2019 FAQs Page 1 of 9



#### Questions and Answers about 2019 Certification Requirements

## What are the 2019 MAPD/PDP certification requirements and processes?

The 2019 certification requirements will be available on the AHIP/CMP Training platform. All individual producers and sub-producers are required to take both the AHIP CMS mandated courses/exams and the HCSC CMS mandated courses/exams.

#### 2019 MAPD/PDP certification training has two parts. Both are mandatory.

All individual producers and sub-producers who want to sell or market HCSC MAPD/PDP plans in 2019 will now access **ALL** certification training through the **AHIP/CMP** platform.

Part 1: The AHIP platform will be used for the following courses/exams/forms.

- Medicare Basics
- Medicare Marketing Rules and Regulations
- Non-Discrimination Training (including a short exam)
- Fraud, Waste and Abuse/General Compliance Attestation(FWA) Training
- FWA Exam
- Final Exam

**Part 2:** The HCSC/CMP page on the AHIP platform will be used for the following courses/exams/forms.

- Sales Agent Requirements course
- MAPD/PDP Product course and exam
- Producer or Agency Certification Form
- Producer or Agency Amendment (this doesn't apply to Sub-Producers)

#### **How do I access the AHIP training?**

Please access the AHIP certification training via this designated HCSC/AHIP discounted link. Please click here: <a href="http://www.ahipmedicaretraining.com/clients/hcsc">http://www.ahipmedicaretraining.com/clients/hcsc</a>. This link provides our producers with a discounted course rate of \$125. That's \$50 off the standard rate of \$175.

#### First time AHIP users need to create a new AHIP account. Here's how:

**User ID:** National Producer Number (NPN) excluding leading zeros.

**Password:** Producer creates during registration

2019 FAQs Page 2 of 9

#### How do I access the HCSC/CMP page on the AHIP website?

#### Users may go to <a href="https://hcsc.cmpsystem.com">hcsc.cmpsystem.com</a>

New users must register their NPN using the "Create a New Account," field on the homepage. Current users will log into the HCSC/CMP site using the link above. Users will be directed to validate their NPN and profile page including their demographic information. Once the profile has been validated, users will be directed to their do list. The user's to do list will be displayed in the following order.

- 2019 AHIP Course
- 2019 Sales Agent Requirements Course
- 2019 MAPD/PDP Course
- 2019 MAPD/PDP Exam
- 2019 Producer Certification Form
- 2019 Producer Amendment (applicable for individual producers and entities)

Please click on the first task listed as the 2019 AHIP Course. You will be directed to the AHIP course on the AHIP platform. Upon completing the AHIP course, you will be directed back to the HCSC page in the upper right hand corner. On the HCSC page, first HCSC training course will be unlocked. As you complete each course, the next one will automatically unlock. Please note, if you complete your AHIP training prior to the July 5 HCSC curriculum launch date, the HCSC training may not yet be available. If this is the case, please return to the site after you receive notification that the product training is open.

#### Log in notes:

- Producers must use their National Producer Number (NPN) excluding the leading zeros as their User Name.
- Producers must use their National Producer Number (NPN) including the leading zeros in the Employee ID field.
- Producers must use their previously created password in the Password field.
- There are no limits to the number of failed attempts when logging in.

#### What is my National Producer Number (NPN)?

**Answer:** Your NPN is a national number utilized by the National Association of Insurance Commissioners and the National Insurance Producer Registry to keep track of individual producers throughout the United States. Some states include the producer's NPN on the agent ID card.

#### Don't know your NPN number?

- Go to the <u>National Insurance Producer Registry</u> and click on the "National Producer Number Lookup" link. The link is located at the bottom of the left navigation bar.
- If you are an individual producer, enter your Social Security Number (SSN) and last name and then click the "Submit Query" button.
- For agencies, enter the Federal Employer Identification (FIN) number and then click the "Submit Query" button.
- Producers can also query their insurance license number and state.

2019 FAQs Page 3 of 9

## AHIP charges a fee for their service. Since I am certifying for HCSC, does the AHIP fee apply to me?

**Yes.** The \$125 AHIP fee is charged to producers who utilize a specific HCSC/AHIP link. Remember, this is a \$50 savings off the standard \$175 rate charged by AHIP.

 Here's a tip: In order to receive the \$125 rate, use this AHIP link prior to July 5 <a href="http://www.ahipmedicaretraining.com/clients/hcsc">http://www.ahipmedicaretraining.com/clients/hcsc</a> and this CMP link after July 5 <a href="https://www.ahipmedicaretraining.com/clients/hcsc">https://www.ahipmedicaretraining.com/clients/hcsc</a> and this CMP link after July 5

## Does Part 1 (AHIP certification curriculum) completely satisfy the HCSC/HISC annual MAPD/PDP certification requirement?

**No.** The AHIP certification content covers three of the four required courses and exams. These courses are

- · Medicare Basics,
- Rules & Regulations
- Fraud Waste and Abuse

Individual Producers and sub-producers must also complete Part 2 also (the HCSC product course and exam) via the HCSC/CMP page on the AHIP platform.

### How many attempts do I have to pass the AHIP and the HCSC exams?

Both AHIP and HCSC allow three attempts to pass the exams for certification. Should an agent fail the AHIP exam, they may repurchase another AHIP course at the \$125 fee and be allowed to retake all AHIP courses/exams. Agents may repurchase the AHIP course as many times as they would like.

Although rare, a producer that uses up their three attempts during the HCSC curriculum will be locked out from the certification process and will not be able to certify to sell, market, or service 2019 MAPD or PDP products.

• *Here is a tip:* If a producer fails to pass the AHIP course exams in three attempts, they should contact AHIP toll-free at <u>866-234-6909</u> or <u>support@AHIPInsuranceEducation.org</u> to discuss additional options.

## I submitted an exam and it indicated that I "Failed" to pass with the required passing score. How quickly may I take the exam again?

The system will allow producers to take a subsequent exam almost immediately. Please keep in mind, upon the third exam failure, a producer will be locked out of the system for the 2019 MAPD/PDP plan year.

2019 FAQs Page 4 of 9

## I have started the curriculum, but was interrupted and had to return. Will I receive credit for work already performed such as "previously started" exam?

**Yes.** If for some reason your training is interrupted, you will be locked out after an hour of non-use. When you log back in, you will be able to pick up where you left off. You will receive credit for all prior course work completed but not for any exams in progress. If you were in the process of completing an exam, you will be required to start the exam over from the beginning.

### What is the passing score for the HCSC certification exam and the AHIP exams?

The HCSC passing score is 85%, and the AHIP passing score is 90%.

#### What is considered an exam completion attempt?

A completion attempt occurs only after clicking the exam's "Submit" button.

# Along with HCSC, I sell MAPD/PDP plans for another company. I completed the AHIP course, but didn't use the HCSC/AHIP link. How can I transfer my AHIP course credits to HCSC?

Producers who have completed the AHIP course for another MAPD/PDP plan may transfer AHIP credits to HCSC.

- Log into the AHIP/HCSC site: <a href="http://www.ahipmedicaretraining.com/clients/hcsc">http://www.ahipmedicaretraining.com/clients/hcsc</a>
- Click on the AHIP course completion (by opening your completion via the HCSC/AHIP link, it has now been transferred to HCSC)
- Log into the CMP site (Once HCSC launches in July)
- Click on the AHIP Medicare Training and your completion will be listed
- Click on "Transfer credits to HCSC" located in the upper right hand corner

## What are the annual MAPD/PDP certification requirements for each HCSC producer type?

Agency Principals, Producers, Sub-Producers and Agencies are required to complete the certification tasks. Below is a high level overview to help guide producers.

Agency Principals, Individual Producers and Sub-Producers must complete the following tasks:

**Part 1:** The AHIP platform will be used for the following courses/exams/forms.

2019 FAQs Page 5 of 9

- · Medicare Basics
- Medicare Marketing Rules and Regulations
- Non-Discrimination Training (including a short exam)
- Fraud, Waste and Abuse (FWA)/General Compliance Attestation
- FWA Exam
- Final Exam

**Part 2:** The HCSC/CMP page on the AHIP platform will be used for the following courses/exams/forms.

- Sales Agent Requirements course
- MAPD/PDP Product course and exam
- Producer or Agency Certification Form
- Producer or Agency Amendment (this doesn't apply to Sub Producers)

#### All Agency Types (Agency, EGA, FMO, GA, NMO and TMO)

All agency tasks are only available on the HCSC/CMP site. Agency Principals must complete the following tasks:

- Agency Certification Form
- Agency Amendment

**Note:** To certify an agency, all principals (non-selling and selling) must complete their sub-producer training and the assigned agency curriculum tasks.

#### How long does it take to complete the curriculum and exams?

Because each individual has his or her own reading comprehension and testing abilities, we cannot provide an exact time for completion.

## How will I know when I have successfully completed the annual MAPD/PDP certification process?

Upon successful completion, producers will receive a completion certificate via the HCSC/CMP site and a congratulatory email. This message which will be sent to the email address provided to Producer Administration upon onboarding.

## I believe I completed all of the requirements for the 2019 MAPD/PDP certification, but I did not receive the congratulatory email. Who can I contact?

Confirmation emails should be received within two to three business days of completion and will be sent to the email address provided to Producer Administration upon onboarding. If producers need to contact us, they can send an email requesting MAPD/PDP certification verification to <a href="mailto:bcmrxcertification@bcbsil.com">bcmrxcertification@bcbsil.com</a>

2019 FAQs Page 6 of 9

• Here's a tip: For quicker service, provide your full name and your National Producer number.

#### Will I be notified if I started a course and did not complete it?

Notification of incompletion will be sent by email approximately seven days after the producer begins the certification process and has failed to complete the training.

## I sell MAPD/PDP products in multiple states. Will my certification completion satisfy the HCSC requirement for the other states?

The certification you have completed in one state will satisfy the requirements for all states: BCBSIL, BCBSMT, BCBSNM, BCBSOK, and BCBSTX.

## Why is there a certification requirement for MAPD/PDP, but not for Medicare Supplement products?

Medicare Part C (MAPD) and Medicare Part D (PDP) are federally sponsored government programs that require all producers to annually certify in order to market/sell MAPD/PDP products. Medicare Supplement plans are considered an insurance product and governed by state laws and regulations. At this time, there are no certification requirements in place for Medicare Supplement plans.

#### What if I have technical problems? Who do I call?

#### **AHIP Site and Curriculum Technical Support:**

866-234-6909 or support@AHIPInsuranceEducation.org

#### **HCSC/CMP Site and Curriculum Technical Support:**

888-706-0583 or bcmrxcertification@bcbsil.com

#### General questions about the certification requirements:

Producer Service Center: <u>855-782-4272</u> or contact your HCSC representative.

#### SIGNIFICANT MAPD/PDP CERTIFICATION DATES

## When will I be able to begin the 2019 MAPD/PDP annual certification process?

June 18, 2018 (2019 AHIP Curriculum launches) July 5, 2018 (2019 HCSC Curriculum will launch)

Here are the important dates for the 2019 Annual MAPD/PDP Certification Process:

• June 18, 2018 – 2019 AHIP Curriculum opens for producers

2019 FAQs Page 7 of 9

- July 5, 2018 2019 HCSC Curriculum opens for producers
- **December 24, 2018** 2019 Renewal Commission Deadline: HCSC Certification will close for sub-producers at 11:59 p.m.
- **December 31, 2018** 2019 Renewal Commission Deadline: HCSC Certification will close for all individual producers and agencies at 11:59 p.m.
- January 2, 2019 2019 Certification will reopen for Feb. 2019 effective dates and beyond

#### Important Deadline Notice: To retain all renewals, producers/agencies must certify by December 31, 2018.

Producers, sub-producers and agencies who fail to complete their annual certification by the respective deadlines listed above, will no longer be able to receive renewal commissions for in-force Blue Cross MedicareRx<sup>SM</sup> or Blue Cross Medicare Advantage<sup>SM</sup> business written for 2009 and subsequent plan years.

Renewal commissions for in-force business written in 2008 or prior years will not be affected because the annual certification requirement did not until 2009.

#### 2018 AGENCY CERTIFICATION REQUIREMENTS

## How will the principal of an agency be notified to complete the Agency Amendment?

Agencies will receive an email that their principal has completed their sub-producer curriculum.

**Important:** HCSC requires agencies to complete the required Medicare Amendment and forms by October 1, 2018. Failure to certify the agency prior to a sub-producer submitting business will result in the loss of that business. This is because the sub-producer is not deemed certified until their agency certification tasks have been completed.

## Is the agency principal required to take the annual MAPD/PDP certification curriculum if they do not sell MAPD/PDP products?

Agency principals, selling and non-selling, must complete the entire curriculum under their sub-producer NPN number. They must also execute the Agency Amendment and Agency Certification documents.

My agency is adding new sub-producers during the annual MAPD/PDP certification period to market these products. What is my agency required to submit? What is the process for having them added as a sub-producer?

2019 FAQs Page 8 of 9

Please contact the Producer Service Center for more information specific to your agency. The number is toll-free: 855-782-4272.

## I am a sub-producer for an agency and want the compensation amounts set for the 2019 plan year.

Your agency principal will have the commission schedule for the 2019 plan year. HCSC does not release commission related information to sub-producers without express permission from the principal.

#### CONTINUING EDUCATION OPPORTUNITY

## Will I receive Continuing Education (CE) credits for taking and passing the annual MAPD/PDP certification requirement?

**Yes.** You may purchase CE credits upon completing the AHIP course. All fees and CE credit hours will be available on the AHIP site.

Will AHIP submit the hours to the state for CE credits? **Yes**.

#### COMMISSIONS: WHY YOU SHOULD CERTIFY NOW.

# I submitted an application that will be effective January 1, 2019. I completed the annual MAPD/PDP certification but not prior to writing and submitting the application. Will I be paid for that policy?

**No.** Federal law requires that a producer complete the annual certification prior to selling, soliciting or negotiating a MAPD/PDP policy. In this instance, commissions would not be paid for that policy.

## What are the commission amounts for the 2019 MAPD/PDP products?

The commission schedules will be listed within your producer/agency amendment, which is completed as part of the certification process. Please refer to this amendment.

For any other MAPD/PDP commission related questions, please contact the Producer Service Center toll-free at <u>855-782-4272</u> or by email at <u>Producer Service Center@hcsc.net</u>

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 Medicareapproved Part D sponsor. Enrollment in HISC's plan depends on contract renewal.

2019 FAQs Page 9 of 9

Blue Cross Medicare Advantage HMO plans in Montana, HMO and HMO-POS plans in Illinois and New Mexico, and PPO plans in Illinois, Montana, New Mexico, and Oklahoma are provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). Blue Cross Medicare Advantage PPO plans in Texas are provided by HCSC Insurance Services Company (HISC). Blue Cross Medicare Advantage HMO plans in Texas are provided by GHS Insurance Company (GHS). Blue Cross Medicare Advantage HMO and HMO-POS plans in Oklahoma are provided by GHS Health Maintenance Organization, Inc. d/b/a BlueLincs HMO (BlueLincs) and by GHS Managed Health Care Plans, Inc. (GHS-MHC). HCSC, HISC, GHS, GHS-MHC Inc., and BlueLincs are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, HISC, GHS, GHS-MHC Inc., and BlueLincs are Medicare Advantage organizations with a Medicare contract. Enrollment in Blue Cross Medicare Advantage plans depends on contract renewal.

© Copyright 2018 Health Care Service Corporation. All Rights Reserved.