

# HUMANA

## FORMAL EVENT

# INSTRUCTIONS

## QUESTIONNAIRE

Attend a formal marketing presentation given by an agent selling Humana Medicare Advantage Plans (may be selling other carriers, too) to ensure strict sales and marketing guidelines are met and to collect any marketing materials available. There are two types of events: In-Person and Virtual. In-person seminar events are attended in a public venue. Virtual 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. Events are expected to last about 60 minutes.

### Before You Begin

- Review your shop confirmation
- Know your event type
- Pre-register for virtual events
- Know your scenario (background info)

### Don't Forget!

- Arrive on time for the event
- Present the correct scenario
- Collect all marketing materials
- Do not sign up for a plan



### 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).
- 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 other marketing material available to upload with your report.
  - Marketing material may be provided in person, by email, or shown on-screen during a virtual event. Take screenshots during a virtual event of any marketing material shown.
- Submit your report to [shopperhub.cxgroup.com](https://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.



## Scenario (Background Information)

The target audience of the presentation is Medicare-eligible individuals looking for a Medicare Advantage with Prescription Drug Plan. This shop is recommended for shoppers aged 55-75 who are (or can role-play to be) 65+.

The event is a formal presentation, typically in a group setting, where an agent presents information regarding a specific Medicare Advantage Plan (i.e., an HMO or PPO product) to you and other attendees. 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, present the following information for discussion as appropriate. Know the name of your doctor, the county the event takes place in, and your scenario details. You will need to be comfortable providing this information in a natural way if the agent asks.

### Scenario: Currently on Medicare and Interested in a Medicare Advantage Plan (65+)

- You have Original Medicare (Parts A and B).
  - If asked for your Medicare card, say you do not have it available right now.
- You do not have a Prescription Drug Plan (Medicare Part D) but would be interested in a plan with one.
- You do not qualify for Medicaid or state assistance.
- You live in the county where the event is taking place. Look up the county before the meeting.
- You are relatively healthy and see a doctor a couple of times a year.
  - Look up the name of a doctor in the zip code you are assigned so the agent may verify if they participate in the plan. If they do not, indicate you are willing to see a new doctor.
- You take one medication. Choose one of these medications to say you take. The agent may look it up to see if it is covered under the plan.
  - Daily for high cholesterol: Plavix 75mg, Crestor 5mg, or Lipitor 10mg
  - Daily for high blood pressure: Metoprolol 100mg
  - Daily for hypothyroidism: Armour 60mg
  - Monthly for osteoporosis/bone loss: Boniva 150mg (only for women)

### 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 65+ (e.g., your mother or father).

- Use the scenario information above when responding to questions about your loved one.
- 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 marketing seminar event scheduled to take place 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 to discuss 'Medicare Advantage Plans.' 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.
  - The event is expected to last one hour but may be longer depending on the number of attendees.
  - Remain neutral. Feel free to ask questions, but do not lead the agent. You are there as an observer.
- Take notes to remember key points. Write on brochures or other material. Do not bring a notebook to in-person events.
  - ✓ 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.) and if a sales presentation video is played as part of the presentation, if it's a Humana video, and if the agent skips any portion of the video.
  - ✓ **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 sharing, video playback, etc.
- 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 and thank them for their time.

## Making compliance observations

- **Agent representation:** It is okay for an agent to talk about Original Medicare, CMS, State Medicaid, or other divisions of state, local, or federal government, provided it is not stated or implied they work for or represent any of these entities.
- **Contact information:** Contact information (other than name) should not be required to attend. If asked for your contact information for an in-person seminar, state you would prefer not to provide it at that time. If the agent insists and requires it for you to attend, provide your information and make note of this in your report.
- **Sign-in sheet:** Agents are not permitted to require attendees to sign a sign-in sheet at in-person seminars.
  - Look at the sign-in sheet to confirm if it is clearly labeled 'optional.'
  - Sign-in sheets are only required if the agent provides nominal gifts (health plan promotional items, snacks, or refreshments).
  - Note if the agent makes any statements requiring attendees to sign in or fill out a form. The agent can suggest signing in but cannot force signing in. If the agent insists and requires you to sign the sheet to attend, provide your information and make note of this in your report.
- **Refreshments:** Agents may serve light snacks (e.g., cookies, crackers, piece of pie, etc.) at in-person seminars. They cannot serve a full meal (e.g., pizza, sandwiches, etc.). Make note of any food/beverage offered and its estimated value.

- **Gifts:** Agents may provide nominal gifts (e.g., pens, clips, tote bags, etc.). Make note of the gifts provided and their estimated value. Gifts over a \$15 value are not permitted.
- **Absolute/superlative statements:** Agents are not permitted to make absolute or superlative statements. Agents should not single out any health insurance carrier or their products, if applicable. These statements tend to elevate a single plan or carrier above all others.
  - Prohibited absolute statement examples: “the best available,” “more coverage than any other health plan”, “lowest cost HMO available”, etc.
  - Prohibited superlative statement examples: “one of the best available,” “among the highest rated plans available today,” etc.
  - If an agent is observed making any of these types of statements, note what was said and as applicable which insurance carrier they were speaking about.
- **CMS number on marketing materials:** Applies to Medicare Advantage and Prescription Drug Plan material (not Medicare Supplement/Medigap Plans). Material that describes plan benefits, premiums, or cost sharing must have a CMS approval number that may be on the front, back, bottom, or inside of the material. Example: Y0040 GHHJYRKTE
- **Inappropriate statements/scare tactics:** Look for signs of pressure or intimidation to get people to enroll. For example:
  - “You will lose your Medicare coverage if you don’t sign up for this plan today.”
  - “I won’t make enough to take care of my family if you don’t sign up for this plan.”
  - “You can sign up and cancel anytime with no cost or impact to your current coverage.”
- **Non-healthcare products:** Agents are not permitted to speak about non-healthcare products such as life insurance, annuities, financial planning, etc.
- **Health screenings:** Agents are not permitted to do health screenings (e.g., blood pressure, blood glucose, body mass index (BMI), etc.) or ask questions related to the consumer’s current or past health/family history such as how many times you go to the doctor, whether you regularly exercise, recent surgeries, and similar.

### Collecting the agent’s business card and any marketing materials

- **Agent’s business card:** Get the agent’s business card at in-person seminars. When filling out the business card information in the questionnaire, please 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:** Marketing material is any brochure, flyer, printout, etc. that has plan information (benefits, premiums, co-pays, etc.) or carrier (insurance company) information. Collect all marketing material offered or made available (and take photos or screenshots if marketing material is shared on-screen during a virtual seminar). Upload an image of the material with your report.
- **Permission to contact form/business reply cards:** Agents are permitted to distribute these. Accept one if offered to upload with your report.
- **Consumer information kit or enrollment package:** If the agent provides or offers a consumer information kit or enrollment package, accept it. Keep the packet and material for six months.



# QUESTIONNAIRE

Shop date:

Start time:

End time:

## Event Information

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

Virtual

In-Person

2. Did the Formal Sales Event occur?

Yes

No

3. 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

4. Name of the agent conducting the event:

*Enter the name of the agent who conducted the sales presentation.*

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

Just me

More than 10 individuals

One other individual

N/A – unable to tell, virtual event

2-5 other individuals

N/A – the event did not occur

6-10 other individuals

6. What was the scheduled start time for the presentation?

*Format required: HH:MM AM/PM*

7. What time did the agent begin the presentation?

*Format required: HH:MM AM/PM*

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

Yes

N/A – unable to tell, virtual event

No

N/A – the event did not occur

9. Did the agent present information for a Humana plan and/or another carrier's plan?

*Examples of other insurance carriers: UnitedHealthcare, Aetna, Blue Cross Blue Shield, etc.*

Only a Humana plan

Only another carrier's plan, not Humana

Humana and another carrier's plan

N/A – the event did not occur

10. If the agent presented another carrier's plan, what carrier was presented?

11. Did the agent identify the products to be discussed at the beginning of the presentation?

*Products = Medicare Advantage, Prescription Drug, Medigap, etc.*

Yes

N/A – the event did not occur

No

**12. Which plan type was being marketed at this event?**

*Listen for the product names or initials used to describe the products. Select all that apply.*

- |  |  |
|--|--|
| <input type="checkbox"/> Medicare Advantage (MA only)                          | <input type="checkbox"/> Other   |
| <input type="checkbox"/> Medicare Advantage with Prescription Drug Plan (MAPD) | <input type="checkbox"/> It was not clear what products were being sold at the event |
| <input type="checkbox"/> Stand-alone Prescription Drug Plan (PDP)              | <input type="checkbox"/> N/A – the event did not occur                               |
| <input type="checkbox"/> Medicare Supplement Plan (Medigap)                    |  |

**13. If other, list the plan type. If it was not clear which plan type was being marketed, explain why:****Virtual Event****14. What meeting tool did the agent use to host the event virtually?**

- |  |  |
|--|--|
| <input type="checkbox"/> Zoom          | <input type="checkbox"/> Webex                         |
| <input type="checkbox"/> GoToMeeting   | <input type="checkbox"/> Other                         |
| <input type="checkbox"/> Skype         | <input type="checkbox"/> N/A – in-person event         |
| <input type="checkbox"/> JoinMe        | <input type="checkbox"/> N/A – the event did not occur |
| <input type="checkbox"/> Facebook Live |  |

**15. If other, what virtual meeting tool did the agent use?****16. How would you rate the level of effort it took to register for the virtual event?**

- |   |  |
|---|--|
| <input type="checkbox"/> 5 – Very easy, no difficulty | <input type="checkbox"/> 1 – Not at all easy, very difficult |
| <input type="checkbox"/> 4 – Easy                     | <input type="checkbox"/> N/A – in-person event               |
| <input type="checkbox"/> 3 – Somewhat easy            | <input type="checkbox"/> N/A – the event did not occur       |
| <input type="checkbox"/> 2 – Difficult                |  |

**17. How would you rate the level of effort it took to log in to the virtual event at the scheduled time?**

- |   |  |
|---|--|
| <input type="checkbox"/> 5 – Very easy, no difficulty | <input type="checkbox"/> 1 – Not at all easy, very difficult |
| <input type="checkbox"/> 4 – Easy                     | <input type="checkbox"/> N/A – in-person event               |
| <input type="checkbox"/> 3 – Somewhat easy            | <input type="checkbox"/> N/A – the event did not occur       |
| <input type="checkbox"/> 2 – Difficult                |  |

**18. If you experienced a problem with registering for or attending the virtual event, which best describes the cause?**

- |   |  |
|---|--|
| <input type="checkbox"/> Could not access registration with the link provided | <input type="checkbox"/> Other                         |
| <input type="checkbox"/> Webpage froze  | <input type="checkbox"/> N/A – no issues               |
| <input type="checkbox"/> Blank page displayed                                 | <input type="checkbox"/> N/A – in-person event         |
| <input type="checkbox"/> Not mobile/tablet friendly                           | <input type="checkbox"/> N/A – the event did not occur |

**19. If other, describe the problem with registering for or attending the virtual event:****20. If you experienced an issue, which device did you use to register for and attend the virtual event?**

- |   |  |
|---|--|
| <input type="checkbox"/> Desktop computer | <input type="checkbox"/> More than one device          |
| <input type="checkbox"/> Laptop           | <input type="checkbox"/> N/A – no issues               |
| <input type="checkbox"/> Tablet           | <input type="checkbox"/> N/A – in-person event         |
| <input type="checkbox"/> Phone            | <input type="checkbox"/> N/A – the event did not occur |

21. If you experienced an issue, which browser did you use to register for and attend the virtual event?

*If you had an issue using the meeting tool's app, select 'Other' and explain in your comments.*

- |  |  |
|--|--|
| <input type="checkbox"/> Internet Explorer | <input type="checkbox"/> Other                         |
| <input type="checkbox"/> Google Chrome     | <input type="checkbox"/> More than one browser         |
| <input type="checkbox"/> Firefox           | <input type="checkbox"/> N/A – no issues               |
| <input type="checkbox"/> Safari            | <input type="checkbox"/> N/A – in-person event         |
| <input type="checkbox"/> Microsoft Edge    | <input type="checkbox"/> N/A – the event did not occur |

22. If other or more than one device/browser, describe what devices and browsers you used that resulted in difficulty:

23. Did the agent speak in a manner that allowed you to clearly hear the presentation?

- |                              |  |
|------------------------------|--|
| <input type="checkbox"/> Yes | <input type="checkbox"/> N/A – in-person event         |
| <input type="checkbox"/> No  | <input type="checkbox"/> N/A – the event did not occur |

24. Did the agent provide attendees the opportunity to ask questions?

*If you were the only attendee, were you given an opportunity to ask questions?*

- |                              |  |
|------------------------------|--|
| <input type="checkbox"/> Yes | <input type="checkbox"/> N/A – in-person event         |
| <input type="checkbox"/> No  | <input type="checkbox"/> N/A – the event did not occur |

25. Did you feel the virtual event format provided enough information for you to make an informed decision if you had been shopping for a health plan?

- |                              |  |
|------------------------------|--|
| <input type="checkbox"/> Yes | <input type="checkbox"/> N/A – in-person event         |
| <input type="checkbox"/> No  | <input type="checkbox"/> N/A – the event did not occur |

26. Overall, how would you rate the agent's delivery of the information via virtual event?

- |  |  |
|--|--|
| <input type="checkbox"/> 5 – Excellent | <input type="checkbox"/> 1 – Poor                      |
| <input type="checkbox"/> 4             | <input type="checkbox"/> N/A – in-person event         |
| <input type="checkbox"/> 3             | <input type="checkbox"/> N/A – the event did not occur |
| <input type="checkbox"/> 2             |  |

27. Explain your rating and what, if anything, could have been done to improve your virtual event experience:

### In-Person Event

28. 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.*

29. Was the Humana sales presentation video shown or played as part of the presentation?

*Answer No if no video was played at all or a video was played but it was not a Humana video.*

- |                              |  |
|------------------------------|--|
| <input type="checkbox"/> Yes | <input type="checkbox"/> N/A – virtual event           |
| <input type="checkbox"/> No  | <input type="checkbox"/> N/A – the event did not occur |

30. If the agent used a sales presentation video, was it played in its entirety?

- |   |  |
|---|--|
| <input type="checkbox"/> Yes, the video was played in its entirety          | <input type="checkbox"/> A video was not used to share information |
| <input type="checkbox"/> No, the agent only showed part of the video        | <input type="checkbox"/> N/A – virtual event                       |
| <input type="checkbox"/> The agent used a video that was NOT a Humana video | <input type="checkbox"/> N/A – the event did not occur             |

31. If the agent skipped part of the video, describe where the agent skipped (beginning, middle, or end) and what the agent stated about skipping that portion of the video:

*For example, if the agent stopped or fast forwarded the video, was it near the beginning, middle, or end? Did the agent say that the information was not important or did not apply to this plan?*

32. Did the agent experience any technical difficulties with the sales presentation video?

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

## Medicare Advantage Plans

33. Did the agent (or a video) explain that the Medicare Part B premium must still be paid when you are enrolled in a Medicare Advantage plan?

- Yes  N/A – Medicare Advantage plans were not presented  
 No  N/A – the event did not occur

34. Did the agent explain that to enroll in a Medicare Advantage plan, you must have Medicare Part A and Part B and live in the plan service area?

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

- Yes  N/A – Medicare Advantage plans were not presented  
 No  N/A – the event did not occur

35. Did the agent explain that preventive benefits are provided at no cost?

*Examples of preventive benefits include cancer screenings, colonoscopies, mammograms, etc.*

- Yes  N/A – Medicare Advantage plans were not presented  
 No  N/A – the event did not occur

## Prescription Drug Coverage

36. Was prescription drug coverage presented at the event?

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

37. Did the agent (or a video) disclose that members may be subject to a Late Enrollment Penalty?

*The late enrollment penalty is an amount added to your Medicare Part D monthly premium if you go 63 or more continuous days after your initial enrollment period into Medicare without prescription drug coverage.*

- Yes  N/A – prescription drug coverage was not presented  
 No  N/A – the event did not occur

38. Did the agent (or a video) explain Step Therapy?

*Step therapy is an approach intended to control costs and risks posed by the prescription drugs. Humana may require a member to try certain drugs first to treat a health problem before they'll cover more expensive drugs.*

- Yes  N/A – prescription drug coverage was not presented  
 No  N/A – the event did not occur

39. Did the agent explain how much members might pay for their prescription drugs?

- Yes  N/A – prescription drug coverage was not presented  
 No  N/A – the event did not occur

40. Did the agent explain the plan's formulary regarding specific prescription drug coverage?

*A plan's formulary is a list of prescription drugs, both generic and brand name, that are covered.*

- Yes  N/A – prescription drug coverage was not presented  
 No  N/A – the event did not occur

41. Did the agent explain that some prescriptions may require a plan's prior authorization before being covered?

*Prior authorization requires your doctor to obtain approval from the health plan before prescribing a specific medication.*

- Yes  N/A – prescription drug coverage was not presented  
 No  N/A – the event did not occur

42. Did the agent explain the prescription drug costs (i.e., deductible, initial coverage, catastrophic coverage, and/or coverage gap)?

*The coverage gap is also known as the 'donut hole'.*

- Yes  N/A – prescription drug coverage was not presented  
 No  N/A – the event did not occur

43. Did the agent explain Low Income Subsidy (LIS)?

*LIS is also known as 'Extra Help'.*

- Yes  N/A – prescription drug coverage was not presented  
 No  N/A – the event did not occur

44. Did the agent (or a video) explain that if the level of LIS changes, the plan premium may change?

- Yes  N/A – prescription drug coverage was not presented  
 No  N/A – the event did not occur  
 N/A – LIS not explained

45. Describe what the agent said about Medicare Advantage and/or Prescription Drug coverage:

### Medicare Supplement Plan

46. Were Medicare Supplement plans presented in detail at the event?

- Yes, presented plan information in detail  N/A – Medicare Supplement plans were not mentioned  
 No, brief mention that it is an option  N/A – the event did not occur

47. Did the agent explain that Medicare Supplement plans help pay original Medicare deductibles, coinsurances, and copays?

- Yes  No

N/A – Medicare Supplement plans were not discussed in detail

N/A – the event did not occur

48. Describe what the agent said about Medicare Supplement plans:

### Enrollment Periods/Network

49. Did the agent (or a video) explain enrollment and disenrollment periods?

*Enrollment periods are the specific times a member may enroll in a new plan and/or disenroll in a plan or make changes to their plan (i.e., Annual Election Period or AEP, Special Election Period or SEP, etc.).*

Yes

N/A – the event did not occur

No

50. Did the agent (or a video) discuss that there may be higher cost sharing or no coverage from the plan if the member receives care from out-of-network providers?

Yes

N/A – the event did not occur

No

### Compliance

51. Was the presentation in a healthcare location?

Yes

N/A – virtual event

No

N/A – the event did not occur

52. If the presentation was in a healthcare location, was it set up in a common area separate from the patient waiting room or patient care area?

Yes

N/A – virtual event

No

N/A – the event did not occur

N/A – not in a healthcare location

53. If the presentation was in a retail store near a pharmacy, was it set up at least 10 feet away from the pharmacy counter, pharmacy waiting area, or anywhere a patient may be waiting to fill prescriptions?

Yes

N/A – virtual event

No

N/A – the event did not occur

N/A – not near a pharmacy

54. Was it clear that the agent works for the company, agency, or Field Marketing Organization (sales agency) providing the Medicare Advantage plan, not for Medicare or the government?

Yes

N/A – the event did not occur

No

55. If it was not clear that the agent works for the company providing the Medicare Advantage plan, how did they introduce/portray themselves?

56. Did the agent discuss the Plan Star Ratings for the plan(s) being discussed?

*Only applies to Medicare Advantage and Prescription Drug Plans. The Centers for Medicare & Medicaid Services (CMS) uses a five-star quality rating system to measure the experiences Medicare beneficiaries have with their health plan and health care system – the Star Rating Program. Health plans are rated on a scale of 1 to 5 stars, with 5 being the highest.*

Yes

No

N/A – plan was new and Star Ratings were not available

N/A – Medicare Advantage and Prescription Drug Plans were not presented  
 N/A – the event did not occur

**57. 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

**58. Describe the food items offered or served:**

**59. 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

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

**61. 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):**

More than \$15

N/A – food or gifts were not provided

Less than or equal to \$15

N/A – the event did not occur

**62. Did the agent use a sign-in sheet at the in-person event?**

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

**63. Did the sign-in sheet or the agent in any way state or suggest that it is required to fill out a sheet as a pre-requisite to attend the in-person event?**

*Select all that apply. The agent may use a sign-in sheet/roster; however, it must state 'optional' on the form. Contact information must be optional. Answer No if the agent accepted your refusal to give the information. Sign-in sheets requesting your name are acceptable as long as you are not required to provide your contact information.*

Yes, the agent verbally stated that this information was required in order to attend the event

Yes, the agent required a Permission to Contact form to be filled out in order to attend the event

Yes, the agent used a sign-in sheet that did not state "optional"

No

Yes, the agent required a Scope of Appointment form to be filled out in order to attend the event

N/A – virtual event

N/A – the event did not occur

**64. If yes, describe the agent's statements and/or actions that put pressure on attendees to sign something to attend the in-person event or complete a sign-in sheet:**

**65. Did the agent make disparaging remarks about Humana or another Plan/Part D sponsor?**

Yes

N/A – the event did not occur

No

66. If yes, please list what was said:

67. Did the agent make any absolute or superlative statements about the plan or health plan carrier that they represent such as the plan is "the best", "the highest-rated", "provides more than any other plan", "is one of the best", etc.?

Yes

N/A – the event did not occur

No

68. If yes, record the exact statement(s) made and/or the title of any marketing material in which you saw the statement:

69. Did the agent market non-healthcare products during the event?

*Examples of non-healthcare products include annuities, life insurance, financial planning, etc.*

Yes

N/A – the event did not occur

No

70. If yes, clearly describe what products were marketed:

71. Did the Medicare Advantage plan material provided to you contain the CMS marketing identification number?

*Applies to Medicare Advantage and Prescription Drug plan material (not Medicare Supplement/Medigap plans). Material that describes plan benefits, premiums, or cost sharing must have a Medicare approval number that may be on the front, back, or inside of the material. Example: Y0040 GHHJYRKTE*

Yes

N/A – marketing materials were not provided

No

N/A – Medicare Advantage materials were not provided

N/A – virtual event

N/A – the event did not occur

72. List the title of all document(s) that did not have the CMS marketing material ID present:

73. List the title of every document or piece of marketing material provided to you:

*Upload a copy of the front cover of each document or brochure AND list the title of each.*

74. Did the agent email you a personal URL as part of the Digital Marketing Material Guidebook?

*The Digital Marketing Material Guidebook contains all the information required by CMS when an enrollment application is provided.*

Yes

N/A – in-person event

No

N/A – the event did not occur

75. Did the Medicare Advantage plan material provided to you by email contain the CMS marketing identification number?

*Applies to Medicare Advantage and Prescription Drug plan material (not Medicare Supplement/Medigap plans). Material that describes plan benefits, premiums, or cost sharing must have a Medicare approval number that may be on the front, back, or inside of the material. Example: Y0040 GHHJYRKTE*

Yes

N/A – Medicare Advantage materials were not shown or provided

No

N/A – materials were shown on-screen during the virtual event

N/A – in-person event

N/A – the event did not occur

76. List the title of every paper document or piece of marketing material provided to you by email or shown to you on-screen for a virtual event:

*Upload a copy of the front cover of each document or brochure AND list the title of each. If marketing materials were shown to you on screen, describe the information you saw AND upload photos or screenshots of the on-screen materials.*

77. Did the agent make any statements that were inappropriate, inaccurate, or use "scare tactics" to persuade attendees to fill out a future consent to contact form, schedule an appointment, or enroll in the plan?

Yes

N/A – the event did not occur

No

78. If yes, describe the inappropriate statements, inaccurate statements, or scare tactics used:

79. Did the agent ask for referrals (names and contact information)?

Yes

N/A – the event did not occur

No

80. Was a health screening conducted, or were any health screening questions asked that could give the impression of 'cherry picking'?

*Examples of health screenings can include blood pressure screenings, blood glucose screenings, body mass index (BMI) screenings, and/or questions related to prior and current health conditions/family health history. Cherry picking is the practice of trying to select individuals with little to no health concerns to enroll over someone with health concerns.*

Yes

N/A – the event did not occur

No

81. If yes, explain in detail what screening was done, what questions were asked, and if results were provided:

82. If there were multiple attendees during the virtual event, did the agent ask questions that would cause a consumer to reveal protected health information?

*For example, agents should not ask attendees to provide their Medicare ID number, the name of their doctor(s), or prescriptions they are taking.*

Yes

N/A – I was unsure how many attendees were present

No

N/A – I was the only attendee

N/A – in-person event

N/A – the event did not occur

83. If yes, explain in detail what questions the agent asked:

84. If there were multiple attendees during the virtual event, did the agent complete any enrollments at the conclusion of the presentation while others were on the line?

*For example, the agent should not ask attendees who are ready to enroll in the plan to stay on the virtual meeting platform in order to go through the application with others on the line.*

Yes

N/A – I was unsure how many attendees were present

No

N/A – I was the only attendee

N/A – in-person event

N/A – the event did not occur

## Overall

85. Based on your visit today, rate your overall impression of the agent:

Exceptional

Good

Poor N/A – the event did not occur

86. Specifically explain why the experience was Exceptional, Good, or Poor:

87. Based on your experience with the agent, how likely would you be to recommend the company to a friend or family member?

 10 – Highly likely 4 9 3 8 2 7 1 6 0 – Highly unlikely 5 N/A – the event did not occur

88. Provide a detailed summary of the interaction with the agent, 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, including any questions the agent asked attendees.*

### Incomplete Shops

89. 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.*

90. Record the time you left the event:

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

91. 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 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

92. If other, please explain:

93. Provide a detailed description of your efforts to find and gain access to the event and why you were unable to complete the secret shop:

94. Provide the address and a general description of the event location (or virtual event details):

95. Was there a representative from Humana available?

*For an unsuccessful virtual event, answer Yes if someone representing Humana came on the line to inform you the event was cancelled.*

 Yes N/A – the event did occur No

96. If a Humana representative was available, record the name and provide the business card information, if possible:

*Upload the business card if available.*

97. If a Humana representative was not available, provide the name of the person you spoke

**with at the event:**

*Enter N/A if the event occurred, you did not speak with anyone at a virtual event, or if a Humana representative was available.*

**END OF QUESTIONNAIRE**