



The 3-30-60-90 Day Conversation Guide:

How to Drive Client Retention with Humana.
For Career and Partner Agents.

Humana[®]

Contents

Skip to the section you want with a single click

Retention as a sales strategy **4**

Client-retention compliance..... **8**

Client communication for
a digital-first world **12**

Multilingual communications **26**

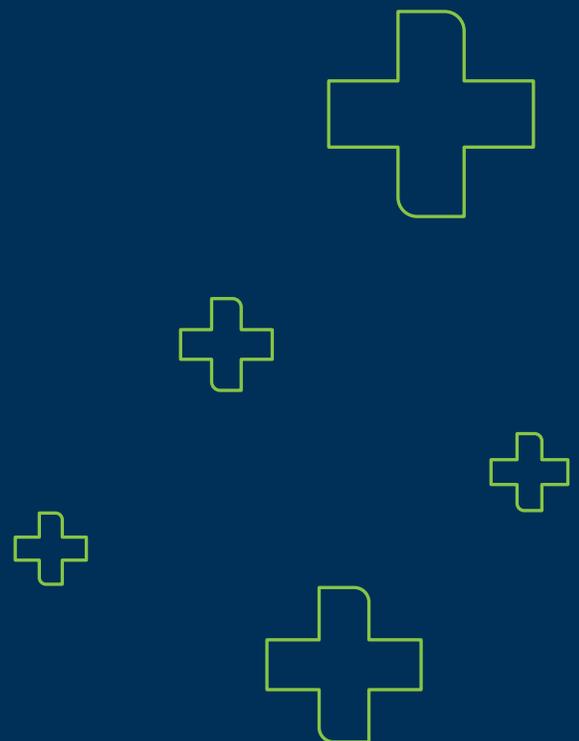
Humana’s post-enrollment tools **30**

Information for members
with Author by Humana **40**

Humana’s two-step
3-30-60-90 day approach..... **42**

Presentation decks for
days 3, 30, 60 and 90..... **52**

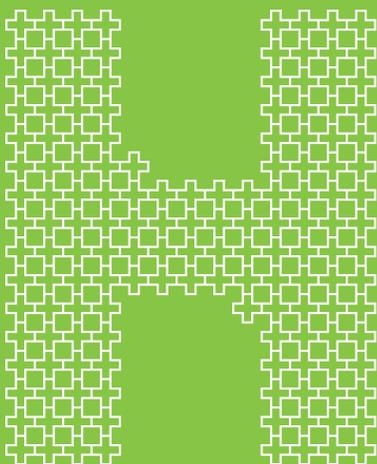
You can make a difference **58**



WELCOME TO

The 3-30-60-90 Day Conversation Guide

The 3-30-60-90 Day Conversation Guide helps you retool your communications approach to optimize your time, improve client relationships and enhance your reputation. Learn how to create more efficient client communications by simultaneously leveraging multiple communications channels and communicating with your Book of Business at scale. Deliver the information members need and want while cementing your role as a trusted advocate and resource. Let's get started.





SECTION 1

Retention as a sales strategy

It's typically easier to retain the clients you already have than to find new ones. Plus, existing clients can be your number one resource for referrals. Most Americans say that a word-of-mouth recommendation from a friend or family member makes them more likely to purchase a product or service.¹ The possibilities for referrals multiply as you convert more prospects. To truly grow your Book of Business, you need to sustain your current clients while adding new ones. Focusing on retention as a sales strategy can help you do just that.

Deepen your retention know-how



Short on time?

Read this [eight-minute article](#).



Got 22 minutes?

Listen to [this podcast](#).

Human care starts with relationships

When your clients join Humana, they unlock a personal, caring and simple healthcare experience with human care. And as their first point of contact, you can show your clients that same level of care they can expect as a Humana member. You build relationships and find solutions for your clients' needs. You show your clients you care not just about their plan renewal but also about them and their well-being. You show them they matter as people first, clients second.

When your clients feel respected, appreciated and valued by you and Humana, they're more likely to be satisfied with their plan and likely to renew. A positive member experience helps Humana improve our [Star Ratings](#) so we can continue to earn quality bonus payments from the Centers for Medicare & Medicaid Services (CMS). We can then re-invest these bonuses back into future plans through features like lower premiums and increased benefits.

The role you play

Your 3-30-60-90-day check-ins and year-round client engagement and retention efforts help members truly understand their benefits and costs and access the care they need to maintain their health and well-being.

What you can do in your onboarding and retention efforts

STEP 1: Educate clients about their plan coverage and benefits, including in-network providers and prescription drug savings tactics. We'll cover specifics in the Day 3 and Day 30 presentation decks later in this guide.

STEP 2: Encourage clients to answer surveys, which are used to develop Star Ratings, about the quality of their healthcare plan and provider experiences. These Consumer Assessment of Healthcare Providers & Systems (CAHPS) surveys may come from Medicare, Humana, providers and other research organizations during the annual survey window of March–June. We'll include more information about Star Ratings and CAHPS in the Day 60 and Day 90 presentation decks toward the end of this guide.



Human care 101



Watch this video announcing Humana's human care philosophy.

Human care is healthcare's superpower

Humana works to make each member's experience even better through personalized care and support. It's what we call human care. Discover how you can learn more about human care with these resources:



[Ignite page](#)



[Articles](#)



[One pagers](#)

Have a human care story of your own to share?



Tell us about it. No need to make it long or worry about grammar or spelling. All we need to know is how you, with Humana's help, made healthcare more human for someone. You can leave out personal details (other than your own) for members and prospects.

Click the image below to share your story

First Name *

Last Name *

City *

State *

Alabama

Email *

Phone Number *

Role *

Humana Career Agent

External Partner Agent

Other

What's your story? *

Add a photo of yourself (headshot preferred).

No file chosen





SECTION 2

Client-retention compliance

Compliance should always be your priority as a Medicare sales agent. Use compliance as the lens through which you speak and act. This section gives you compliance pointers that apply especially to the early days of a client's plan. As such, it only scratches the compliance surface so to speak. If you're ever not sure about what to do or say, let your client know you'd like to double-check with Humana and get back with them. Your **Humana local support team** can help you with any compliance-related concerns.

Say the right things every time you communicate

Relationships are built on trust, so you must ensure your client interactions, online and offline, are compliant. Keep [CMS regulations](#) top of mind.

No cross-selling permitted per CMS regulations

Agents are prohibited from marketing non-healthcare related products during any MA or Part D sales activity per CMS. Any such activity is considered cross-selling and is prohibited.

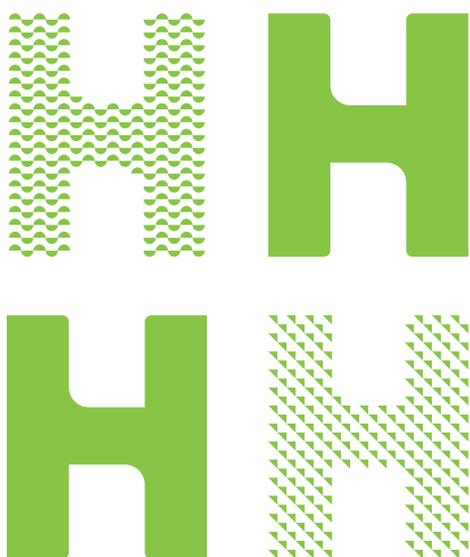
If the member asks about “non-healthcare related” products during one of these interactions, you must advise that you may not discuss non-healthcare products during this interaction per CMS. You can ask them to call you back or schedule a separate appointment.

Medicare Advantage Open Election Period CMS Restrictions

(January 1–March 31)

IMPORTANT

Agents are prohibited from marketing the ability to make plan changes during the Medicare Advantage Open Election Period (MA OEP). If the member indicates dissatisfaction with the plan they’ve selected AND it’s within the MA OEP of January 1–March 31, you may discuss all applicable election periods with the beneficiary, such as MA OEP or other Special Election Periods (SEPs), if the member qualifies for an SEP. The beneficiary must initiate the conversation and indicate dissatisfaction with their current plan. This applies to MA plans only, because members with stand-alone PDP plans are not eligible to drop or switch during MA OEP.



Examples of the beneficiary initiating include, but are not limited to:

“

I really don't like this PPO plan I selected. Can I pick another plan?

”

“

Can you tell me what other plans you have in my area?

”

“

Do I have to keep this plan until next October, or do I have a chance to change before then?

”

Need more OEP and SEP info?



These playbooks can help:

- [OEP Guardrails Guide](#)
- [Initial Election and SEP Quick-Reference Guide](#)





SECTION 3

Client communication for a digital-first world

Digital adoption continues among Medicare beneficiaries as they shop for coverage online, use member portal websites/apps and receive care virtually. Yet, Medicare beneficiaries still prefer to connect with local agents as the numbers below, from Deft Research's 2021 Medicare Digital Tools Study Executive Brief, show.²

Percentage of Medicare consumers with high, medium and low online usage who prefer local Medicare agents:²



LOW ONLINE USE²



MEDIUM ONLINE USE²



HIGH ONLINE USE²

Keep it personal online and off

These data points tell us that Medicare beneficiaries want both the ease of online communications and the personal touch and service of a local agent. As an agent, you need to meet your client where and how they want to be met. Increasingly that's both online and off.

Communication and trust

Proactive client communication can help build trust. Insufficient communication, on the other hand, can dismantle trust. Make proactive client communication an essential part of your workflow at all stages of the sales cycle, but especially during client onboarding and retention.

Communication helps you and your clients

Here's why proactive communication matters to you and your business goals:



Add value for your clients



You may earn more referrals



Reduce reactivity from "surprises"



Optimize your time, energy and resources



Empower clients with information and resources



Increase engagement, loyalty and retention



Build your reputation

Communication best practices



TIMELY

Send materials when it is timely. For example, if a client's plan premiums, copays, provider network or drug list changes, be sure to let them know if you have received the update in advance and have authorization to share with members. This way, clients feel you have their best interests at heart. They know you're there to help them find the right plan for them at their next opportunity to do so.

Real-world example

Situation:

Annual Notice of Change (ANOC)

What you can do:

Set up a virtual event, conference call or townhall event

What you should communicate:

Plan changes including, but not limited to:

Premiums, copays, in-network providers, drug lists and benefits

When you should communicate:

August: Remind clients ANOCs are coming

September: Host reorientation events

October: Follow up with clients you haven't heard from yet

MRC materials to use:

- ANOC Reorientation invite
- ANOC Reorientation presentation
- I Can Help materials

Communications channels to use:

- Email
- Direct mail
- Virtual event/conference call
- One-on-one calls as needed



RELEVANT

Be sure what you are sending is relevant to the audience. You wouldn't want to send information about the [Healthy Foods Card](#) to clients who do not have that benefit as part of their plan.



TRANSPARENT

Be open and honest. Sometimes, you just won't know an answer. That's OK. Let your client know when you expect to have an answer and what your plan for moving forward will be.



TRUSTWORTHY

You'll want to be a trustworthy and reliable resource for your clients. If you share information from another source, be sure it is from a credible source with verifiable facts.



UNDERSTANDABLE

You want to communicate in ways that are easy for clients to understand. This means speaking and writing in plain language. Not everyone knows the jargon you know as an agent.

This could also mean communicating in your client's language preference. Humana's Marketing Resource Center (MRC) as well as Humana's Medicare Document Library, accessible via Vantage, offer materials in multiple languages so you can do just that. Members can also request translation services by calling the Humana Customer Care on the back of their Humana ID card.



EMPATHETIC

Be empathetic. Think about what it's like to be your client and imagine what they would want to hear and how. You could even try imagining a specific person to make this exercise easier. What would make that person's life easier? If you use empathy to connect with people, it can have a tremendous impact.

Client relationship management (CRM) system best practices

To communicate effectively and compliantly with your clients, you've got to have all your CRM ducks in a row. Don't forget to capture this demographic information during enrollment and in your CRM of choice.



EMAIL ADDRESS
(if they agree to provide it)



PHONE NUMBER
(specify landline or mobile)



MAILING ADDRESS



PREFERRED COMMUNICATION METHOD
(email, phone, mail)



PREFERRED LANGUAGE



Pro tip: Use [My Humana Business Center](#) (MHBC) to view and manage your Humana Book of Business quickly and effectively. You can download reports you can then use to upload lists in the MRC for direct mail and email sends right from the platform!

Quick studies:

[MHBC demo video](#)

[MRC email demo video](#)

Why communication-method(s) preference matters

Sending communications in a client's preferred method(s) of choice ensures you're communicating with them in the way they want and makes it easier for them to understand and use their Humana plan.

If someone prefers email but you send them printed materials, chances are those items will end up in a mail pile unread or tossed out in the recycle bin.

Why language preference matters

We all learn best in our language of choice. It's critical for you to communicate with your clients in their language of choice so they can understand their plan coverage and benefits and get the most from them. That's human care in action and in language.

Developing a communications plan

- 1** Start with these three questions:
 1. Who do I want to reach?
 2. What do I want to tell them?
 3. How will I reach them?
- 2** Once you have your answers, you can develop a plan of action. The best way to approach communications is through a multi-channel approach, which puts key messages in front of clients several times.

Communications channels

Communications can occur in multiple ways: in person, remotely or virtually. You can break these down into two main categories, traditional and digital, as shown below.



Traditional:

- Phone (one-on-one or conference call)
- Direct mail
- Face-to-face meetings or events



Digital:

- Email
- Social media*
- Virtual meetings

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

Channel use cases

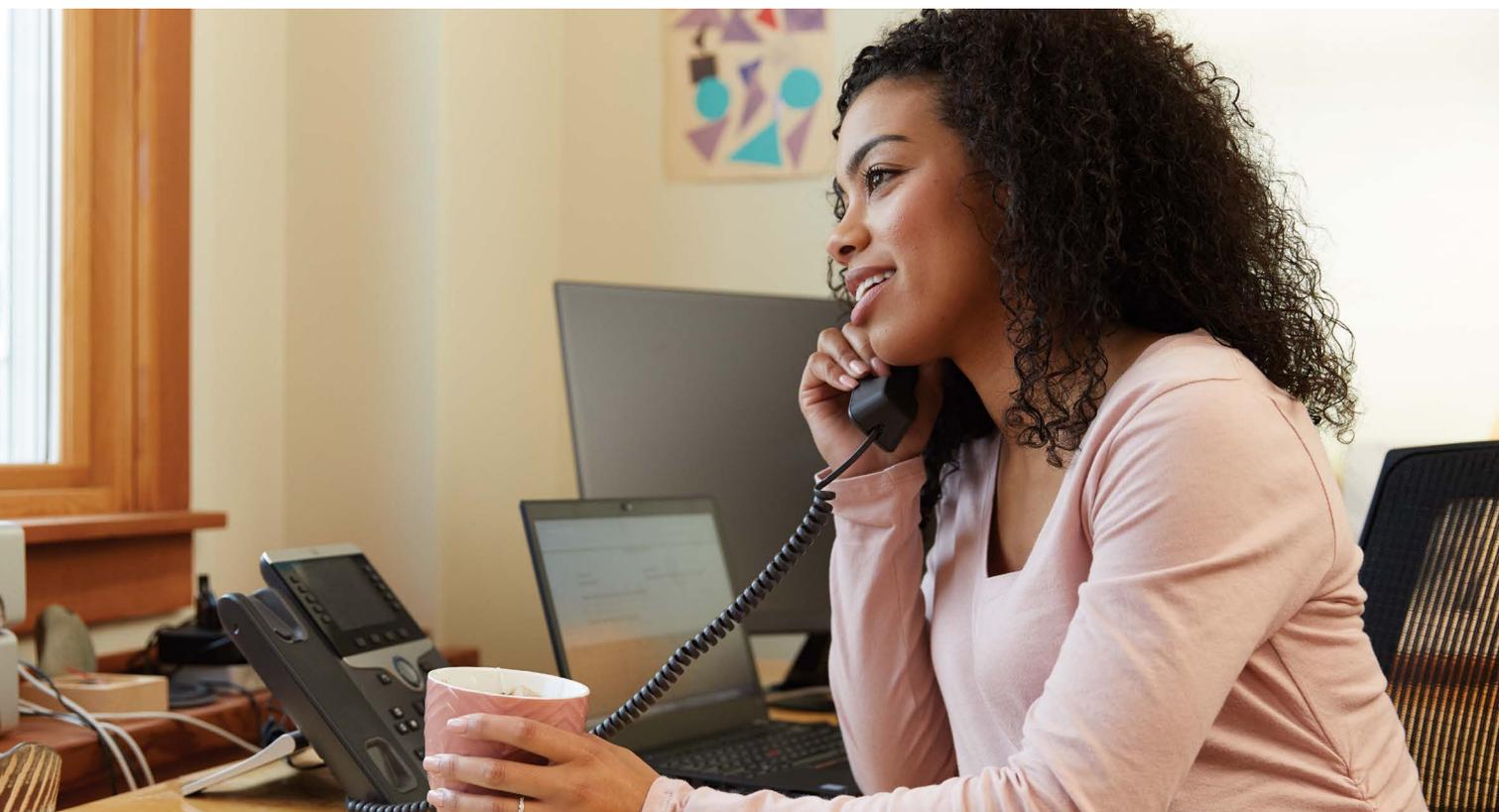
Use this decision table to determine which channel to use for your communication.

	ONE-ON-ONE PHONE CALL	SOCIAL MEDIA
I want to deepen relationships	Get to know prospects and clients on a personal level	You may gain new followers and get to know clients better
I want to share general information	Great opportunity for questions and answers	Share helpful information from reputable sources
I want to share personal/private information	A great way to discuss private/personal information	
I want to create dialogue	Interact with prospects/clients one-on-one	Interact with followers via comments and shares
I need to have a complex conversation	Discuss complex/complicated concerns	
I need to share plan-specific information	Walk someone through specific information	

DIRECT MAIL	EMAIL	EVENT
Personal notes/ greeting cards	Personal notes/interactions	Connect with prospects and clients online or in person
Postcards, flyers	Send links/ documents	Share helpful information about Medicare and insurance
Plan documents, benefits, etc.	Send links/ documents	
	Written conversations with prospects/ clients	Create a townhall-like experience for Medicare consumers to learn and engage
		Share complex information in an audio/visual format
Plan documents, benefits, etc.	Send links/ documents	Share plan information in an audio/visual format

Channel pros, cons and considerations

Traditional Channels			
	Phone	Direct Mail	Face-to-face Meetings/Events
Pros	Familiar Easy to use Can use remotely	Reliable	Can see client's nonverbal communication and cues
Cons	No visual cues	Expense	Transportation
Considerations	Speak slowly and clearly Repeat back what you hear Confirm client's comprehension	Target who you send to and what you send them	Planning and public speaking (group event) Do not discuss private/personal information in a group setting Learn more in-person event best practices at Humana MarketPoint University (accessible via Vantage)



Digital Channels

	Email	Social Media	Virtual Meetings/ Events
Pros	<p>Effective</p> <p>Efficient</p> <p>Can be used for one-on-one or mass communications</p>	<p>Fun</p> <p>Engaging</p> <p>Social</p> <p>Cost-effective</p>	<p>Works for both one-on-one and group meetings</p> <p>Efficient</p> <p>Effective</p>
Cons	<p>Recipient must have email</p>	<p>Must post consistently to be effective</p>	<p>Technology barriers for some participants:</p> <p>Learning platform</p> <p>Reliable Internet</p> <p>Need an email address, typically</p>
Considerations	<p>81% of 60- to 69-year olds own a smartphone and most use their phones to send and receive email and other messages³</p>	<p>Take a deeper dive into social media with our playbook</p> <p>Level up your social media moves with our on-demand webinar</p>	<p>Discover how to video conference like a pro in this one pager</p>

Executing a communications plan

Once you've established your plan—who you want to reach, what you want to tell and how you're going to them—you need to execute it. We'll show you how to maximize your efforts and streamline your outreach.

From reactive to proactive

Based on Humana research, agents field a high number of client calls post-enrollment, sometimes as many as 20–50 per week.⁴ Let's compare reactive vs. proactive communication side by side.

REACTIVE	PROACTIVE
<ul style="list-style-type: none">• In response to (happens after the fact)• Passive• Often disjointed or siloed• Tends to be one-sided• Inefficient• Ineffective• Lack of purpose• Lack of control	<ul style="list-style-type: none">• Preventive (happens before the fact)• Active• Cohesive• More of a dialogue• Efficient• Effective• Purposeful• Increased control

Pro tip: Be as proactive as possible to minimize reactivity. Of course, you will encounter unforeseeable circumstances. When those occasions arise, try to take a step back to figure out what you can do to make the situation better by being proactive.





Proactive vs. reactive real-world example

DURABLE MEDICAL EQUIPMENT (DME)

DME is equipment and supplies ordered by a healthcare provider for everyday or extended use. Examples include but are not limited to:

- Hospital beds
- Wheelchairs
- Crutches
- Canes
- Walkers
- Oxygen equipment
- Continuous glucose monitors
- Insulin pumps

TIPS TO BE PROACTIVE WITH DME COMMUNICATION

1. Understand what your client's DME needs are.
2. Inform them that DME may be covered by their Medicare Advantage benefits if the member meets criteria for medical necessity set forth by CMS and that they will need a prescription from their doctor and, in some cases, medical documentation to support approval for coverage access to rent or buy eligible DME.
3. Humana may also require preauthorization as well as a clinical review of the prescribed DME to confirm the medical necessity of the DME.
4. If they have an OTC allowance as part of their plan, let them know they may be able to use that for select DME such as blood-pressure monitors as well as bathroom-safety and fitness devices.
5. The Community Resource Directors at Humana Neighborhood Centers are another helpful DME resource if your clients need additional help, especially once the DME process has begun.

When clients understand how to request DME, they're less likely to experience confusion or frustration. When clients are happier with their plans, you're more likely to see increased retention and referrals.

Search for DME in the MRC

Looking for DME materials to share with clients? Head to the MRC (accessible via [Vantage](#)) and search for “Durable Medical Equipment.” Here’s what you’ll find:



Flyer



Email template



Social media post



FAQs guide

Find the common denominator

Your time is limited, so it’s imperative that you use it wisely. You’ll want to find ways to communicate with the greatest number of clients in the least amount of time. Start with the topics that relate to most clients and use one-to-many communications channels.

SEARCH FOR THESE MRC TOPICS

- Member orientation
- Plan benefits
- Humana programs
- Durable Medical Equipment

ONE-TO-MANY COMMUNICATIONS CHANNELS

- Virtual events
- Conference call
- Face-to-face events
- Direct mail
- Email
- Social media

Developing a multi-channel approach

The “Rule of Seven” is a well-known advertising formula that says consumers need to hear a message seven times before they act. It stands to reason that the more familiar someone is with a benefit, for example, the more likely they will be to use it. It’s important to note, however, that overexposing people to messages can have a negative effect where they tune out the message entirely.

You need to determine which channel will be the most effective based on the content and audience. For example, if a member prefers email, use an MRC email template about a plan benefit. On the other hand, a client who prefers traditional communications like a phone call or direct mail piece should be communicated with in the channels they prefer.

REAL-WORLD EXAMPLE:

HEALTHY FOODS CARD WHEN INCLUDED IN THE MEMBER’S PLAN

Situation	Healthy Foods Card member orientation
What to say	Explain how the Card works: <ul style="list-style-type: none"> • Activation • Usage/check-out process • Participating stores • Approved-foods list
When to say it	Soon after enrollment or right after they receive their Card
What channels to use with pre-approved assets from the MRC	<ul style="list-style-type: none"> • Email • Direct mail • Social media • Virtual/remote/in-person meetings/events • One-on-one calls as needed





SECTION 4

Multilingual communications

While America's official language is English, plenty of people speak Spanish, Korean, traditional Chinese and other languages. America is diversifying even faster than predicted thanks to growth in Latino/Hispanic and Asian American populations.⁵ In 2018, a record 67.3 million U.S. residents spoke a language other than English at home.⁶ It's more important than ever to confirm rather than assume a client's language preference. Humana is here to give you and your clients the resources and support you both need for in-language communication.

Humana's consumer-facing in-language resources

Humana Resource	Spanish	Korean	Traditional Chinese	Other Languages
Humana.com	Spanish version	Korean microsite	Traditional Chinese microsite	
Bilingual customer service representatives	✓	✓	✓	
Customer care service numbers	1-800-457-4708 (TTY: 711), Monday–Friday 8 a.m.–8 p.m.	1-800-433-4736 (TTY: 711), Monday–Friday 8 a.m.–8 p.m.	1-800-558-9927 (TTY: 711), Monday–Friday 8 a.m.–8 p.m.	1-800-457-4708 (TTY: 711), Monday–Friday 8 a.m.–8 p.m.
Digital Marketing Materials emails	✓			
Find a Doctor tool with Care Highlight™ ratings	✓	✓	✓	
Plan materials (Enrollment Book, Summary of Benefits, etc.)	✓	✓	✓	✓
Ability to select language preference in MyHumana account	✓	✓	✓	✓

Humana's agent resources for in-language client communications

Humana Resource	Spanish	Korean	Traditional Chinese	Other Languages
Marketing Resource Center	✓	✓	✓	✓
Medicare Document Library (Medicare 101 presentations and videos, Enrollment Book, Summary of Benefits, etc.)	✓	✓	✓	✓
Digital Marketing Materials emails	✓			
Find a Doctor tool with Care Highlight™ ratings	✓	✓	✓	
Language preference and email capture via Humana online enrollment tools	✓	✓	✓	✓

Humana's in-language agent quote and enrollment tools

Humana Resource	Spanish	Korean	Traditional Chinese
Rx Calculator	✓		
Find a Doctor tool with Care Highlight™ ratings	✓	✓	✓
Enrollment Hub	✓		
Member Care Assessment	✓	✓	✓

Need additional support?



Reach out to your [local support team](#) or the Agent Support Unit (agentsupport@humana.com or 1-800-309-3163) for help with multilingual client communications or agent tools.



SECTION 5

Humana's post-enrollment tools

Humana understands that online tools can help you do your job more effectively and efficiently. That's why we developed a suite of post-enrollment tools to help you better serve your clients from day one.

Member Care Assessment (MCA)

Discover where your clients are on their health journey with [Humana's MCA](#), an optional post-enrollment, online, scripted survey that asks a series of health and well-being questions. It takes a mere seven to 10 minutes to complete and makes a big difference in helping us make healthcare more human.

Why the MCA matters to clients, Humana and you

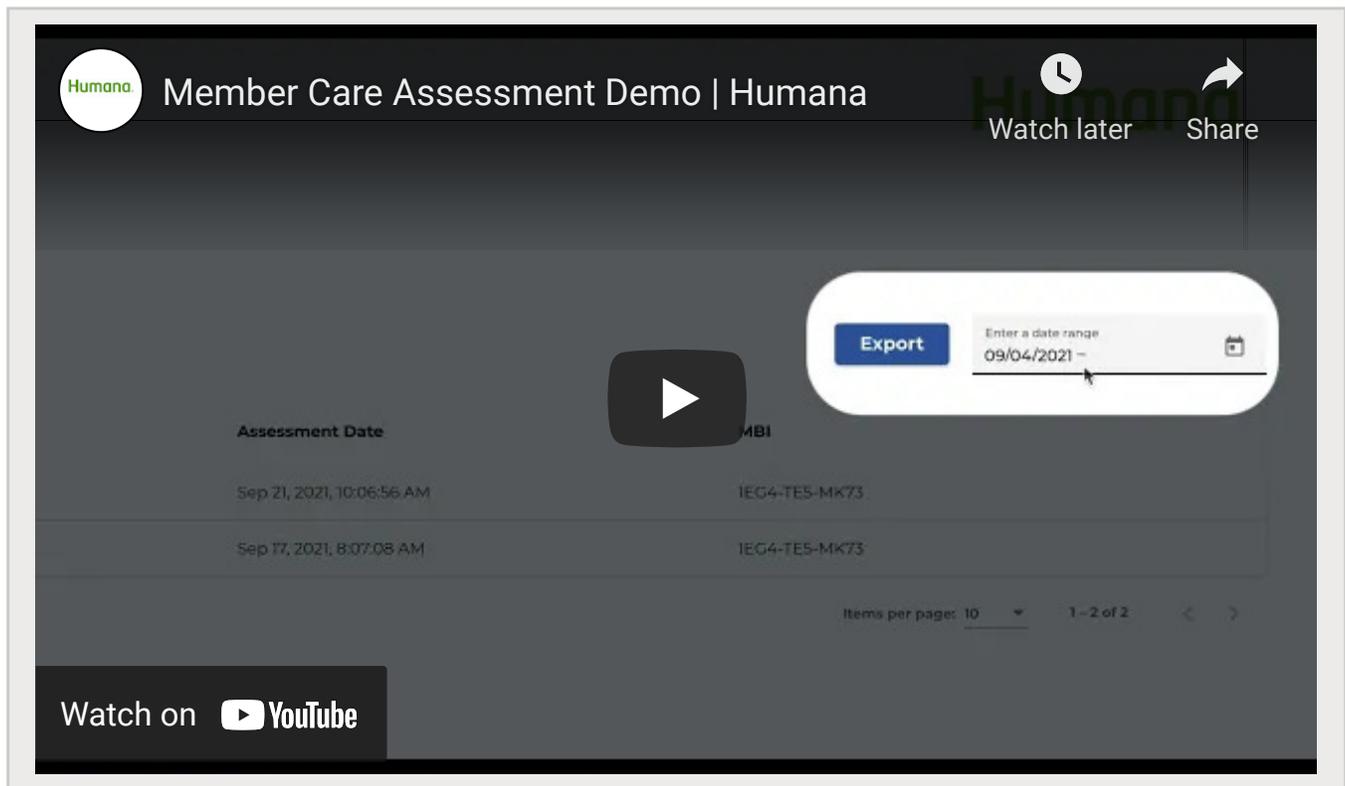
Here are the reasons why completing the MCA makes a difference:

1. It helps you and Humana identify members who need additional support early on.
2. The MCA helps us both be proactive in our support. If someone is struggling with food insecurity or loneliness, we can connect them to the resources they need to live a happy, healthy lifestyle.
3. The MCA gives agents and Humana more insight into a member's health journey so we can both provide personalized support.
4. It enables more targeted communications about Humana programs and resources such as Go365® or Humana Neighborhood Centers.
5. It helps Humana build predictive models we can use to develop plans and programs. We can better understand which of our members may need more assistance and what benefits and initiatives may help them most.

Get MCA ready

1. Complete the required MarketPoint University training accessible via [Vantage](#). Simply search for "Member Care Assessment."
2. Look for an email from Revel to access the MCA platform.
3. Create your account. If you use Enrollment Hub to complete an application, check to see that you have the direct MCA link and single sign on.

MCA video demo



This two-minute video gives you a quick overview on Humana's MCA.

Make the MCA a regular practice

1. Enroll clients in a Humana plan using an online tool like Enrollment Hub if the member is comfortable with online applications.
2. If the member consents, complete the optional MCA within five days of the signature date using the exact scripting provided in the training.
3. Be sure to confirm the client's language preference and complete all requirements noted in your contract and applicable policies.
4. You can complete the MCA in English, Spanish, Korean or traditional Chinese.



Learn more

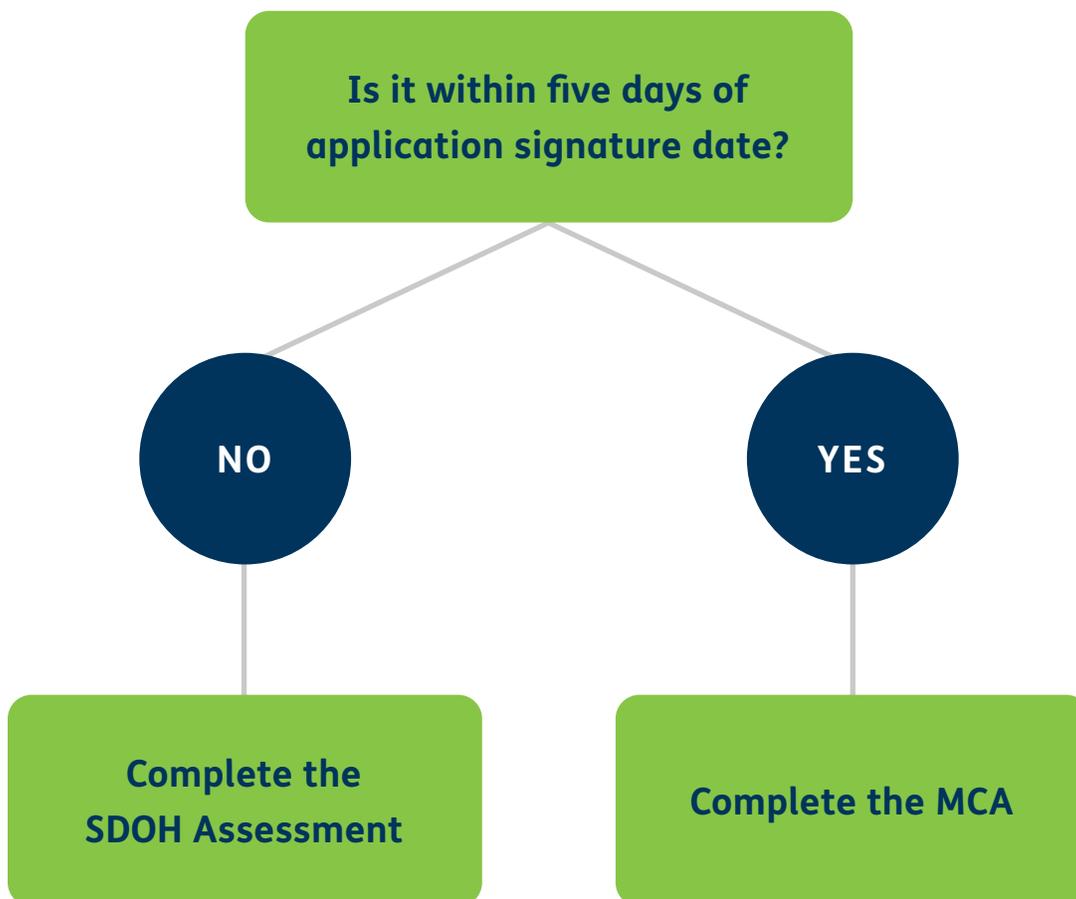
Want to know more about the MCA? This [mini guide](#) explains the topics the MCA asks about, shares member success stories thanks to the MCA and answers your most frequently asked questions like why we ask agents and not Customer Care to perform the survey and how to get more comfortable with asking these questions.



[Get the guide](#)

MCA or Social Determinants of Health (SDOH) Assessment?

Use this decision tree to decide whether to perform the MCA or the [SDOH Assessment](#) from the [Bold Goal Toolkit](#).



MCA vs. SDOH Assessment

MCA	SDOH Assessment
Formal survey with data capture	Informal survey without data capture
10+ questions	Five questions
Complete within five days of application signature date	Can be completed any time and recommended at 30-, 60- and 90-day check-ins



My Humana Business Center (MHBC)

MHBC gives you 24/7 access to your Humana Book of Business with self-serve features that expedite the customer service process and robust filtering and reporting options to help you better communicate with clients. MHBC makes it easier to see what's happening with your Humana clients—such as our application tracker status bar—so you can determine your next action steps.

MHBC how-to video



Get a three-minute, MHBC video synopsis.

FILTERING OPTIONS

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

REPORTING OPTIONS

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

Pro tip: Upload exported MHBC reports to the MRC to send direct mail and email communications straight to your Humana Book of Business.



Segmentation ideas:

- Birthdays by month, week or date
- Benefit-specific information
- Veteran or Low-Income Subsidy/Extra Help status

Four MHBC features to know



SERVICE INQUIRIES

No need to wait on hold with Humana's Agent Support Unit or Customer Care. With Service Inquiries, you can serve yourself quickly and easily for a host of client needs. Plus, with our enhanced ticketing system, everything is included in one place instead of through multiple emails.

Here's when to use Service Inquiries to serve yourself and better serve your members:

- Correct application errors on your own
- Easily change client demographics or providers by yourself
- Ask about claims and billing questions
- Get support for benefits queries



CONSUMER INSIGHTS

Our 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 serve your clients.



INTERACTIONS

View a list of Humana interactions (within the past 60 days excluding Personal Health Information [PHI]) with your clients using the Interactions feature. You'll see recent interactions such as Smart Summary reports and Proactive Care Strategies to help Humana members make the most of their plans, coverage and benefits.



COMMUNICATIONS

Get insight into the recent and upcoming communications Humana sent or plans to send your client along with the communications channel, delivery date and status of that communication. You'll understand what we're saying and when so you can be prepared to help your clients as needed. Communications are limited to those processed within 60 days and may exclude those relating to PHI.



MRC

The MRC, accessible via [Vantage](#), is your one-stop shop for all your post-enrollment client communications needs. Medicare communications could be a full-time job. Humana's MRC makes it easy for you to do more with less time, energy and budget thanks to our beautifully designed, compliant materials you can put to use in a few quick steps.

The MRC offers pre-approved, customizable and ready-to-use Humana-branded and agnostic materials on a variety of topics, plans, benefits and programs. Simply upload your Book of Business (step-by-step upload instructions provided as part of the ordering process) and let Humana do the heavy lifting so to speak for you.

Essential MRC tutorials

We're here to help you succeed with client communications. These resources can help you optimize your client outreach.

[MRC how-to videos](#)

[Social media playbook](#)

[Digital channels webinar](#)

Need help crafting a client communications plan?



Your [local Humana support team](#) is ready and waiting to help you make client communications a cake walk.



Glorious greetings



Did you know the MRC now offers Humana-branded greeting cards for thank-yous, happy birthdays, check-ins and more? It's true! Check out our growing library of cards. Simply search for "greeting cards" on the MRC. We've even got a card for Veterans and birthday wishes in Spanish.

AVAILABLE ASSETS



Advertisements

Big news, Boone County!
Humana Community H0292-001 (HMO) earned 5 out of 5 stars for 2022—the highest quality rating—from CMS*

2022 PLAN RATING
5
OUT OF 5 STARS

The CMS Five-Star Quality Rating System is designed to make it easier for consumers to choose a Medicare plan, by comparing plans side by side and giving them a quality rating from 1 to 5 stars.

5-star plans have demonstrated a high level of member satisfaction, preventive care and chronic condition support, and outstanding customer service. You can expect:

- Low premiums
- Coverage for virtual visits and in-home visits
- Dental, vision and hearing benefits
- SilverSneakers® fitness program
- Access to a network of quality doctors
- Go365® rewards program
- And more

If you are enrolled in a plan rated less than 5 stars, you may switch to a Humana 5-star plan even after the Annual Election Period ends. The 5-Star Special Enrollment Period runs from Dec. 8, 2021 through Nov. 30, 2022.

Your local, licensed Humana sales agent is ready to talk with you about your healthcare needs and goals, walk you through Humana 5-star plans available in your area, and help you understand what a 5-star plan can do for you.

Call a licensed Humana sales agent

Your Agent
555-555-5555 (TTY: 711)
Monday - Friday, 8 a.m. - 5 p.m.
agent@licensedagent.com

Humana. A more human way to healthcare™

*The Centers for Medicare & Medicaid Services (CMS) is a Medicare Advantage (HMO, PPO) and PFFS organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Applicable to Humana Community H0292-001 (HMO). At Humana, it is important you are treated fairly. Humana Inc. and its subsidiaries comply with applicable federal, state and local laws and do not discriminate on the basis of race, color, national origin, sex, age, disability, sexual orientation, gender, gender identity, ancestry, marital status, or religion. If you do not speak English, language assistance services are available to you. Call 1-877-326-1235 (TTY: 711). Humana is a U.S. Equal Opportunity Employer. 1-877-326-1235 (TTY: 711).

SECTION 6

Information for members with Author by Humana

[This guide](#) can help you learn more about engagement and retention for members in South Carolina with plans that include Author by Humana. Learn more about Author by Humana [here](#).



[DOWNLOAD THE GUIDE](#)







SECTION 7

Humana's two-step 3-30-60-90 day approach

Optimize your client communications to scale your reach and enhance client comprehension with Humana's two-step approach allows you to be more strategic and proactive with client outreach by leveraging multiple communications channels. This year, we've made the process even more turnkey for you with ready-to-use presentation decks for each check-in day.

Two-step approach basics

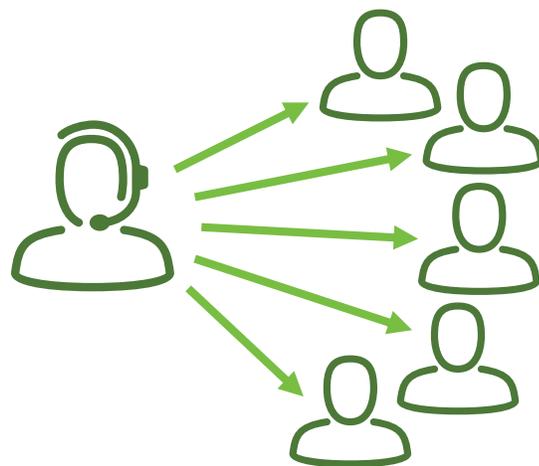


Step 1: Host a virtual or in-person event with clients in the same plan to share general, commonly needed information supplemented by email, direct mail and/or social media posts.

Note: Agents must report these events to their local Sales and Marketing Support Executive as a “Member Orientation Meeting” a minimum of 10 days in advance of the event or prior to advertising, whichever is sooner.



Step 2: Make one-on-one calls for private, personal information only.



Channel check

Establish yourself as an agent who can be trusted and relied upon. Be proactive as much as possible. Share relevant information in the method your clients want when it matters most. Use this chart to know what type of information to share in which type of client communication scenario.

	One-to-many communication	One-to-one communication
Channel	<ul style="list-style-type: none">• Presentation (virtual or in-person)• Event (virtual or in person)• Conference call• Group email• Bulk direct mail• Social media	<ul style="list-style-type: none">• Individual phone/video calls• Private email• Private direct mail (birthday card, handwritten note, personal letter, etc.)
What to share	General information that applies to members of a specific plan	Specific information of a personal/private nature that applies to that individual



2022 Enhancements: presentation decks/check-in day

This year, to make client onboarding even easier for you and Humana members, we've created a presentation deck you can use for each check-in day to help you communicate at scale with members in the same plan for increased efficiency as well as improved client learning.

Why meetings/events may be better than one-on-one calls

Most people are visual learners, meaning they learn best when they can see concepts depicted in images. By contrast, only 30% of people learn best by hearing.⁷ What's more, one third of people aged 65 to 74 years old has hearing loss. Relying only on the phone to share vast quantities of information may make it harder for clients to understand let alone retain the information you share with them during 3-, 30-, 60- and 90-day check-ins.

Percentages of information people retain/learning method⁷





How to maximize your 3-, 30-, 60-, 90-day presentation events

Step 1: Filter your Humana Book of Business by plan. Examples:

- Humana Honor (PPO)
- Humana Gold Plus DSNP
- HumanaChoice (PPO)

Step 2: Schedule your virtual/in-person meetings/events per plan per check-in day. Examples:

- Day 3, Humana Honor (PPO): January 3, 2022
- Day 3, Humana Gold Plus DSNP: January 3, 2022
- Day 3, HumanaChoice (PPO): January 3, 2022

Step 3: Report your events as “Member Orientation Meeting” a minimum of 10 days in advance of the event or prior to advertising, whichever is sooner.

Step 4: Use Humana’s MRC resources to invite clients to your events via email, direct mail and social media.

- Promote early and often, repeating key messages across channels.
- Remind clients about the event a couple times using a few different channels.

Step 5: Download the presentation decks from the MRC.

- Practice giving the presentations from start to finish multiple times.
- If you plan on giving the presentations virtually, [use these 10 tips](#).

Step 6: During the event, be professional and positive.

- If you're doing the event in person:
 - Arrive 30–60 minutes early.
 - Bring any and all equipment needed including power cords and power strips.
 - Dress for success. Opt for a Humana-branded polo shirt or similar to come across as friendly and approachable.
 - Leave everything in tip-top shape afterward.
 - Thank your host with a Humana-branded greeting card from the MRC.
 - Looking for items to further brand your event? Head to the MRC for tablecloths, signage and small giveaway items you can hand out to attendees.

Step 7: After the event, leverage the MRC for pre-approved, ready-to-use, customizable assets about benefits and other topics covered. Use a variety of communications channels to reach your clients.



What to discuss during one-on-one phone calls

Here's what you should review on private/personal phone calls for each of the check-in days:

Day 3

- Preferred language and communication preferences (if a client requests to receive electronic communications, they will receive their member materials via email with a link to view them in their MyHumana account)
- MyHumana new member digital onboarding process
- Prescription drug list
- Perform the [MCA](#) or [SDOH Assessment](#)
- Payment information
- Any other client questions/concerns

Day 30

In addition to the [SDOH Assessment](#), you'll also want to ask about caregivers and the In-Home Health and Well-being Assessment.

CAREGIVERS AND PROTECTED HEALTH INFORMATION (PHI) CONSENT FORM

Ask if your client has a caregiver. If they do, ask if they would like a Protected Health Information (PHI) consent form to share their personal information, like claims and account details, with their caregiver. The consent form is part of Humana's online enrollment tools in the post-enrollment form options. Paper consent forms can also be downloaded [here](#).



IN-HOME HEALTH AND WELL-BEING ASSESSMENT (IHWA)

Let your client know they may be contacted by a vendor on behalf of Humana about an IHWA. This is a no-additional-cost assessment of overall health for members and an opportunity for early detection of some common health conditions. The assessment takes about 45–60 minutes and includes things such as:

- Physical exam
- Medication review
- Ensuring the member's home is set up to avoid instances of fall risks

The client can ask questions and potentially hear about programs that Humana or their local community offer which could help them with their health journey. Results are automatically shared with the member's primary care physician/specialist if the member consents to sharing the information.

Emphasize that this is not meant to replace visits with their doctor and that we encourage them to discuss the results at their next appointment.

These assessments are meant to be an extra set of eyes and ears for their primary doctor.

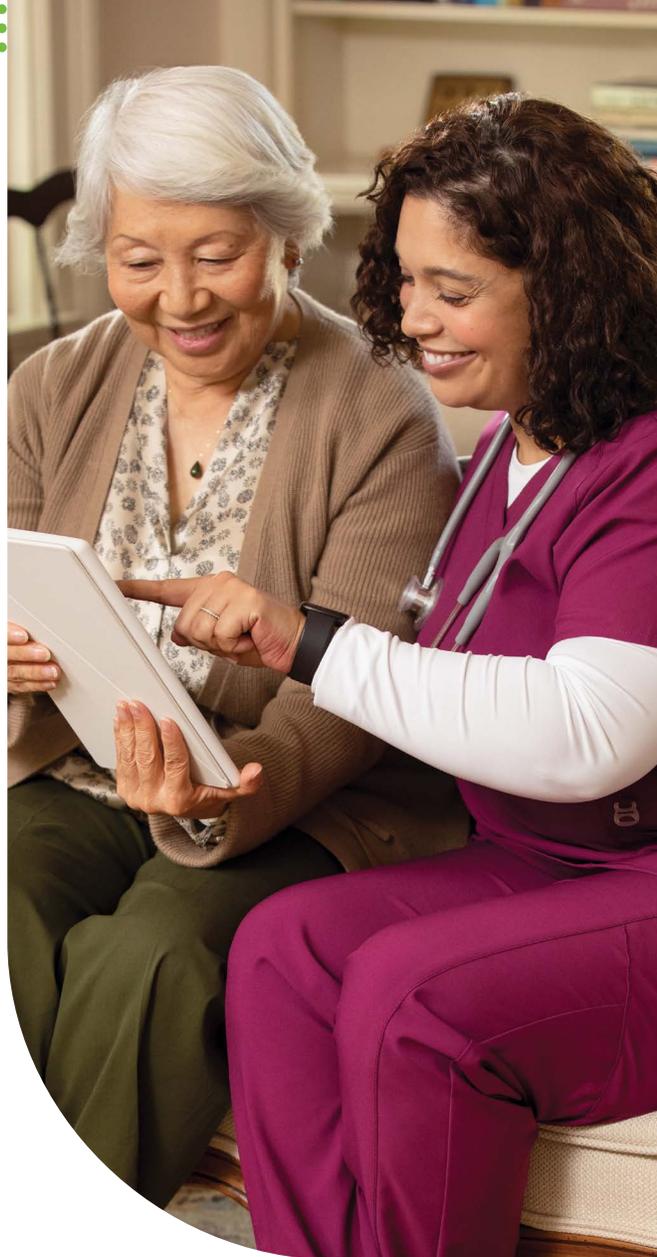
Encourage the member to schedule an IHWA to get another perspective on their health since this is an opportunity to have one-on-one time with a licensed medical professional in the comfort of their home. Remind the member that this is at no additional cost to them and that all of the medical professionals coming to their house will have identification.

Encourage the member to take any calls they receive from Humana to ensure they get the full use of their plan.

Provide your client with the list of possible vendor names for reference. Vendors may include:

- Matrix Medical
- Signify Health
- Heal

Soon, a tool will be available to agents so they can look up which vendor is assigned to the member. They can then offer to provide the member with the vendor contact information.



Days 60 and 90

- [SDOH Assessment](#)
- Any other client questions/concerns
- Remind them to answer surveys about their plan and providers, which will be used to develop Medicare Star Ratings

Best practices for pre-effective date outreach

Let's do a quick terminology lesson

- **Application/enrollment date:** the date a new policy was submitted or enrolled.
- **Entitlement/effective date:** the date the plan coverage starts.

If you enrolled someone in the early days of the Annual Election Period (AEP), for example, their plan doesn't go into effect for two or more months. If a client's effective date is more than 15 days out, make intermediary check-ins a practice.

Let's make this concrete with our early AEP enrollment example

- **Application date:** October 18, 2021
- Use MHBC to check on the status of client's application and keep them informed.
- If the client signed up for email notifications, they'll get periodic updates as well.
- Touch base in November and December 2021 after their policy status changes to Future Active.

Remind them their plan will become active on January 1, 2022.

Invite them to the Day 3 event/meeting for their plan.

MHBC and Service Inquiries

Don't forget to use MHBC and Service Inquiries to help yourself help your clients. Order new ID cards, make demographic or provider changes or submit claims, billing or benefits questions. Don't wait on hold. Submit a ticket instead. It's fast and easy.





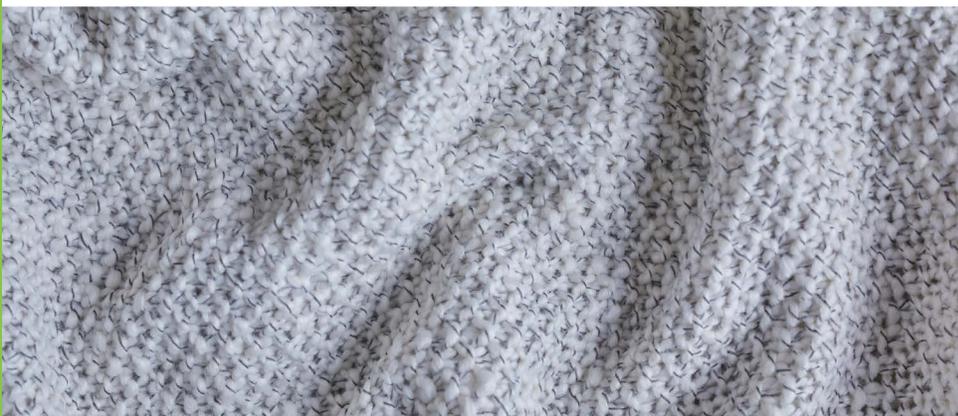
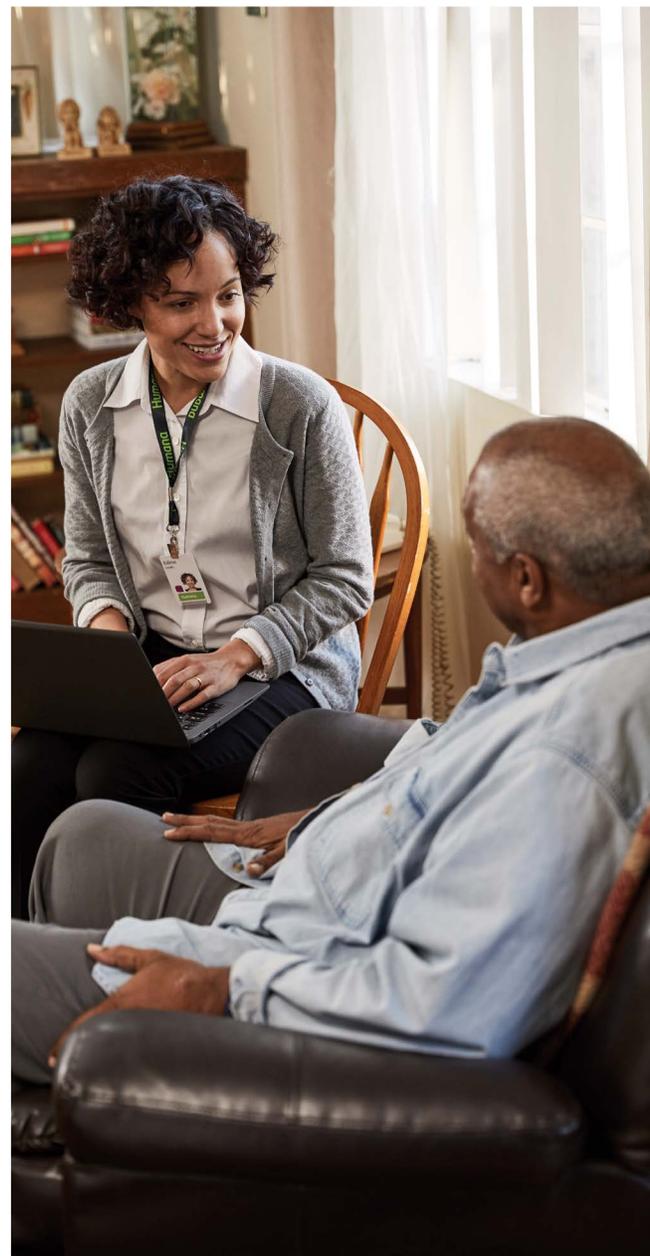
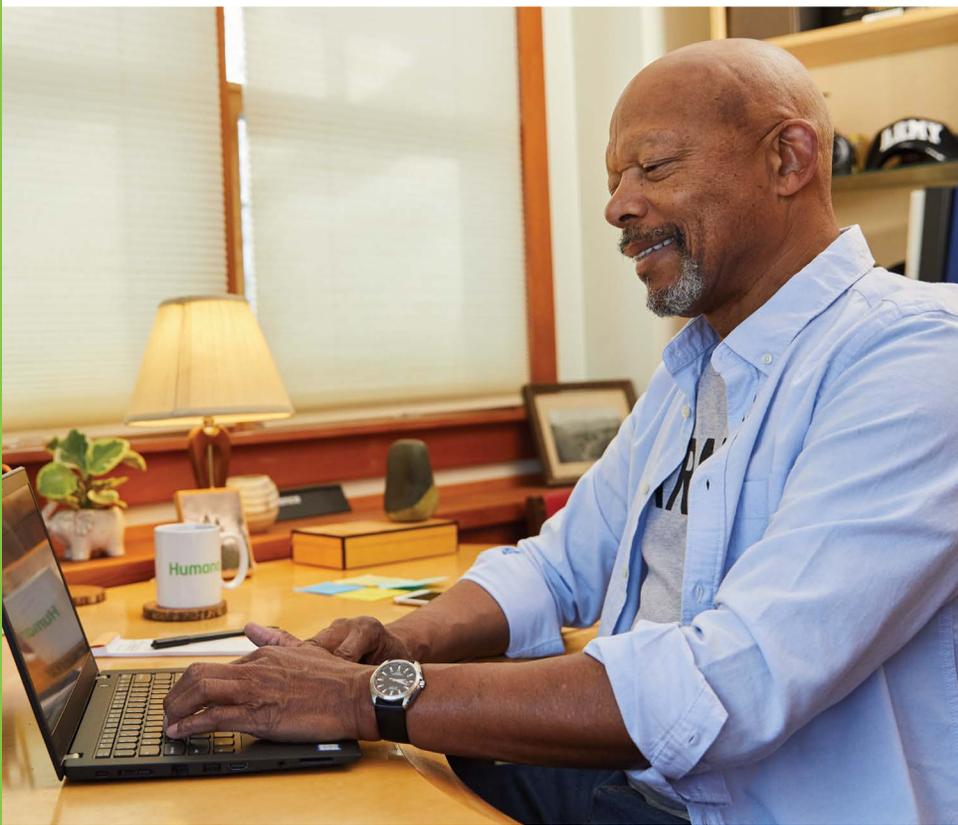
SECTION 8

Presentation decks for Days 3, 30, 60 and 90

Humana is your partner in providing your clients—our members—with personal, simple and caring onboarding. We know that the best way to ensure our members are satisfied with their plans is to set them up for success from day one. Because human care is healthcare's superpower. You could say these presentation decks are our secret weapon in the fight to make healthcare more human.



Don't forget to do one-on-one client calls for private/ personal information such as the MCA, [SDOH Assessment](#), finances, prescription drug lists, the PHI consent form and the IHWA.



Day-3 presentation

Topics covered include, but are not limited to:

- Insurance basics
- Humana plan materials, including ID cards
- MyHumana account
- Selecting a primary care provider and care options
- Best practices for prescriptions



DAY 3 SUPPLEMENTAL MATERIALS AND RESOURCES

Use these MRC assets and the Medicare Document Library to communicate with clients about their plan benefits. These agent educational resources will get you up to speed so you can answer client questions with confidence.

MRC Topics to Search For—earn Reach Rewards points for orders and downloads (limits apply)*	Medicare Document Library Materials	Agent Education Resources
<ul style="list-style-type: none"> • MyHumana • SDOH • Network providers • Referrals • DME • Find a Doctor tool with Care Highlight™ ratings • Virtual visits • In-home care • Dental • Vision • Humana Pharmacy 	<ul style="list-style-type: none"> • Summary of Benefits • Benefits at a Glance • Provider list • Drug list • Optional Supplemental Benefits • In-language materials 	<ul style="list-style-type: none"> • Retention podcast • Retention articles • MCA guide and how-to video • Bold Goal Whole Health Toolkit • Provider playbook • Help clients reduce Rx costs webinar

*Subject to Reach Rewards terms and conditions.

Day-30 presentation

Topics covered include, but are not limited to:

- SilverSneakers®
- Go365®
- OTC allowance
- Healthy Foods Card
- Humana Pharmacy
- Humana Neighborhood Centers
- Transportation
- Caregiver resources



DAY-30 SUPPLEMENTAL MATERIALS AND RESOURCES

Materials and resources to help you make the most of your Day-30 client-engagement efforts.

MRC Topics to Search For—earn Reach Rewards points for orders and downloads (limits apply)*	Medicare Document Library Materials	Agent Education Resources
<ul style="list-style-type: none"> • MyHumana • Network providers • DME • Humana Pharmacy • SilverSneakers® • Go365® • OTC allowance • Healthy Foods Card • Humana Neighborhood Centers 	<ul style="list-style-type: none"> • Summary of Benefits • Benefits at a Glance • Provider list • Drug list • Optional Supplemental Benefits • In-language materials 	<ul style="list-style-type: none"> • Humana member tools webinar • Agent Go365® toolkit • Bold Goal Whole Health Toolkit • Retention podcast • Retention articles

*Subject to Reach Rewards terms and conditions.

Day-60 presentation

Topics covered include, but are not limited to:

- Humana Behavioral Health
- Discounts for value-added items and services
- CAHPS surveys



DAY-60 SUPPLEMENTAL MATERIALS AND RESOURCES

We've got what you need to reach out to clients in month two and beyond.

MRC Topics to Search For—earn Reach Rewards points for orders and downloads (limits apply)*	Medicare Document Library Materials	Agent Education Resources
<ul style="list-style-type: none">• MyHumana• Humana Behavioral Health• Philips Lifeline• Well Dine®• Whole Health Living• Humana Pharmacy	<ul style="list-style-type: none">• Summary of Benefits• Benefits at a Glance• Provider list• Drug list• Optional Supplemental Benefits• In-language materials	<ul style="list-style-type: none">• Medicare Supplement Agent field guide

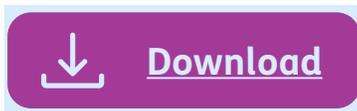
*Subject to Reach Rewards terms and conditions.



Day-90 presentation

Topics covered include, but are not limited to:

- Maximizing plan benefits
- Referrals
- CAHPS surveys



DAY-90 SUPPLEMENTAL MATERIALS AND RESOURCES

Take advantage of these assets and resources to make the most of your client-engagement and retention efforts at month three and all year long.

MRC Topics to Search For—earn Reach Rewards points for orders and downloads (limits apply)*	Medicare Document Library Materials	Agent Education Resources
<ul style="list-style-type: none">• MyHumana• SEPs• Referrals	<ul style="list-style-type: none">• Summary of Benefits• Benefits at a Glance• Provider list• Drug list• Optional Supplemental Benefits• In-language materials	<ul style="list-style-type: none">• SEP guide• Referrals article

*Subject to Reach Rewards terms and conditions.





SECTION 9

You can make a difference

Every time you host a meeting/event or make a call to a client to help them understand their plan coverage and benefits, you make a difference in the lives of your clients and for Humana. Because you're ensuring your clients understand the right processes to get the services and items they need. You're helping them to maximize their plan benefits all year long. You're helping maintain their health and happiness. You're helping Humana provide our members with experiences they love. Experiences that encourage them to be satisfied and stay loyal for the long run. And that's huge. Thank you for your hard work. We're proud to work with you.

“

The key is to set realistic customer expectations, and then not just to meet them, but to exceed them—preferably in unexpected and helpful ways.

”

- Richard Branson,
English business magnate

That’s what we call human care.
Going further, digging deeper and
working harder for our members
and your clients.



Humana®

¹<https://experiencematters.blog/category/roi-of-customer-experience/>

²Deft's 2021 Medicare Digital Tools Study Executive Research Brief, https://info.deftresearch.com/smis-dht-erb-2021?utm_campaign=SMIS%20ERB%202021&utm_medium=email&_hsmi=148303567&_hsenc=p2ANqtz--uiE7HKr_qVte8azNwjNpm_1v_GGds8QqvxyOgdaufk7QCA89sNH42jAj8ooOjhgtXjyDUZqLynEL_514Vb0_bm7Dnw&utm_content=148303567&utm_source=hs_email

³https://www.aarp.org/content/dam/aarp/research/surveys_statistics/technology/2019/2020-tech-trends-survey.doi.10.26419-2Fres.00329.001.pdf

⁴Humana Field Agent Journey Research Findings - Medicare, MarketBridge, April 9, 2020

⁵<https://www.brookings.edu/research/new-census-data-shows-the-nation-is-diversifying-even-faster-than-predicted/>

⁶<https://cis.org/Report/673-Million-United-States-Spoke-Foreign-Language-Home-2018>

⁷<https://www.atlassian.com/blog/teamwork/how-to-work-4-different-learning-types>

⁸<https://www.nia.nih.gov/health/hearing-loss-common-problem-older-adults>