

# HEALTHMARKETS

## PRE-65 FACE TO FACE

# INSTRUCTIONS

## QUESTIONNAIRE

HealthMarkets is one of the largest independent health insurance agencies licensed to sell individual and supplemental insurance plans across the U.S. You will schedule a one-on-one meeting with a HealthMarkets agent and allow them to present options and make recommendations of health plans available through HealthMarkets. Your observations will help ensure adherence to sales and marketing guidelines.

### Before You Begin

- Review your shop confirmation
- Know your scenario (background info)
- Understand the minimum requirements before submitting an unsuccessful shop

### Don't Forget!

- Contact your assigned agent
- Follow your scenario
- Upload agent's business card and other materials provided with your report



### General Requirements

- You must be 20-63 years old to complete this assignment.
- Read all instructions and the entire questionnaire before you complete the shop.
- Do not complete an assignment with any agent you have previously met.
- Request to meet with the agent in person. If they only offer phone meetings or virtual meetings (using online meeting software such as Zoom), you must accept.
- Do not enroll in a plan (this is an observational shop).
- Check your shop confirmation for the following:
  - ✓ Assigned agent's name and zip code to use to look up the agent's phone number
  - ✓ County you must say you live in (this is the agent's service area)
- Understand this is a two-part assignment with separate assignment numbers for each part:
  - **Assignment #1 (Setting the Appointment)** will be provided to contact an agent to set up the meeting.
  - **Assignment #2 (Meeting with the Agent)** will be provided after you have submitted the Setting the Appointment report.
- Submit each report to [shopperhub.cxgroup.com](https://shopperhub.cxgroup.com) within 12 hours of successfully completing it.
- Retain all documentation for six months following your shop.
- You or your immediate family members cannot currently nor have ever worked for nor have ever been contracted as an agent of HealthMarkets.



## Instructions for Assignment #1 (Setting the Appointment)

### Step #1: Go online to get the agent's phone number to schedule the appointment

- Within 24 hours of being assigned the shop, visit [healthmarkets.com](https://healthmarkets.com) and click on "FIND AN AGENT" in the upper right-hand corner.
- Enter the zip code listed in your shop confirmation to pull up a list of nearby agents.
- Find your assigned agent in the list (the agent's name will be listed in your shop confirmation).

### Step #2: Call the agent to schedule a meeting

- Become familiar with the required scenario (background information) below before calling the agent so that you understand how to respond to questions.
- Within 24 hours of being assigned the shop, call the phone number you found for your assigned agent. Call during business hours Monday-Friday.
  - Say you would like to meet with the agent to get information on the health insurance plans available. Do not specify a specific insurance company.
  - Tell the agent you live in the county listed in your shop confirmation.
- Use your real name, phone number, and address if this is your first HealthMarkets assignment.
  - Use an alias name, alias address, and different phone number for each additional shop. Make sure the different phone number is one you can be reached at.
  - Remember the alias name and address. You will use it when meeting with the agent.
- Request the meeting within 3 days. If not available within 3 days, accept the next available date.
  - If the assigned agent is not available to meet but refers you to another agent, you must accept and reach out to the other agent to request a meeting.
- Request to meet in person. If they cannot meet in person, accept a phone or virtual meeting.
  - If offered a phone or virtual meeting, ask to schedule a future date/time for the meeting to take place. Do not complete the meeting during your initial call.
  - If offered an in-person meeting and you live in the county listed in your shop confirmation, you may meet with the agent at your home or in a public place. If you do not live in that county, specify a public place in that county to meet.
- If asked how you received their number, say via an online search that routed you to [healthmarkets.com](https://healthmarkets.com).

### Unable to make an appointment (unsuccessful calls)

- At least two call attempts are required if the phone is not answered (voicemail reached).
- Only one call attempt is required if the listed phone number is incorrect, the agent refuses to meet with you, or the agent indicates they no longer sell for the company.
- If you get voicemail, leave a message with your name, contact number, and a statement that you are interested in meeting to get information on the health insurance plans available.
- Wait 48 hours for a return call. If you do not hear from the agent within 48 hours, call again and leave another voicemail with the same information.
- Wait another 48 hours for a return call. (This will be a total of 2 call attempts across 4 days.)

### Step #3: Submit assignment #1 (Setting the Appointment)

- Use the chart below to determine when you should submit your first assignment.

Outcome of agent contact	Action you should take
I was able to schedule an appointment with either the assigned agent or a referred agent.	Submit assignment #1 online. CX Group will then send you the second assignment number.
I'm playing phone tag or actively working with an agent to schedule an appointment.	Do not fill out assignment #1 until you either have an appointment date set or you are sure you will be unable to schedule an appointment.
I've left two voicemails 48 hours apart but have not received a call back from an agent. It's been 96 hours since my first voicemail was left.	Submit assignment #1 online, and receive \$2. This ends the entire assignment.
I wasn't able to schedule an appointment because the listed phone number was incorrect, the agent refused to meet with me, or the agent no longer sells for the company.	Submit assignment #1 online and receive \$2. This ends the entire assignment.



## Instructions for Assignment #2 (Meeting with the Agent)

### ACA Consent (Consumer Consent and Eligibility Application Confirmation)

- The agent should get an ACA consent to speak with you about insurance plan options. This can be done via a paper or emailed form or by phone.
  - This form captures your consent to speak to the agent about plans and documents your name, their name, the reason for the meeting, etc.
  - If done by paper or email, upload a copy of the completed form with your report.

### Meeting with the agent

- You will meet with the agent for up to 60 minutes. Do not rush the agent or make comments regarding the length of the presentation. If asked, you have plenty of time.
- If you attend a virtual meeting, follow the agent's instructions for connecting to the meeting.
- Stay alert, and pay attention. Act as if it is the first time you're hearing this information.
- Take notes during the presentation. Say you would like to remember what was discussed.
- Write down all companies/plan names recommended (i.e., discussed in some detail).
  - Make sure you understand the types and names of plans being discussed and recommended (ask questions to clarify the information if necessary).
- Stick to the scenario. Do not embellish the story or volunteer information, as this may prompt the agent to ask questions you cannot answer, or you could become ineligible for a plan.
- Do not sign up for a plan. If asked, tell the agent you would like to think about it before deciding.
- Accept any marketing materials, consumer information/enrollment packets, or gifts offered.
- Do not provide your social security number for any reason.

## Critical items and information to capture during the meeting

- **Agent's contact information:** Get the agent's business card to upload with your report.
- **Marketing material:** Request copies of any marketing material/brochures to upload. These can be sent by email for a phone or virtual meeting.
- **Proposals/price quotes:** If you are given or emailed a proposal that includes price quotes for the plans recommended, upload the entire quote with your report.
- **Gifts:** Accept any gifts the agent offers. If there are conditions for getting the gift, such as you must sign up in order to receive it, you can decline.
- **Agent representation:** Is it clear who the agent works for? They should introduce themselves as a licensed insurance agent/producer working for HealthMarkets.
- **Absolute statements:** Agents are not permitted to make statements that single out specific companies. Absolute statements tend to elevate a single plan/provider above others.
  - Prohibited absolute statements: "the best available," "more coverage than any other plan," etc.
  - Permitted qualified statements: "one of the best available," "among the highest rated plans available today," etc.



## Scenario (Background Information)

### Scenario: In need of a new health insurance plan

- Role-play as an individual who needs a new health insurance plan for your family.
  - You must act open to any insurance company or plan the agent presents as an option.
- You are losing your existing health coverage (laid off or terminated from your job).
- Use your real age and birthdate. You live in the county listed in your shop confirmation.
- Choose one of the following financial profiles based on your age:
  - **Scenario 1 (age 20-49 only):** Your income is approximately \$100,000. You do not qualify for Medicaid or state assistance. You have 2 dependent children.
  - **Scenario 2 (age 50-63 only):** Your income is approximately \$100,000. You do not qualify for Medicaid or state assistance. You are looking for health insurance for yourself and/or your spouse. You have no dependent children.
- If asked about your budget for a plan, you can use your own current insurance budget (current plan pricing varies, so there should be a solution for every budget).
- You want prescription drug coverage.
- If asked about medication, tell the agent you take one of the medications listed below.
  - Daily for high cholesterol: Plavix 75mg, Crestor 5mg, or Lipitor 10mg
  - Daily for hypothyroidism: Armour 60mg
- You are relatively healthy and see a physician a couple of times a year.
  - Give the name of your doctor if asked (look one up in advance if you do not have one). The agent may look them up to see if they participate in the plan.
  - If the doctor is not in the network, indicate you are open to seeing a new doctor.



# QUESTIONNAIRE

Meeting date:

Meeting start time:

Meeting end time:

## Appointment

1. How long did it take for you to connect with an agent (or other representative) to schedule the appointment?

*If you made the appointment during the initial phone call, answer 'Same day'. If you had to leave a voicemail, answer based on the agent's initial outreach to you, even if you missed their first contact attempt.*

- Same day
  More than 2 business days  
 Next business day
  N/A – the meeting did not occur  
 Within 2 business days

2. Date and time you initially contacted the agent:

*This is the date and time you first contacted the agent by phone. Required format: 12/15/2022 2:20 PM*

3. Date and time you connected with an agent (or other representative) to schedule the appointment:

*This is the date and time you spoke to the agent to schedule the appointment. If you had to leave a voicemail, enter the date and time of the agent's initial outreach to you, even if you missed their first contact attempt. Required format: 12/17/2022 9:00 AM*

4. When setting the appointment, did anyone other than the agent assist?

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

5. If yes, list the information they requested from you and provided to you:

6. Date and time of your meeting with the agent:

*Required format: 12/19/2022 11:30 AM*

7. Name of the agent you met with:

*Include the agent's first and last name.*

8. Agent's business card or contact information:

*If you obtained a business card, please type in any information from the card, including the agent's name, title, contact information, etc., AND upload a copy of it. If you did not obtain a business card, enter any contact information you have for the agent (e.g., phone number, mailing address, email address, etc.).*

9. Where/how did you meet with the agent?

*Select 'Virtual meeting' if the meeting took place using video conferencing software (Zoom, Skype, etc.).*

- Home
  By phone  
 Public place
  Virtual meeting  
 Agent's office
  N/A – the meeting did not occur

10. If the meeting was in a public place, provide the location name AND address:

11. Did the agent arrive at the agreed upon appointment time?

- Yes, the agent was on time  
 No, less than 5 minutes late  
 No, 5-9 minutes late  
 No, 10-20 minutes late  
 No, more than 20 minutes late  
 N/A – the meeting did not occur

12. If the agent was late, did they contact you to let you know they would be late?

- Yes  
 No  
 N/A

13. If the agent was late, what was the reason they provided for being late?

## Presentation

14. Did the agent use a formal, branded (HealthMarkets, UnitedHealthOne, UnitedHealthcare, or SureBridge) brochure that included summaries of the plan descriptions and details to present the plan material?

- Answer Yes if the agent used a branded company booklet or Summary Plan Description to present the plan.
    - A company booklet is a general handout, brochure, or folder with health insurance information.
    - A Summary Plan Description is a document that outlines what the plan provides and how it operates.
  - Answer No if the agent did not use a branded company booklet or Summary Plan Description to present the plan.
- Yes  
 No  
 N/A – phone or virtual meeting  
 N/A – the meeting did not occur

15. What material did the agent share or use during the presentation?

*Include the title or a description of the material. If no material was shared or used to present the plan information, please state that.*

16. Did the agent leave or email copies of the materials they presented with you?

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

17. List the title and upload a copy of every document that was provided before, during or after your meeting:

*Upload a copy of the front cover of each piece of marketing material (or price quote) provided. The marketing material (or price quote) may be emailed to you or given to you in person. Enter N/A if nothing was provided.*

18. Did the agent ask for your household size and total annual household income?

*Household size equals the number of individuals living with you that are considered your dependents.*

- Yes, asked both household size and income  
 No, did not ask about household size or income  
 No, only asked household size  
 N/A – the meeting did not occur  
 No, only asked income

19. Did the agent mention anything about a subsidy to assist with health insurance premiums?

*A subsidy is financial assistance that helps pay for the deductible, coinsurance, and copay for a plan purchased through the Health Insurance Marketplace.*

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

20. If yes, did the agent explain how the subsidy is calculated and how it works?

*Example explanation: The estimated subsidy is determined based on total annual household income and includes income from you, your spouse (if any), and tax dependents (if any), even if you/they are not paying for health insurance. It is intended to provide financial help as a premium tax credit for ACA plans purchased through the Health Insurance Marketplace.*

- Yes  
 No

N/A

**21. Did the agent ask questions to determine your current insurance situation?**

- *Example questions: "What type of health coverage do you currently have?", "How much is your current monthly premium?", "Why are you looking for coverage at this time?", etc.*
- *Answer Yes if these types of questions were asked at any time (when trying to set an appointment or during the meeting).*

Yes

N/A – the meeting did not occur

No

**22. Did the agent ask if you had a qualifying life event, such as a marriage, birth/adoption, recent move, involuntary loss of coverage, etc.?**

*As defined by the Affordable Care Act, qualifying life events grant a period of time (Special Enrollment Period) when an applicant may apply for an insurance plan outside the Open Enrollment period.*

Yes

N/A – the meeting did not occur

No

**23. Did the agent ask fact-finding questions to determine your "wants" and plan preferences?**

*Example questions: "Do you want medical, dental, and/or vision?", "What is important to you?", "How have you used your past coverage?", etc.*

Yes

N/A – the meeting did not occur

No

**24. Did the agent ask if you have used any tobacco or nicotine substitutes in the last 12 months?**

Yes

N/A – the meeting did not occur

No

**25. Did the agent ask if you have any pre-existing conditions you want to ensure would be covered?**

Yes

N/A – the meeting did not occur

No

**26. Did the agent ask if you have any prescriptions you want to ensure would be covered?**

Yes

N/A – the meeting did not occur

No

**27. Did the agent explain the options available in the individual insurance market, including the Affordable Care Act (ACA) plans?**

*You have the ability to purchase ACA (Obamacare) plans through the Health Insurance Marketplace or non-ACA plans through private insurers.*

Yes

N/A – the meeting did not occur

No

**28. Did the agent ask about your dental and vision needs?**

Yes

N/A – the meeting did not occur

No

**29. Did the agent ask about additional supplemental insurance needs/wants?**

*To help determine your additional supplemental insurance needs, the agent may ask about your history of illnesses, hospitalizations, surgeries, income needs if sick or injured, etc. Examples of additional supplement insurance include but are not limited to:*

- *Hospital & Doctor Fixed Indemnity Plan*
- *Safe Trip Travel Protection*
- *Critical Illness Plan*
- *Accidental Injury Plan*

- *Supplemental Accident Insurance Benefit*

Yes  
 No

- *Hospital Indemnity Insurance*

N/A – the meeting did not occur

**30. Did the agent ask questions to determine your additional life insurance needs/wants?**

*Example: "Do you feel you have enough life insurance?"*

Yes  
 No

N/A – the meeting did not occur

**31. Did the agent ask about your budget?**

Yes  
 No

N/A – the meeting did not occur

**32. What product(s) were discussed/recommended during your meeting?**

- *Select all that apply. Only select products recommended (discussed) as being an option to fit your needs. Do not select products just mentioned as being available.*
- *Supplemental coverage plans are those that are standalone (a la carte) offerings and are typically added on to a full health insurance plan for an additional cost.*

ACA Medical Plan (Obamacare) (medical plan)  
 Short Term or Fixed Indemnity Medical/Non-ACA Medical Plan (medical plan)  
 Dental Plan (standalone plan)  
 Vision Plan (standalone plan)

Supplemental Coverage (Prescription Drug, Hospital, Critical Illness, Accident, Travel, etc.)  
 Other  
 N/A – no specific product was discussed or recommended  
 N/A – the meeting did not occur

**33. List specifically the product(s) that were recommended during the meeting:**

- *List the carrier, plan type, and specific plan name (if known) for each selection you made in the previous question.*
- *Example: UnitedHealthOne Plan; Supplemental Hospital Insurance (Health ProtectorGuard Choice Value)*
- *Note: Specific product information may be discussed during your appointment and/or sent to you via email after the appointment.*

**34. Did the agent recommend an ACA medical plan or a non-ACA (Short Term Medical or Fixed Indemnity) plan through a private insurer?**

*ACA plans are offered through the Health Insurance Marketplace. During the SEP (Standard Enrollment Period), you would need to have a qualifying life event to be eligible for an ACA plan. You would be eligible for a non-ACA plan regardless of whether you have had a qualifying life event.*

ACA medical plan (Obamacare)  
 Non-ACA medical plan (through a private insurer)  
 Both

N/A – no medical plan was discussed or recommended  
 N/A – no specific product was discussed or recommended  
 N/A – the meeting did not occur

**35. Did the agent explain your financial responsibilities under the recommended plans?**

*i.e., deductibles, coinsurance/copays, coinsurance maximums, etc.*

Yes  
 The agent highlighted financial responsibility for some of the expenses, but not all  
 No

N/A – no specific product was discussed or recommended  
 N/A – the meeting did not occur

**36. Did the agent tell you how to find out if your physician was in-network with the recommended plans or offer to check for you?**

Yes  
 No

N/A – no specific product was discussed or recommended

N/A - the meeting did not occur

**37. Which of the following carrier limitations and exclusions or cost sharing topics did the agent discuss?**

*Select all that apply.*

Provider network

Enrollment and disenrollment process

Enrollment periods

Some services are not covered for certain conditions

Some services may require you to pay a copayment

None of the above

N/A – no specific product was discussed or recommended

N/A - the meeting did not occur

**38. If the agent recommended a non-ACA plan and/or supplemental health insurance, did they advise of any waiting periods or pre-existing condition limitations on any of the recommended coverage?**

*A non-ACA plan is a short term medical plan with pricing based on location and medical underwriting. A supplemental health insurance plan is an extra or additional insurance that you can purchase to help pay for services and out-of-pocket expenses that your regular insurance does not cover. Examples include preventive care, hospitalization, maternity, mental health, prescription drugs, etc.*

Yes

No

N/A – non-ACA or supplemental plans not discussed or recommended

N/A – no specific product was discussed or recommended

N/A – the meeting did not occur

**39. If waiting periods or pre-existing condition limitations were mentioned, on which product(s) was a waiting period or limitation mentioned?**

**40. If the agent recommended a non-ACA plan and/or a supplemental health insurance plan, did they advise that the recommended coverage was underwritten and may not cover pre-existing conditions?**

Yes

No

N/A – non-ACA or supplemental plans not discussed or recommended

N/A – no specific product was discussed or recommended

N/A – the meeting did not occur

**41. Was prescription drug coverage presented by the agent?**

Yes

No

N/A – no specific product was discussed or recommended

N/A – the meeting did not occur

**42. Did the agent mention how much you might pay for your prescription drugs by discussing copay, coinsurance, tiers, etc.?**

Yes

No

N/A – prescription drug coverage was not discussed

N/A – no specific product was discussed or recommended

N/A – the meeting did not occur

**43. Did the agent discuss the effective dates of the recommended plans?**

Yes

No

N/A – no specific product was discussed or recommended

N/A – the meeting did not occur

44. Did the agent address when you can change or cancel plans?

- Yes  N/A – no specific product was discussed or recommended  
 No  N/A – the meeting did not occur

45. Did the agent specify if any of the recommended plans ended after a certain amount of time or on a specific date?

- Yes  N/A – no specific product was discussed or recommended  
 No  N/A – the meeting did not occur  
 N/A – only ACA plans discussed or recommended

46. If yes, on which plan(s) did the agent advise a specific end or term date?

## Compliance

47. Was a Consumer Consent and Eligibility Application Confirmation form completed prior to the appointment or prior to the ACA plan discussion taking place?

*Upload a copy of the completed form (if a paper or emailed version was completed).*

- Yes, prior to the appointment  No, after the discussion on the day of the appointment  
 Yes, before the discussion on the day of the appointment  No, not completed  
 N/A – the meeting did not occur

48. If the ACA consent was given by phone, which of the following were requested?

*Select all that apply.*

- A description of the scope/purpose of the meeting  Option to rescind the consent  
 Duration of the consent  N/A – paper or emailed consent form completed  
 Date the consent was given  N/A – a consent form was not completed by phone, paper, or email  
 My name  N/A – the meeting did not occur  
 The agent's name

49. If additional coverage and/or supplement health insurance was recommended, which of the following did the agent explain?

*Select all that apply. Examples of additional coverage options and supplement insurance plans include but are not limited to:*

- Dental and/or Vision Plans*  *Accidental Injury Plan*
  - Hospital & Doctor Fixed Indemnity Plan*  *Supplemental Accident Insurance Benefit*
  - Critical Illness Plan*  *Hospital Indemnity Insurance*
  - Travel Protection*
- Optional for an additional premium  N/A – supplemental insurance plans were not discussed or recommended  
 Not required to purchase health insurance  N/A – no specific product was discussed or recommended  
 May be offered through a separate insurance carrier  N/A – the meeting did not occur  
 None of the above

50. Did the agent portray the plan(s)/package as one all-inclusive price?

- Answer Yes if the agent bundled pricing and quoted a single price covering multiple plan types (example: \$300 a month for health, dental, and vision insurance).*
- Answer No if the agent broke the cost out and provided a price for each plan type individually (example: \$150 for health insurance, \$75 for vision insurance, \$75 for dental insurance, etc.).*

- Yes  
 No  
 N/A – supplemental insurance plans were not discussed or recommended

- N/A – no specific product was discussed or recommended  
 N/A – the meeting did not occur

**51. Did the agent clearly break out pricing for each recommended product?**

- Yes, I was given a breakdown of each recommended plan's price  
 No, I was under the impression that the agent's recommendation was an all-inclusive package  
 No, I was aware the agent was offering several plans together, but a breakdown of each plan's price was never provided

- N/A – supplemental insurance plans were not discussed or recommended  
 N/A – no specific product was discussed or recommended  
 N/A – the meeting did not occur

**52. If yes, list the exact provided pricing for the offering presented:**

**53. Did the agent clearly specify the name of the insurance carrier for each recommended product?**

- Yes  
 No  
 N/A – no specific product was discussed or recommended  
 N/A – the meeting did not occur

**54. Did the agent advise of any application fees?**

*This only applies to non-ACA medical plans. Answer Yes if you were specifically told that enrolling in a non-ACA medical plan was free (no application fees).*

- Yes  
 No  
 N/A – non-ACA plans not discussed or recommended  
 N/A – no specific product was discussed or recommended  
 N/A – the meeting did not occur

**55. If yes, detail the application fees discussed:**

**56. Was it clear that the agent worked for HealthMarkets, not the Marketplace (federal or state based exchange) or the insurance carrier they were offering plans for?**

- It was clear that the agent is appointed to sell insurance provider (carrier) plans, but works for HealthMarkets  
 It was stated or implied that the agent works for the actual insurance provider (carrier)  
 It was stated or implied that the agent works for the marketplace  
 It was not clear who the agent works for  
 N/A - the meeting did not occur

**57. Did the agent offer you any gift(s)?**

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

**58. If yes, describe the gift(s) provided and what you were required to do to receive the gift(s), if anything:**

**59. If a gift(s) was provided, what would you estimate the total value of the gift(s) to be?**

- Less than \$15  
 More than \$15  
 N/A

**60. Did the agent make any absolute statements about their plan (for example, this plan is "the**

best" or "provides more than any other plan")?

- Yes  
 No

N/A – the meeting did not occur

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

62. If yes, in what context were the absolute marketing statements made?

- Part of the agent's statements  
 In response to my question  
 Appeared in the presentation  
 Appeared in marketing materials provided

The statement appeared or was made in some other way  
 N/A

63. Did the agent do or say anything to pressure you to sign up, fill out an enrollment form, or make a decision?

- Yes  
 No

N/A – the meeting did not occur

64. If yes, record exactly what the agent did or said that made you feel pressured:

65. Did the agent make inappropriate statements or use "scare tactics" to persuade you to enroll in their plan?

- Yes  
 No

N/A – the meeting did not occur

66. If yes, record the exact inappropriate statement(s) that were made or scare tactics used by the agent:

67. Did the agent engage in any type of discriminatory behavior such as asking you questions about your health status, race, religion, gender, etc.?

- Yes  
 No

N/A – the meeting did not occur

68. If yes, please describe what discriminatory behavior(s) you feel the agent engaged in and why:

## Consumer Experience

69. Did the agent react positively when you indicated that you needed time to 'think about it' before making a decision?

- Yes  
 No

N/A – the meeting did not occur

70. If no, what did the agent tell you?

71. Did you feel the agent made a recommendation that met the health insurance needs you expressed?

- Yes  
 No

N/A – no specific product was discussed or recommended  
 N/A – the meeting did not occur

72. Did the agent present the information in a manner you could understand?

Yes N/A – the meeting did not occur No

73. If no, provide details on any information you found confusing:

74. Did you feel the agent made a recommendation that was within your budget?

 Yes N/A – no specific product was discussed or recommended No N/A – the meeting did not occur

75. Rate your overall impression of the agent:

 10 – Excellent 4 9 3 8 2 7 1 – Poor 6 N/A – the meeting did not occur 5

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

 10 – Extremely likely 4 9 3 8 2 7 1 6 0 – Not at all likely 5 N/A – the meeting did not occur

77. Provide a detailed summary of your meeting with the agent and any comments to explain your rating of the agent:

*Provide details regarding the conversation; what was covered in the presentation, what questions were asked, and what the agent said about your insurance options. Also include why you rated the agent the way you did.*

## Incomplete Shops

78. What date and time was your appointment scheduled with the agent?

*Required format: 12/15/2022 2:20 PM. Enter N/A if the meeting occurred.*

79. Where/how were you scheduled to meet with the agent?

*If a public place, include the business name and address. Enter N/A if the meeting occurred.*

80. How long did you wait for the agent?

*Enter N/A if the meeting occurred.*

81. Describe any effort you made to contact the agent during the time you waited:

*Enter N/A if the meeting occurred.*

82. What name did you give the agent when you scheduled the appointment?

*Enter N/A if the meeting occurred.*

END OF QUESTIONNAIRE