

HUMANA

FORMAL EDUCATIONAL EVENT

INSTRUCTIONS

QUESTIONNAIRE

Attend a formal educational presentation related to general Medicare or senior living topics to ensure strict guidelines are met and to collect any educational (or marketing) materials made available to attendees. Events may be in-Person or Virtual. In-person educational events are attended at a public venue. Virtual educational events require you to call to register, then attend the event at home by joining via your computer or tablet using the meeting software designated by the agent (e.g., Zoom, GoToMeeting, etc.). Events are expected to last about 60 minutes.

Before You Begin

- Review your shop confirmation
- Pre-register for virtual events
- Know your scenario (if applicable)

Don't Forget!

- Arrive on time for the event
- Stay until the event ends
- Collect all marketing materials



General Requirements

- Read all instructions and the entire questionnaire before you complete the shop.
- [Click here](#) for a summary of Medicare and Advantage Plans if you are not familiar with them.
- Check your shop confirmation for the event type (In-Person or Virtual).
 - In-Person events do not require registration. Just show up at the scheduled date/time.
 - Virtual events require you to pre-register at least 24 hours before the event.
- Conduct the shop alone on your assigned date and time. There are no makeup days.
- Arrive 15 minutes early to locate the event (or to ensure you can log in successfully if virtual).
- There are four types of events. Your shop confirmation will identify the type you are attending.
 1. **Medicare 101:** The agent will discuss general topics related to Medicare. (You may need to present a scenario; see below).
 2. **Veterans 101:** This Medicare 101 presentation will include a discussion related to Veterans benefits and the coordination with Medicare Advantage programs. (You may need to present a scenario; see below.)
 3. **Programs in a box (PIAB):** The agent will discuss senior living topics such as cooking, health/wellness, technology, etc.
 4. **Social Security:** The agent will discuss general topics related to social security benefits including eligibility.
- If the agent gives a different presentation type than what you expected, you must still attend.
- Stay for the entire presentation. The report cannot be accepted if you arrive late or leave early.

- You cannot complete an assignment with any agent you have previously met.
 - If assigned to shop an agent you have previously met, notify your scheduler.
 - If a different agent is present, shop that person unless you have met with them previously.
- Collect business cards and any educational (or marketing) materials to upload with your report.
 - Marketing materials may be provided in person, by email, or shown on-screen during a virtual event. Take screenshots during a virtual event of any material shown.
- Submit your report to shopperhub.cxgroup.com within 12 hours of completing the shop.
- Retain all documentation for six months following your shop.
- You or your immediate family members cannot currently nor have ever worked or sold health insurance products for Humana or any of their competitors.



Medicare 101 & Veterans 101 Scenarios (Background Information)

Medicare 101 & Veterans 101: This is a formal presentation, typically in a group setting, where an agent presents general information about Medicare (Parts A, B, C, D and enrollment/eligibility requirements) and Medicare options (Medicare Advantage Plans, Prescription Drug Plans, Medicare Supplement Plans, etc.).

The target audience is Medicare-eligible individuals who want to better understand general Medicare and other options as they age-in. Individuals typically become eligible for Medicare at age 65. For a Medicare 101 or Veterans 101 presentation, you'll be required to role-play as an individual who is turning 65.

When more than one person attends the event, you may spend little time with the agent. If you are the only person attending the event, you will present the scenario below, as appropriate. You will need to be comfortable providing this information in a natural way if the agent asks.

The agent should not single you out to ask questions specific to your needs or make it seem like a sales seminar in any way, but use the following information if they do. You must say you came to the meeting to learn more about Medicare. If contact is made with the agent and you discuss your scenario, tell them you would like to think it over before making a decision.

Scenario: Aging-in (turning 65) and newly eligible for Medicare

- You are not on Medicare but have received your information by mail (Medicare book and card).
- You live in the city where the event is located (you can say you live nearby).
- Choose a date in the next few weeks as your birthday, but the year must be 1960.

Shopping for a Loved One

Alternatively, you may role-play as an individual shopping for a Medicare Advantage with Prescription Drug Plan for a loved one who is aging in/turning 65 (e.g., your mother or father).

- Say you have Power of Attorney (POA) or legal guardianship because your loved one cannot make decisions for themselves (e.g., Alzheimer's, head injury, mental health condition, etc.).
 - As POA or guardian, you must be prepared to answer basic healthcare questions, such

as the name of their doctor.

- If asked, your loved one is not in a nursing home or receiving hospice care.
- Avoid giving detail without being asked. Explain that you are researching options to find the best one suited to your loved one.



Shop Instructions

Virtual events only: Pre-registering for the virtual event & downloading meeting software

- Within 24 hours of receiving your shop confirmation (or at least 1 day before the event), call the agent at the phone number listed in your confirmation to register for the virtual event.
 - The agent may be hosting multiple events. You must specify that you want to attend the educational event scheduled on the date and time listed in your shop confirmation.
 - If the agent offers to meet with you individually (outside of the scheduled event), decline.
- The agent will ask permission to send you the virtual event information (meeting invite and marketing materials). You must accept and provide a valid email address.
 - If you do not receive the email, check your junk mail folder. If the email has not arrived the day before the virtual event, use the phone number provided for the agent to request that the email or meeting invite be resent.
- If you have attempted to contact the agent at least twice on different days/times and have not heard back from them by the virtual event date/time, submit your report as unsuccessful.
- Your shop confirmation lists the platform the meeting will be hosted on (e.g., Zoom, Skype, Webex, etc.). You must have the meeting platform loaded to your computer before the event in order to attend. You will be given the option to load it when you attempt to join the meeting.

Locating (or virtually attending) the event

- **In-person events:** The presentation can be set up anywhere within the venue. Make every effort to locate the agent. Walk around the entire location.
 - If you cannot find the agent, ask a manager or someone in charge if an insurance agent is present. Do not use the terms 'healthcare' or 'event.' Get the name and job title of the person you speak to. Include this information in your report for unsuccessful event verification and payment.
- **Virtual events:** Enter the event by clicking the meeting link provided in the invitation or email.
 - Attempt to log in to the meeting 15 minutes early. If you have trouble gaining access to the meeting, every effort should be made to contact the agent to resolve the issue.
 - If this is your first virtual meeting or you are unfamiliar with the meeting platform being used, we recommend you use a laptop or desktop computer to attend the event.
 - Make sure you are in a quiet, distraction-free environment while attending the event.
- **Unsuccessful events:** If you are unable to complete the assignment because the event did not occur, you must fill out the questionnaire for payment to be made.
 - If an agent you have previously shopped shows up to host the event (or is on-site or online to assist), you must leave. Do not complete the shop. Get out unnoticed if possible. If they

recognize you, make up a reason for being there and leave immediately. Fill out the questionnaire for payment to be made.

Attending the presentation

- Pay attention to the whole presentation. Do not use your cell phone or have other distractions.
- Remain neutral. Feel free to ask questions, but do not lead the agent. You are there as an observer.
- Listen to the agent's introduction to confirm they state:
 - ✓ Their first and last name
 - ✓ Their job title
 - ✓ The company they represent
 - ✓ What topic(s) they will be speaking about
- Take notes to remember key points. Write on brochures or other material.
 - ✓ Write down the time the agent starts the event.
 - ✓ Count the number of attendees excluding the agent and any of their helpers.
 - ✓ Get the agent's name. Determine whether the agent running the event is the same person indicated in your shop confirmation. If not, write down the name of the agent.
 - ✓ **In-person events:** Note if the location is handicapped accessible (e.g., wheelchair ramp, elevator access, etc.).
 - ✓ **Virtual events:** Note any difficulty you or other attendees have gaining access to the event and if the agent has any technology issues with slide presentation.

Making compliance observations

- **Contact information:** Agents should not require you to provide your contact information in order to attend the event.
 - If the agent asks you to provide your name or other contact information in order to attend the event or receive information, tell them you would prefer not to.
 - If they insist you provide your name or other contact information to attend, provide the information and make note in your report that it was required.
- **Sign-in sheet (in-person events only):** Determine if there is a sign-in sheet and if it says 'optional' on it. Sign-in sheets are only required if the agent provides nominal gifts (health plan promotional items, snacks, or refreshments).
- **Agent representation:** Is it clear who the agent works for? The agent should introduce themselves as working for an insurance company/agency and not Medicare or the government. It is okay for an agent to talk about Medicare or the government as long as it is not stated or implied that they work for them.
- **Gifts:** Accept any gift the agent offers. If there are conditions for getting the gift, such as you must sign up or provide your contact information in order to receive it, you can decline. Make note of the gift and what had to be done for you to get it.

Collecting the agent's business card and any educational (or marketing) materials

- **Agent's business card (in-person events only):** Get the agent's business card. When filling out the business card information in the questionnaire, type any information from the card, including their name, title, contact information, etc. Upload an image of the business card with

your report.

- **Marketing material:** Agents are not allowed to provide any Humana or other specific carrier marketing material during educational events. Marketing material is any brochure, flyer, printout, etc. that has plan information (benefits, premiums, co-pays, etc.) or carrier (insurance company) information, such as Summary of Benefits, pre-enrollment kits, plan brochures, etc. Scope of Appointment forms are also not allowed. Collect all materials made available to assess if the content is compliant.
- **Permission to contact form/business reply cards:** Agents are permitted to distribute these. Accept one if offered to upload with your report.



QUESTIONNAIRE

Shop date:

Start time:

End time:

Introduction

1. Was the event you attended or attempted to attend In-Person or Virtual?

Virtual

In-Person

2. Did the Educational Event occur?

Yes

No

3. What type of event did you attend?

• *Medicare 101 or Veterans 101: Agent will discuss general topics related to Medicare and/or Medicare benefits for Veterans.*

• *Programs in a Box (PIAB): Agent will discuss senior living topics such as cooking, health/wellness, technology, etc.*

• *Social Security: Agent will discuss social security benefits and eligibility.*

Medicare 101 or Veterans 101

Social Security

Programs in a Box (PIAB)

N/A – the event did not occur

4. In-person only: Was the location of the event handicapped accessible (wheelchair ramp, elevator access, etc.)?

Yes

N/A – virtual event

No

N/A – the event did not occur

5. In-person only: Was there signage at the venue to direct attendees to the meeting area?

Yes

N/A – virtual event

No

N/A – the event did not occur

6. Name of the agent conducting the event:

Enter the name of the agent who conducted the educational presentation.

7. Agent's business card information:

If you attended an in-person event, enter all the information from the business card AND upload a copy of the business card for the agent. Enter N/A if you attended a virtual event and the agent's business card was not sent to you by email.

8. What was the scheduled start time for the educational presentation?

Format required: HH:MM AM/PM

9. Did the agent start the educational presentation at the scheduled start time?

The agent is expected to start on time unless they announce they are waiting for more people to join or giving people a few more minutes to settle in. Answer Yes if this type of announcement was made.

Yes

No, 11-19 minutes late

No, less than 5 minutes late

No, 20 minutes or more late

No, 5-10 minutes late

N/A – the event did not occur

10. Including you but not the agent(s), how many people attended the event?

- Just me
 One other individual
 2-5 other individuals
 6-10 other individuals
- More than 10 individuals
 N/A – unable to tell, virtual event
 N/A – the event did not occur

11. Did the agent restrict any individual(s) from attending the event?

- Yes
 No
- N/A – unable to tell, virtual event
 N/A – the event did not occur

12. If yes, please explain:

13. Did the agent introduce themselves by their first and last name at the start of the event?

- Yes, first and last name provided
 No, first name only
 No, last name only
- No, name not provided
 N/A – the event did not occur

14. Which of the following did the agent state as part of the introduction?

Select all that apply. The agent should state 1) the company or agency they work for, 2) their job title, and 3) what topic(s) will be covered.

- Name of company or agency they work for
 Their title
 What topic(s) would be covered
- None of the above
 N/A – the event did not occur

15. Virtual only: Did the agent experience any technical difficulties when conducting the educational event?

- Yes
 No
- N/A – in-person event
 N/A – the event did not occur

Medicare Topics

16. Did the agent (or a video) discuss resources for obtaining information about Medicare?

- Yes
 No
- N/A – PIAB/Social Security event or the event did not occur

17. Did the agent (or a video) explain the types of Medicare Savings Programs?

Types of Medicare Savings Programs include Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualifying Individual (QI), and Qualified Disabled Working Individual (QDWI).

- Yes
 No
- N/A – PIAB/Social Security event or the event did not occur

18. Did the agent (or a video) explain that to be eligible for Original Medicare, you must be at least 65 OR under 65 and qualify due to a disability or special circumstance AND be a U.S. citizen or legal resident living in the U.S. for at least 5 years?

Medicare Part A and Part B are known as 'Original Medicare.'

- Yes
 No
- N/A – PIAB/Social Security event or the event did not occur

19. Did the agent (or a video) explain Medicaid?

- Yes
 No
- N/A – PIAB/Social Security event or the event did not occur

20. Did the agent (or a video) explain the different types of Medicare Advantage Plans (HMO,

PPO, and PFFS)?

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

21. Did the agent (or a video) review enrollment periods?

Enrollment periods are the specific times a member may enroll in a new plan or make changes to their plan (i.e., Annual Election Period (AEP), Initial Enrollment Period (IEP), Open Enrollment Period (OEP), and Special Election Period (SEP)).

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

22. Did the agent (or a video) explain Extra Help/Low-Income Subsidy (LIS) through the Social Security Administration?

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

23. Did the agent (or a video) explain network providers?

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

24. Did the agent (or a video) explain the prescription formulary?

A prescription formulary is a list of drugs covered by the plan.

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

25. Did the agent (or a video) explain the prescription drug tiers?

- *Tier 1: Preferred generic drugs are commonly prescribed low-cost drugs.*
- *Tier 2: Generic drugs are additional low-cost drugs.*
- *Tier 3: Preferred brand drugs generally have higher copayments than generic drugs.*
- *Tier 4: Non-preferred drugs include non-preferred brand name and generic drugs. Many non-preferred drugs may have lower cost alternatives in Tiers 1, 2, or 3.*
- *Tier 5: Specialty drugs are high-cost brand name and generic drugs.*

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

26. Did the agent (or a video) explain the prescription drug stages?

- *Stage 1: Annual Deductible – beneficiary pays total cost of drugs until they reach the deductible amount.*
- *Stage 2: Initial Coverage – deductible is reached, and beneficiary pays the copay or coinsurance according to the drug tier.*
- *Stage 3: Coverage Gap or 'Donut Hole' – beneficiary pays a certain percentage of the cost for covered drugs.*
- *Stage 4: Catastrophic Coverage – beneficiary pays a smaller copay or coinsurance for the remainder of the year.*

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

27. Did the agent (or a video) explain the Part D Late Enrollment Penalty?

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

28. Did the agent (or a video) make you aware that Medicare Supplement Plans, known as 'Medigap' policies, are sold by private insurance companies?

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

29. Did the agent (or a video) explain that Medicare Supplement Plans are secondary to Medicare and help pay original Medicare deductibles, coinsurances, and copays?

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

30. Did the agent (or a video) make you aware of the different types of Special Needs Plans (D-SNP, C-SNP, and I-SNP)?

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

31. Did the agent (or a video) explain the eligibility requirements for a Special Needs Plan?

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

32. Provide a detailed summary of the Medicare 101 or Veterans 101 event, including specific information about what material was covered and what questions were asked during the presentation:

Be specific when describing the material that was covered during the event and any interaction you had with the agent or observed other attendees having with them.

Compliance

33. Was it clear that the agent works for a company, agency, or Field Marketing Organization (sales agency) providing the education, and not for Medicare or the government?

- Yes N/A –the event did not occur
 No

34. If it was not clear that the agent works for a company/agency providing the education, how did they introduce/portray themselves?

35. PIAB/Social Security only: Did the presentation remain educational regarding the senior living or social security topic (i.e., the agent did not discuss or distribute information related to Medicare or other health insurance topics)?

- Yes N/A – Medicare 101 or Veterans 101 event or the event did not occur
 No

36. If no, which of the following occurred?

Select all that apply.

- | | |
|--|---|
| <input type="checkbox"/> The agent spoke about general Medicare topics (eligibility, enrollment, plan options, etc.) | <input type="checkbox"/> The agent spoke about health plan specifics (benefits, cost, etc.) |
| <input type="checkbox"/> The agent provided marketing material related to Medicare topics | <input type="checkbox"/> The agent provided sales and marketing material for a health plan or carrier |
| <input type="checkbox"/> The agent mentioned a health plan carrier but did not discuss specific plans | <input type="checkbox"/> N/A |

37. Describe all topic(s) covered at the PIAB/Social Security event and what was said about each one:

38. Medicare 101 or Veterans 101 only: Did the presentation remain educational in nature (i.e., the agent did not discuss specific plan(s), premiums, benefits, or similar information)?

The agent should only discuss how Medicare, Medicare Supplement Plans, Medicare Advantage Plans, or Prescription Drug Plans work in general. Answer No if the agent discussed a specific plan or a specific plan's benefits or costs.

- Yes N/A – PIAB/Social Security event or the event did not occur
 No

39. If no, please explain:

40. Did the agent discuss a specific insurance carrier or distribute information related to a specific insurance carrier?

Answer Yes if the agent discussed any specific insurance provider by name and/or provided marketing material for any specific insurance carrier. Examples of insurance carriers include but are not limited to: Medical Mutual of Ohio, UnitedHealthcare, Humana, Aetna, Cigna, etc. Upload an image of the front cover of any material received or shown to you on-screen for a virtual event.

- Yes N/A – the event did not occur
 No

41. If yes, enter the name of the insurance carrier discussed and the plan as it appears on the material (if received):

If marketing materials were shown to you on-screen, describe the information you saw.

42. Did the agent offer to take completed applications for a Medicare plan or policy at the event?

- Yes N/A – the event did not occur
 No

43. Did the agent engage in intimidating behavior or attempt to pressure you or other attendees to enroll in a plan during this educational event?

- Yes N/A – the event did not occur
 No

44. If yes, please explain:

45. In-person only: Were food items offered or served?

Select 'Only light refreshments or snacks' if beverages and/or candy was offered with no other food items.

- Only light refreshments or snacks were served No food was served
 A full meal was served N/A – virtual event
 N/A – the event did not occur

46. Describe the food items offered or served:

47. If a full meal was provided, did the value of the meal (including beverage and dessert) exceed \$15?

- Yes N/A – virtual event
 No N/A – the event did not occur
 N/A – a full meal was not served

48. Were gifts (or giveaways) offered or provided to all attendees (if a gift was offered/provided)?

- Yes, gifts offered/provided to all attendees N/A – gifts not offered/provided to any attendees
 No, gifts offered/provided to some but not all attendees N/A – the event did not occur

49. Describe the gifts (or giveaways) offered or provided and what you were required to do to receive them, if anything:

50. If gifts were offered or provided, indicate the perceived total retail value of all gifts you received at the event (including the cost of food and beverage):

Less than or equal to \$15

N/A – food or gifts were not provided

More than \$15

N/A – the event did not occur

51. In-person only: Did the agent use a sign-in sheet?

Yes

N/A – virtual event

No, and the agent offered food or gifts

N/A – the event did not occur

No, and no food or gifts were offered

52. In person only: If yes, was the sign-in sheet clearly labeled “optional”?

Yes

N/A – virtual event

No

N/A – the event did not occur

N/A – a sign-in sheet was not used

53. In-person only: If the agent used a list, a sign-in sheet, or other method of gathering attendees’ contact information, describe how it was used:

If contact information was not collected in any manner, enter N/A.

Incomplete Shops

54. Record the time you arrived at (or logged in to) the event:

Correct format: HH:MM AM/PM. Enter N/A if the event occurred.

55. Record the time you left the event:

Correct format: HH:MM AM/PM. Enter N/A if the event occurred.

56. What is the reason you were unable to complete the assignment?

The location was no longer in business

The agent did not show up for the event

The location was closed at the time the event was scheduled

I was unable to access the virtual event

The location was not aware of any educational event

The virtual event was cancelled

I was told the agent would be present on another day, not today

Other

N/A – the event did occur

57. If other, please explain:

58. Briefly describe your efforts to find the event and gain access to the event and what you were told when you inquired about it:

Enter N/A if the event occurred.

END OF QUESTIONNAIRE