



— New Agent —  
**WELCOME GUIDE**

# Welcome!

Thank you for certifying with WellCare Health Plans, Inc. and preparing to market and sell our portfolio of products. We are proud to offer quality care in our Medicare Advantage and Prescription Drug plans through partnerships with the agents, providers, and communities we serve.

Our **Agent Welcome Guide** gives the key operational information on our process requirements, and directly supports our hierarchy and agent agreements. Please use this guide as a valuable training resource for you to grow and retain WellCare business.

In this guide, we have streamlined information to provide need-to-know content for our agents within one single source. Take advantage of the active links in the following Table of Contents to easily navigate the guide.

Keep the guide on hand for questions you may have about being a WellCare agent. Our Sales Support and local sales teams are excited to support you, and aid in your success!

All agents make a difference in their local market; thank you in advance for your support to WellCare members.

Sincerely,

**Jason Hamilton**

VP, Sales & Marketing



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## The WellCare Advantage: A Better Agent Experience

All agents have important roles in the local markets they serve. It is professionals like you who are the face of WellCare to Medicare beneficiaries and members.

It is important that we provide you the products, tools and support you need to demonstrate WellCare's commitment to beneficiaries. We have invested time and resources to give you best-in-industry agent tools to make it easier and faster for you to process applications and grow your business.



**All of this  
means a  
Better Agent Experience  
for you**



## Agent Tools

- **Agent Assisted Enrollment Platform:**

This tool enables you to obtain/record scope of appointment (SOA) and complete/submit enrollment applications for your beneficiaries! It offers both online and offline capabilities and can be utilized on any IOS or Android Tablet.

- **Mobile Scope of Appointment (SOA):**

Provides an alternative from obtaining SOA via paper form or the telephonic appointment verification line. Use this tool to record a compliant SOA that can be utilized for all application methods.

- **Mobile Enrollment:** After completing the mobile SOA you will have the option to either save the SOA and exit the app, or save the SOA and move to an enrollment. If at the time of completing the application your device is not connected to Wi-Fi, the App will allow you to store in the Pending for you to submit at a later time/when your device is connected.

- **Desktop Enrollment:** Offers the ability to complete an electronic application through the online application portal or offline through your Windows application. In order to assist the beneficiary with an electronic application, SOA must be obtained by either the Mobile SOA app or the Appointment Verification Line (AVL).

- **Personalized URL (PURL):** Receive

commissions when Medicare beneficiaries use your personalized URL (non-agent-assisted) to enroll online in a WellCare plan.

- **Agent Connect:** Check the status of applications, monitor your book of business, view commission statements, and communicate with WellCare through your online portal.

- **Agent-Assisted Enrollment Tool:** Assist beneficiaries with the submission of online applications.

- **Materials Portal:** Access, order, and ship sales materials for the areas you market/sell WellCare plans in.

- **And more!**



## Retention Support

- **Dedicated Member Retention Team:** Your members receive support from a team that is solely focused on keeping them happy and enrolled in our plans.
- **Lifetime Renewals:** Receive renewal payments every month as long as the Medicare beneficiary you enrolled remains active in the plan.

# Key WellCare Terms

Become familiar with our key terms and definitions!

Term	Description
ACT	Annual Certification Training
Agent Connect	Secured portal where contracted agents have access to live data related to their certifications, licenses, training, applications/enrollments, commissions and more!
AEP	Annual Enrollment Period, from October 15 through December 7 each year
AHIP	America's Health Insurance Plans, part of WellCare's annual training requirements
AOR	Agent of Record, where an agent is listed as the AOR for member accounts in their book of business
Certified	Agents can actively market and sell WellCare products
CMS	Centers for Medicare & Medicaid Services, a department of the U.S. Department of Health and Human Services that oversees the Medicare program
C2C	Consent to Contact
Downline	An agent or agency contracted with WellCare, whose contract is connected to one or more uplines, or an individual agent
DSM	District Sales Manager
D-SNP	Dual Special Needs Plans
MA/MAPD	Medicare Advantage/Medicare Advantage and Prescription Drug insurance coverage
NPN	National Producer Number
OEP	Open Enrollment Period, from January 1 through March 31 each year
Terminated Not-For-Cause	Status of agents terminated without a cause or by choice, etc.
Terminated For-Cause	Status of agents terminated for a reason or for compliance purposes
SOA	Scope of appointment
SPOP	Special Populations, specifically related to our SPOP line used for Medicaid verification
Suspended Pending Training	Suspended status for agents who have not completed the annual training requirements by 10/1
Upline	Agent or agency contracted with WellCare who has downline agents
1099 Agent	Agent contracted with WellCare to market/sell WellCare products

# Certification & Maintenance



## Annual Training Requirements

Annual training requirements are designed to keep agents informed of current products, policies and procedures. All agents must complete two training elements each year in order to remain active certified to market/sell WellCare products:

### 1. America's Health Insurance Plans (AHIP)

As a new partner, you must connect your WellCare University account with your AHIP account by using the cobranded link for the first time:

<http://www.ahipmedicaretraining.com/clients/wellcare/1099>.

### 2. Annual Certification Training (ACT)

Located in **WellCare University**, Annual Certification Training (ACT) is an annual requirement to ensure agents are prepared to market/sell WellCare products.

The ACT curriculum consists of the following modules:

- **Welcome to WellCare!**
- **Supporting Your Sales Efforts**
- **Product Training**
- **Medicare Advantage. Medicare PDP.**



## Supporting Your Sales Efforts

The complete training, as well as helpful documents are available to download to PDF directly from the ACT curriculum.

At the end of the training, agents are required to complete a mastery exam. There is a maximum of three attempts to pass the exam with a minimum score of 85%.

After each failed attempt, there is a lock out period of 24 hours before the training can be re-accessed and the mastery exam can be attempted again. Failure to pass the third attempt will result in a suspended status for 6-months.

**Note:** Please download the System Requirements guide for establishing the recommended technical settings for your device prior to taking ACT training.

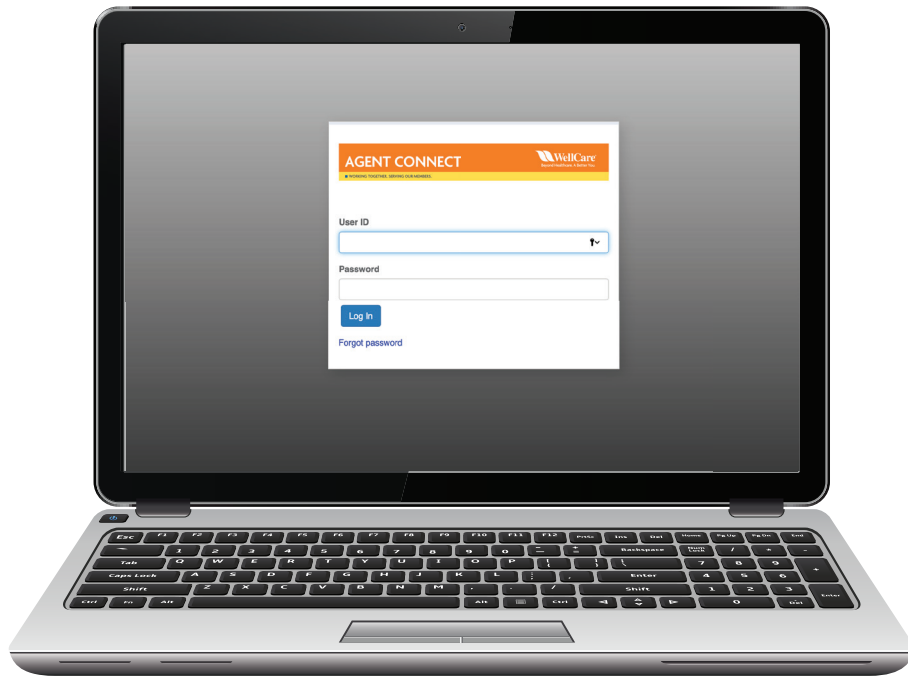


## WellCare University Access & Login

To access **WellCare University**, click the hyperlink within your ACT enrollment notification email and enter your credentials. If you did not receive that email, the information can be accessed within the Agent Resource Center on **WellCare.com**

Once logged in, the training can be launched within the Learning tab at the top of your transcript queue.

**Note:** Once all modules and the Mastery Exam are completed, the course will move to your completed transcript.



## License/Appointment Management



### Licensure Maintenance

Your **Agent Connect** portal tracks both resident and non-resident licenses.

In order to avoid suspension due to a license issue, your resident license must remain in good standing with the state Department of Insurance (DOI) and current within your WellCare profile.

You will receive email alerts beginning 60 days prior to license expiration. To upload your new license, please open a ticket in Agent Connect to transmit your updated license.



### State Appointment

Depending on the state, agents are either not appointed, pre-appointed, or appointed after the first application is written, (just-in-time). Your state appointment will remain active in your portal as long as your coinciding license is active and you have met all certification requirements.

In the event your contract is terminated with WellCare, appointments will not remain in effect and will need to be reinstated after completing updated contractual onboarding steps.



# Agent Support



## Agent Communications

Throughout the year, you will receive emails covering important topics related to the following:

- 1. WellCare Writes:** training, commissions, enrollment, marketing/selling and more.
- 2. Member Mentions:** information on upcoming member-focused initiatives.
- 3. Agent Advisory:** matters related to a specific subject, market, etc.

All of the above are sent from **WellCare Sales Communications**. If you are not receiving the listed communications, please check your *Spam* or *Junk* folder, and ensure your WellCare portal is up-to-date with your current email address.

**Note:** All archived agent communications can be found on our archived news link.



## Agent Connect

Through this secured self-service portal, contracted agents have access to information related to certifications, licenses, training, applications/enrollments, commissions, and more!

Additionally, Agent Connect provides self-service functionality enabling agents to download marketing materials, contact the WellCare Sales Support team, and make changes to their profile:

- Last name
- Email address
- Home, shipping and/or business address
- Commission assignment
- Hierarchy assignment
- License updates
- And more!



## Access & Login

Agents receive access to the Agent Connect portal through a welcome email within 24-48 hours from contract completion.

The email will include your username (your WellCare six-digit agent ID) and a temporary password. You will be prompted to set a permanent password at initial login, and can reset your password at any time by clicking **Forgot Password** on the Agent Connect login page.



## Training

For more detailed steps on utilizing your Agent Connect portal, please take the SM Agent Connect training in WellCare University and download the Agent Connect User Guide.

## Tools at your Fingertips

Our website houses important information related to the following:

- Training Tools
- Provider/Pharmacy Directory
- Formularies
- Agent Assisted Enrollment Tool
- WellCare points of contact
- And more!





## Sales Materials

**NEW!** As of August, 2019 the new sales materials portal will be open for business! Agents who have completed 2020 certification requirements will be granted access to order sales materials and have orders shipped directly to their door! Be on the lookout for upcoming communications regarding log in credentials, accessing the portal, etc.

### Sales Process





## Enrollment Compensation

WellCare will pay an agent commission if a beneficiary is enrolled into a plan via the agent assisted eApp, paper application, or Personalized URL (PURL).

### Payment Types

Commissions earned are determined by the member's status, i.e. New to Medicare, New to WellCare, legacy member. Payments are executed in three ways:

1. **Initials:** prorated payments for the number of months a member is expected to be on a plan from effective date to end of the first calendar year.
2. **New-to-Medicare Advantage:** payment made after CMS confirmation of a member's first year in a Medicare Advantage plan.
3. **Renewals:** earned payments for members in a book of business, from one calendar year to the next will be delayed in processing until the RFI is satisfied.



## Payment Requirements

The following requirements must be met in order to receive payment for all commission types:

1. Active/Certified to market/sell WellCare products during the time the application is written. This includes but not limited to:
  - Completion of all required training
  - Passing a Background Check
  - Holding an active license in the state the member resides

**Note:** *The hierarchy (FMO, SGA, MGA, GA) must also be active/certified at the time the application is written in order to receive override payments.*

2. Documented a compliant Scope of Appointment (SOA).
3. The application is submitted within 48 hours of receiving an enrollee's signature.
4. The enrollment is approved by CMS.

**Note:** *CMS will confirm beneficiary eligibility after the enrollment application is submitted and determines the "new to Medicare" status and cycle year. Incomplete or inaccurate applications causing a Request for Information (RFI) from the beneficiary will be delayed in processing until the RFI is satisfied.*



### Commission Statements

WellCare posts commission statements to your Agent Connect portal prior to payment release, and statements can be downloaded in Excel or PDF format. WellCare provides email notification from **nosend@wellcare.com** once commission statements are posted. Typically, the first payment will be a paper check sent to you. If you have met all requirements for payment, new enrollments are paid within 15 business days of the enrollment date.

WellCare uses Payspan, a third party vendor, that coordinates direct deposit, otherwise known as Electronic Fund transfer (EFT) registration. You will receive a correspondence via US mail and you must follow the instructions on the letter and register for EFT or payments will continue to be paid through a paper check via US mail. The typical period for an agent or agency to receive this letter is one week after submitting their first member application.

### Note:

*For detailed steps on downloading commission statements, please reference the Agent Connect User Guide.*

For detailed information on our commission process, please login to your Agent Connect portal to reference the *Agent Commissions Process and FAQ Guide*.

# Resources & Support

Resource	Line/Contact Point	Hours of Operation
<b>Agent Services</b> Certifications, Training, Application & Enrollment Assistance, Sales Commissions	<b>866-822-1339</b>	Monday – Friday 8 a.m. – 9 p.m. EST
<b>Appointment Verification Line (AVL)</b> Telephonic SOA	Written inquiry via support ticket within your Agent Connect portal CCP: <b>877-780-3920</b> PDP: <b>877-297-3625</b>	Monday – Sunday 8 a.m. – 8 p.m. All Time Zones
<b>Special Populations (SPOP)</b> Medicaid Eligibility	<b>866-211-0544</b>	Monday – Friday 8 a.m. – 8 p.m. EST Saturday – Sunday 8 a.m. – 5 p.m. EST
<b>Application Submission</b> Paper Applications	Fax: CCP: <b>866-473-9124</b> PDP: <b>866-388-1521</b> Mail: CCP: PO Box 31392, Tampa, FL 33631-3392 PDP: PO Box 31411, Tampa, FL 33631-3411	N/A
<b>Request for Information (RFI)</b> Application Assistance	<b>877-677-5609</b>	Monday – Friday 8 a.m. – 11 p.m. EST
<b>District Sales Manager</b> Local Market Support	Go to <a href="https://www.wellcare.com/en/Producers">https://www.wellcare.com/en/Producers</a> For All Market Contacts	N/A

**Note:** For further contact points in relation to specific topics, please reference the WellCare Contacts Sheet located at Model Office.

**We are excited about our continued partnership, and look forward to providing you with White Glove Service, and a portfolio of products that specifically meet your client’s needs.**

**Thank you for partnering with WellCare!**

