

Medicare Beneficiaries Who Have Been Enrolled in a "Poor" or "Below Average" Plan For at Least Three Years May Come to You for Help

Beginning in late [October](#), CMS mailed letters to beneficiaries in consistently poor performing plans, instructing them that after January 1, 2014 they have a one-time chance to choose and enroll in a plan that is not rated "below average" or "poor". CMS will mail another letter to these beneficiaries in February 2014 reminding them they have an opportunity to switch plans.

- They must call 1-800-MEDICARE to change plans.
- Their coverage will start the first day of the following month.

IMPORTANT NOTE: CMS' rules explicitly state that highly rated plans "may not target marketing activities specifically to beneficiaries enrolled in poor performing plans nor direct them to request special enrollment periods".

[Coventry's Star ratings](#) demonstrate our commitment to our members!

First, review the important [CMS Medicare Marketing Guidelines](#) on appropriate solicitation and prohibited activities for agents and brokers: **Sections 30.10.1, 70.4, 70.5, and 70.6** - "Referencing Star Ratings in Marketing Materials"; "Unsolicited Email Policy"; "Marketing through Unsolicited Contacts", and "Telephonic Contact". [Click on the link labeled "CY2014 Medicare Marketing Guidelines" in the Downloads section of the page linked above.](#)

If your clients contact you about this opportunity to switch plans, here's what you can do to help them switch to a Coventry Medicare plan and earn a commission:

Follow the simple steps below to help these beneficiaries get the coverage they deserve!

1. Execute the Scope of Appointment (SOA), preferably in advance. Signature date on the SOA must be within 90 days immediately preceding the effective date.
2. Confirm that they received the CMS letter that was mailed in late October/early November 2013 and/or February 2014.
3. Deliver the complete, compliant sales presentation for the Coventry plan/plans you will be discussing. Answer all of their questions.
4. When they are ready to enroll, refer them to call 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).

- The call is between the prospective member and Medicare only. The agent/broker MAY NOT be present during the call. (That is a violation of CMS enrollment guidance and the Medicare Marketing Guidelines.)

5. Submit your completed SOA to your local Coventry health plan for processing. The submitted SOA allows us to verify and pay your earned commission once CMS processes and confirms the enrollment.

Questions? Contact your local Coventry health plan or your upline marketing organization. Thank you for being a partner with us to offer beneficiaries overall quality Medicare plans!