MEDICARE COVID-19 ENROLLMENT PROCESS

BlueCross BlueShield Minnesota

At Blue Cross and Blue Shield of Minnesota, our top priority is to ensure the health and safety of our agents and members. Below are questions we have received regarding interim enrollment options for Medicare beneficiaries during COVID-19 “stay at home” orders and/or “social distancing” recommendations. We hope you find this information helpful as you connect with your clients in the coming weeks. Please remember that agents are not allowed to conduct telephonic enrollments with beneficiaries.

Q: How can I enroll a beneficiary if they are unable to meet face-to-face?
A: CMS has not released any new sales and marketing guidance as it pertains to COVID-19. Therefore, you must continue to conduct business within currently defined business processes. The following enrollment options may be utilized.

❖ Electronic email enrollment option

Email option on the Medicare Enrollment Portal – While speaking with the beneficiary on the phone, you may complete the enrollment via the Medicare Enrollment Portal and click the **Email** option. This function will email the completed application to the beneficiary for review and an e-signature. After the beneficiary has reviewed the application and signs it electronically it will be submitted and cannot be changed. Be sure to return to the portal and print a copy of the application for your records, as required by CMS. See these job aids for more information:

MEP_Medicare Advantage _ Email Su

MEP_Medicare-Supp_Email Submission.pp

❖ Paper enrollment options

Paper-to-online submission – A beneficiary may mail, fax, or email you a completed paper application which you may enter using the Medicare Enrollment Portal paper-to-online option. The enrollee must have selected this option on the enrollment form.

Direct to Blue Cross by enrollee – The beneficiary may complete a paper enrollment form and mail or fax the form directly to Blue Cross.

- Remember to indicate your 10-digit agent and agency codes on the application to receive credit for the sale. You <u>may not</u> sign or date an application until you are ready to submit it. Agents must submit enrollment forms immediately (within 2 calendar days) to ensure the beneficiary receives their acknowledgement letter within 7 calendar days as required by the Centers for Medicare & Medicaid Services (CMS).
- To ease your health concerns about mailing materials to your clients, the CDC, the World Health Organization, and the Surgeon General have indicated that there is currently no evidence that COVID-19 is being spread through the mail.

❖ Call Center telephonic enrollment option

Call Center assisted enrollment submission – We are partnering with our pre-enrollment call center to complete telephonic enrollments on behalf of agents. You will still work with your beneficiary to discuss plan options and determine suitability. The call center will then help to complete the telephonic enrollment. Here are steps to follow if using this enrollment option:

- After you have discussed plan options with your beneficiary and determined suitability, you can warm transfer them to the call center to complete the telephonic enrollment. We have set up a phone line specifically for agents: **877.333.3047**
- You must stay on the line and provide your name and agent code. You should also introduce the beneficiary and indicate the plan(s) they wish to enroll in as well as the appropriate enrollment period. This will help the call center representative to quickly and effectively enroll your beneficiary into the plan. Once the call center representative takes over the conversation you need to disconnect yourself from the call.
- When the beneficiary has enrolled, email GovtProgSalesOversight@bluecrossmn.com indicating the name of the beneficiary and that you utilized the pre-sales call center to conduct an enrollment. Also include your NPN and/or agent code. We will work with Agency Relations on your agent of record assignment.

Q: Am I required to complete a Scope of Appointment (SOA) if I don't have a face-to-face meeting with a beneficiary?
A: Yes. CMS states a SOA must be documented for all marketing activities in person or telephonically. A signed SOA form can be secured via fax, email, or mail.

- For the Scope of Appointment form only, we will permit electronic signatures from trusted vendors, such as DocuSign or AdobeSign. The electronic signatures must have a transaction ID on them to be considered valid.
- We have also created a fillable PDF version of the Scope of Appointment form attached below.

Scope of Sales Appointment Confirm

We understand that you will be faced with complex issues over the coming weeks. Please know we are here for you. Contact your Medicare Sales Lead with questions. They will help you work through these issues.