

## Assisting Consumers Enroll Through a Consumer Website

For more and more consumers, enrolling themselves in a Medicare Advantage or Prescription Drug plan using a consumer website is a convenient enrollment method. Consumers who might want to enroll themselves online include those who:

- **Researched plans without an agent's assistance** and are comfortable enrolling themselves online
- **Attended a formal marketing/sales event or met with an agent** in their home, but were not ready to enroll at the event or appointment
- **Talked over the phone with an agent** and would like to enroll in the plan the agent presented, but are not interested in a follow-up face-to-face appointment

In all of these examples, the consumers have the ability to **enroll themselves** in a UnitedHealthcare Medicare Advantage or Prescription Drug Plan online.

### Assisting your consumers enroll themselves in a Medicare Advantage or Prescription Drug Plan via a consumer website

You may assist consumers who would like to enroll themselves using a consumer website; however, **you must never complete the website enrollment application for or on behalf of the consumer.**

Follow these steps to ensure you are assisting compliantly:

1. **Provide a complete presentation and an Enrollment Guide to the consumer for the plan** in which the consumer would like to enroll. Be sure to:
  - a. **Verify network status** of the consumer's primary care physician and all other providers, including specialists, hospital, and pharmacy.
  - b. **Look up all prescription medications.** For each medication, tell the consumer if it is on the formulary and provide applicable costs and limitations.
2. **Provide your contact information** and Agent ID (writing number). When providing the Enrollment Guide to the consumer, you may enter your Agent ID (only) on the enrollment application. You must only enter your name, sign, and date a completed paper application upon receipt from the consumer.
3. **Direct the consumer to call you** for assistance when he/she is ready to enroll on the consumer website or if he/she has any questions when completing the online enrollment application.

4. For UnitedHealthcare and AARP-branded plans, **direct the consumer to [mymedicareenroll.com](http://mymedicareenroll.com)** to begin the enrollment process (see image of landing page). Note: The consumer is routed to [uhcmedicaresolutions.com](http://uhcmedicaresolutions.com) from the landing page\*.
5. For all other brands (e.g., Medica Healthcare Plans, Preferred Care Partners), consumers must go directly to the plan's website or Medicare.gov to complete an online enrollment application.
6. **When assisting a consumer** complete an enrollment application on any consumer website:

- a. **You must not be physically present** with the consumer. If you are with the consumer, you must use LEAN™ or a paper enrollment application. [The consumer website is not a compliant alternative for LEAN.](#)
- b. **You must not complete the enrollment application** for or on behalf of the consumer. Only the consumer or his/her authorized legal representative (e.g., Power of Attorney) is permitted to complete the website enrollment application.

7. **Direct the consumer to enter your Agent ID** in the appropriate field (if available) on the enrollment application. If the enrollment application does not have an Agent ID field or the consumer leaves the field blank or enters an incorrect number, you will not be noted as agent of record and most likely will not be paid commission or incentive on the sale.

\* If the consumer's plan is not listed on [uhcmedicaresolutions.com](http://uhcmedicaresolutions.com), double check how the plan is branded and refer the consumer to the appropriate plan website. Alternatively, direct the consumer to complete the paper enrollment application provided in the Enrollment Guide and mail the completed application to you or directly to the address provided on the application.



Welcome to the UnitedHealthcare licensed agent assisted Medicare enrollment process.

You have been directed to this page by a licensed agent. By clicking on the enroll button you acknowledge:

- You worked with an agent to assess your needs and understand plan options.
- You have selected a Medicare plan and understand the benefits and associated costs.
- Your agent provided you with his/her identification number which will be used in the online application process to associate this application with your agent.
- You are ready to enroll.

[enroll in a medicare advantage plan](#)

[enroll in a medicare prescription drug plan](#)

If you have questions, please contact your agent. To review plans on your own, please visit [UHCMedicareSolutions.com](http://UHCMedicareSolutions.com).

Assisting your consumers to complete enrollment applications accurately and completely helps reduce pended or denied applications and ensures timely enrollment and payment of commission. Make sure you understand the appropriate use of available enrollment methods and assist consumers in a compliant manner to avoid compliance issues and/or consumer/member complaints.

### **Contact**

For questions related to compliantly assisting your consumers enroll through a consumer website, contact [Compliance\\_Questions@uhc.com](mailto:Compliance_Questions@uhc.com).