

Cigna-HealthSpring Agent and Partner Guidance

Interacting with Cigna-HealthSpring customers during CMS sanctions

In January 2016, the Centers for Medicare & Medicaid Services (CMS) imposed sanctions resulting in a suspension of enrollment and marketing activities of Cigna-HealthSpring Medicare Advantage (MA, MAPD) and Prescription Drug Plans (PDP). Earlier this month and after careful consideration, we determined that we do not expect to participate in the annual election period (AEP) for Medicare Advantage/Part D enrollees that begins in October and continues through December 7. Thus, we will continue to serve our existing customers, but we will not market Cigna-HealthSpring benefit offerings to current or prospective new customers.

The following guidance is intended to help you, our agents and partners, interact in a compliant manner with existing Cigna-HealthSpring customers during sanctions, through open enrollment.

During CMS sanctions and through AEP, you may do the following:

- **Meet** with current enrollees **if they ask** to meet to discuss 2017 changes to plan benefits.
- **Respond** to current enrollees who contact you with questions about Cigna-HealthSpring and its plan offerings and potential enrollees who contact you with Medicare Advantage Plan questions – using only **fact-based statements**:
 - If an existing customer expresses confusion as to 2017 changes to current benefit plan, then walk the customer through changes, providing factual explanations:
 - E.g., the plan premium will be \$XX, the deductible is dropping to \$XXX and cost sharing for specialist visits will stay the same for 2017;
 - If an existing customer asks to enroll in a different Cigna-HealthSpring plan, then respond to confirm existing customers may not switch between Cigna-HealthSpring plans during CMS sanctions;
 - If a prospective customer asks about Cigna-HealthSpring's plan offerings for 2017, then confirm Cigna-HealthSpring cannot accept enrollments for new customers at this time and then you **may** offer to take the potential customer's contact information and contact him/her to discuss Cigna-HealthSpring's 2017 plan offerings once Cigna-HealthSpring can again accept enrollments. Note that you will be notified when CMS marketing and selling sanctions end.



You are not allowed to do any of the following during the sanctions:

Do not discuss Cigna-HealthSpring, its plan benefits or plan offerings with *current* or *potential* customers, including:

- **Don't** initiate contact with current or potential customers regarding Cigna-HealthSpring, its plan benefits, or other aspects of Cigna-HealthSpring's Medicare Advantage or Prescription Drug plan offerings.
- **Don't** use "promotional" or "opinion" terms when describing Cigna-HealthSpring, its plan benefits or other aspects of Cigna-HealthSpring's Medicare Advantage or Prescription Drug plan offerings, such as "good value," "robust," "best possible," or "highest quality."
- **Don't** compare Cigna-HealthSpring, its plan benefits, or other aspects of Cigna-HealthSpring's Medicare Advantage or Prescription Drug plan offerings to other Medicare Advantage or Prescription Drug plan entities, plan benefits or other offering aspects.
- **Don't** attempt to convince current enrollees to continue enrollment in Cigna-HealthSpring Medicare Advantage or Prescription Drug plans.
- **Don't** participate in or conduct presentations at formal or informal events for current or potential enrollees, whether for ***education, sales/promotion, or health/wellness, under the Cigna-HealthSpring brand.***
- **Don't** conduct or hold agent appointments with potential enrollees to discuss Cigna-HealthSpring, or its plan offerings, even if that is not the main topic of discussion.
- **Don't send *potential* enrollees written communications** regarding Cigna-HealthSpring, its plan benefits, or other aspects of Cigna-HealthSpring's Medicare Advantage or Prescription Drug plan offerings.
- **Don't send written communications to *current* customers** regarding Cigna-HealthSpring, its plan benefits, or other aspects of Cigna-HealthSpring's Medicare Advantage or Prescription Drug plan offerings without first submitting these to Cigna-HealthSpring for review and approval.

Operating strictly within these guidelines will help you remain compliant during CMS sanctions. If you have any questions about these guidelines or a topic that is not covered in this document, please contact your local Cigna-HealthSpring representative.

