see what's happening with your Humana Book of Business and what actions you need to take next. With robust filtering and reporting options and easy servicing functioning, My Humana Business Center helps you stay ahead of the game.



Need a quick overview? Watch this three-minute video.



MY HUMANA BUSINESS CENTER BASICS

Who: Agents who want real-time access—at any time—to their Humana Book of Business.

What: 24/7 access to your Humana Book of Business to view enrollment statuses and pull actionable reports.

Filtering options:

- Date
- Coverage type
- Plan type
- Sales product
- Policy status

Report options:

- Active policies
- In progress
- Pended applications
- Inactive policies
- Recently deceased members

When: Anytime you need visibility into your Humana Book of Business during and after enrollment.

Where: Accessible via [Vantage](#).

Why: Enhanced transparency, robust filtering and customizable reports help you to better engage with your clients.

Bonus tip: Upload your exported reports to the [MRC](#) to send communications directly to your Book of Business.



SERVICE INQUIRIES

Who: Agents who want to streamline customer service.

What: Service Inquiries tool enables Agents to easily report customer service inquiries to Humana 24/7 and provides transparency into the status of the inquiry.

When: Use it whenever a concern with a member arises and you need Humana's help.

Some examples include:

- Application errors
- Demographics changes
- Provider changes
- Fulfillment
(ID cards, ANOC, Welcome Kit, etc.)
- Claims
- Benefits
- Billing
- General

Where: Access it via [Vantage](#) or through the Consumer Profile in My Humana Business Center.

Why: The Service Inquiry tool helps Agents provide better, more streamlined customer service to existing and in-process members in a few clicks. Agents receive follow-up emails from Humana on the status of the inquiry as well as any further action needed by the Agent.

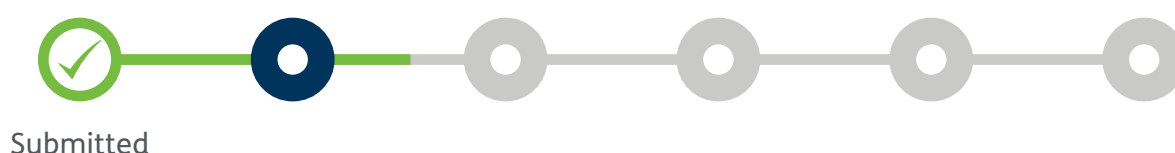


Updates for 2021

The Consumer Insights feature is a quick and easy way for Agents to view a group of members affected by a change or in need of special attention. You'll soon see plan transitions in addition to Verification of Chronic Condition (VCC) forms to help you stay ahead of plan changes and better service your clients.

You can now order members new ID cards right from their profiles.

Our application-tracker-status bar helps you see where an application stands in real time. It turns green at every step. Once the policy is active, the status bar goes away.



We're adding new functionality to help you filter your Book of Business by:



Veteran status



Low-Income Subsidy/
Extra Help status



Future term policies



Mail/email export list



Application data

MRC

Jump back to the [MRC section](#) earlier in the playbook to learn more about the MRC. Be sure to leverage our revamped [3-30-60-90 Day Conversation Guide](#) to learn how to communicate with clients after closing a sale.

“
**Sometimes asking for help is
the bravest move you can make.**
”

- Anonymous

SECTION 6

Agent support

Chances are, you think of yourself more as a helper than someone who needs help. In reality, we all need help now and again. Asking for help isn't a sign of weakness. It's a sign of courage and vulnerability. And it's just plain smart too.

At Humana, we know that helping your clients means that you get help yourself, which is why we have an entire support team of managers and executives ready to educate and coach you. They're ready to problem-solve. They've got resources. They've got open ears, minds and hearts. They're waiting to hear from you. Find your local support team at [IgniteWithHumana.com/support](https://www.humana.com/support).

SECTION 7

Final thoughts

Technology is simply a fancy word for tools. Think about all those tools you take for granted like clothing, the wheel, a fork. At one time, these technologies were cutting-edge and maybe even a little scary. Those early humans had to reconsider their old way of doing things and experiment with these new technologies. But think about all humanity has been able to accomplish with those tools.

Adapting new technologies can seem overwhelming. But we know you can do it. Use this guide as a reference. Study on your own at Humana MarketPoint University. Reach out to your local support team. Start small. Choose one or two tools to learn at time rather than try to master all of them at once. Test online enrollment for three applications. Be patient with yourself. Few people can master anything on their first try. It takes practice.

Stay focused on the other side of the tool learning curve: more time with clients, more time helping them live healthier and happier lives, more time making healthcare more human.



Thank you for helping us deliver human care.

Humana[®]

¹https://www.aarp.org/content/dam/aarp/research/surveys_statistics/technology/2019/2020-tech-trends-survey.doi.10.26419-2Fres.00329.001.pdf

²https://www.pewresearch.org/fact-tank/2019/06/18/americans-60-and-older-are-spending-more-time-in-front-of-their-screens-than-a-decade-ago/?utm_source=Pew+Research+Center&utm_campaign=041770d7ae-Internet-Science_2019_06_27&utm_medium=email&utm_term=0_3e953b9b70-041770d7ae-400310621

³<https://www.visualcapitalist.com/visualizing-social-media-use-by-generation/>

⁴<https://carrothealth.com/webinar/mythbusters-2021-aep-edition/>

⁵<https://www.kff.org/slideshow/public-opinion-on-prescription-drugs-and-their-prices/>