



Congratulations on a successful AEP. And, we thank you for your business during the past year. Remember, CareFree is here year-round to assist you with making the most of your business. We look forward to providing marketing services and support as we grow your business together in 2020.

Before settling in for the holidays, be sure to take some time to review the topics listed below to help protect and sustain your business into the new year.

Remain Certified with Carriers to Retain Renewals

Now that AEP is over, it's the perfect time to review your carrier certifications.

- To retain renewals – ensure you're certified with all carriers you've ever sold – even if you didn't sell that carrier this AEP
- You can check your CareFree contracting status by contacting CareFree's Contracting department via email: contracts@carefreeinsurance.net
- Reach out to individual carriers with any questions regarding your contracting status

Commission Statements Assistance

Soon you'll have access to commission statements which can be confusing if you don't keep track of your business.

- To assist – CareFree provides an [Excel spreadsheet template](#) to track your Book of Business (BOB)
- This BOB can be filtered to track your clients by carrier, plan type, and even birthdays
- Compare the BOB information to your commission statements
- Call the carrier's Broker Services if you see any discrepancies; the carrier's phone number can be found by logging into CareFreeAgency.com, clicking on Carrier Resources, then select carrier

Customer Care Service Starts Now

Agents who stay in touch with their clients tend to retain their clients. Now is a good time to call your clients to ensure they're set up for success on their new plan. Common questions agents ask their clients include:

- Have you received your ID card and plan documents?
- Have you scheduled an appointment after January 1 with your PCP?
- Do you have any other needs I can meet with dental, vision, or hospital indemnity plans?
- Do you know how to take advantage of extra benefits in your plan through mail-order pharmacies, over-the-counter supplies, or transportation?

If during the call your client voices dissatisfaction with the plan they've chosen during AEP, they have an opportunity to select a new one during the first three months of the new year (January 1 to March 31) during the Open Enrollment Period (OEP); REMEMBER, you CANNOT proactively use OEP to market Medicare plans – you can only respond to requests (*see detailed OEP information below*)

Open Enrollment Period (OEP)

OEP runs from January 1 to March 31. OEP allows individuals enrolled in an MA plan to make a one-time election to switch MA plans to disenroll from an MA plan and obtain coverage through Original Medicare (*see table below for allowed actions*).

- You're NOT PERMITTED to proactively market the OEP
- You CANNOT "knowingly target" beneficiaries or use unsolicited marketing during OEP
- You CANNOT create marketing materials mentioning or discussing the use of OEP
- CMS will be in the marketplace looking for unsolicited marketing that targets OEP

- If someone shares their displeasure about the plan they're in, you CAN assist them
- This is NOT a new marketing opportunity for agents or plans, but rather a chance for Medicare beneficiaries to make a change if their 2020 plan selection isn't what they wanted
- Beneficiaries may use the OEP to make necessary changes only once between January 1 and March 31
- You CAN market and sell to beneficiaries who are new to Medicare or have a valid SEP
- You CAN reach out to your own clients to confirm they received their insurance card and ask if they have any questions about the plan benefits

OEP Quick Reference Table

Currently enrolled for 1/1/2020 in:	CAN make this change from 1/1 to 3/31/2020:
Original Medicare	CANNOT USE OEP*
PDP Only	CANNOT USE OEP*
Cost Plan	CANNOT USE OEP*
MA Only	<ul style="list-style-type: none"> • Another MA Only • MAPD • Original Medicare with or without a PDP
MAPD	<ul style="list-style-type: none"> • Another MAPD plan • An MA-Only plan • Original Medicare with or without a PDP

*Must be enrolled in an MA plan to use this OEP

Thank you for being CareFree. If you need assistance, contact the **Broker Services Team at 888-549-4800** or email: agentservices@carefreeinsurance.net.

Your CareFree Compliance Team

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