

Medicare Options Referral Program

The Medicare Options Referral Program (Referral Program) offers producers an alternative to becoming certified to sell Medicare plans. The program allows you to “REFER” your clients to our Product Specialists and still get paid.

Program Overview

The Referral Program rewards you with your most valuable resource — TIME. Referral producers give their clients a referral card that includes the toll-free phone number for our Product Specialists and your name and your Blue Cross and Blue Shield (BCBS) producer ID number. Our Product Specialists take it from there.

If that prospect becomes a confirmed enrollment and meets certain other requirements, you'll receive \$100 for Medicare Advantage Prescription Drug (MAPD) and \$25 for stand-alone Prescription Drug (PDP) plans.



Eligibility Requirements

You **MUST**:

- Be licensed to sell health insurance in your state
- Be contracted with the Blue Cross and Blue Shield Plan in your state
- Not be a certified/appointed Medicare producer
- Complete the Medicare Options Producer Referral Participation form
- Submit a referral log within 10 business days

Referral Process

The Referral Program is based on prospects coming to you for help rather than you soliciting leads. When a prospect contacts you for information on our MAPD and PDP plans, whether they need one question answered or ten, you follow these three simple steps:

- 1.** Inform the prospect that you chose to participate in the Referral Program and a qualified Product Specialist will be helping them instead.
- 2.** Give your client a referral card. The card includes the toll-free phone number to our Product Specialists and your name and BCBS producer ID number.
- 3.** Submit a referral log with your client's information within 10 business days.

Referral Payments

Referral payments will be reflected on your monthly commission report, in the amount specified on the fee schedule and by the following terms:

- 1.** The qualified referral is enrolled in the plan for 90 days after the effective date. A referral payment will not be paid for any member that does not stay on the plan for a minimum of 90 days.
- 2.** Referral payments will be 100% earned with no charge backs, unless it is a retro term or rescission.
- 3.** No renewal commissions will be paid.

NOTE: If you choose to opt out of the Referral Program, you can either become a certified producer (in which case you need to complete the annual training and exam requirements) or not participate with the Referral Program for the rest of the benefit year. Your Participation Agreement in the Referral Program will be automatically terminated upon your certification and appointment to sell Medicare plans.

Participation Requirements

Participation in the Referral Program is optional and is an ALTERNATIVE to being a certified producer. Producers are not allowed to participate in both the referral and certification programs.

As a participant in the Referral Program, any future renewal compensation from MAPD and PDP sales effective January 1, 2020, or later will be lost. CMS guidelines state that producers must certify annually to receive renewal commissions. This guideline does not affect renewals for business sold in previous years.

By taking part, you agree to **NOT** conduct any of the following activities relating to Referral Program:

- Marketing
- Selling, including discussion of premiums, benefits, etc.
- Advertising
- Door-to-door soliciting
- Outbound telemarketing, or
- Any other activity that is viewed as soliciting or steering a prospect to act in a certain manner

Participation in the program continues from year to year unless you choose to opt out. If you choose to opt out of the Referral Program, you must give at least 30 days notice. Call the Producer Service Center at **855-782-4272** for more information.

Qualified Referrals

A qualified referral is anyone who:

1. is eligible to enroll during:
 - a. Initial Enrollment Period (3 months prior to turning 65, their birthday month, and 3 months after their 65th birthday);
 - b. an Annual Enrollment Period; or
 - c. a Special Enrollment Period
2. lives, or will be living, in our service area on the effective date of coverage
3. is a new lead for MAPD and PDP
4. has accepted a referral card and follows the required process to obtain information and enrolls in an MAPD or PDP plan



How do I sign up?

To take part in the Referral Program, go to Blue Access for ProducersSM. Select the **Medicare** section on the left-hand side of the page and click on **Products and Forms**. Choose **Medicare Options Referral Program** and you'll see the agreement form, referral log, fee schedule, brochure, and referral cards.

Fill out the agreement form and click on **submit**. It will automatically open your email to send it to the Producer Service Center. They will let you know if the agreement was accepted. You are ready to start referring your clients to our Product Specialists.



Questions?

If you have any questions about the program, reach out to your Regional Sales Manager.

Medicare Part D Plan Notice:

Blue Cross MedicareRx is a prescription drug plan provided by HCSC Insurance Services Company (HISC), an Independent Licensee of the Blue Cross and Blue Shield Association. A Medicare-approved Part D sponsor. Enrollment in HISC's plan depends on contract renewal.

Medicare Advantage Plan Notice:

Blue Cross Medicare Advantage PPO plans provided by HCSC Insurance Services Company (HISC), and HMO plans provided by GHS Insurance Company (GHS), Independent Licensees of the Blue Cross and Blue Shield Association. HISC and GHS are Medicare Advantage organizations with a Medicare contract. Enrollment in HISC's and GHS' plans depends on contract renewal.