HUMANA

INFORMAL SALES/MARKETING EVENT

INSTRUCTIONS • QUESTIONNAIRE

Visit an Informal Sales Event table or other setup by an agent selling Humana. The agent may have a Humana banner in place, or they may be selling multiple carriers, one being Humana. The agent will share information about Medicare Advantage Plans in an informal manner. You will present a scenario and have a brief conversation with the agent, observe their activity with other people in the area, and collect any marketing material available.

Before You Begin

- Review your shop confirmation
- Know the date/time to arrive
- Know your scenario (background info)

Don't Forget!

- Arrive on time for the event
- Present the correct scenario
- Collect available 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.
- Shop on the date and time listed in your shop confirmation. There are no makeup days.
- Spend a minimum of 20 minutes making observations and interacting with the agent.
- Present the correct scenario.
- 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.
- Get the agent's business card and any marketing material available to upload with your report.
- Submit your report to shopperhub.cxgroup.com within 12 hours of completing the shop.
    - This event is for information only. When rating the agent in your questionnaire, do not rate them lower because the event lacked detail and education. There will not be a formal presentation or a detailed discussion of Humana's products. The agent will have informal interactions with people who request information or future follow-up.
    - If you are unable to complete the assignment because the event did not occur (agent did not show up to host the event, location confirms there is no event scheduled for that day, etc.), you must fill out the questionnaire for payment to be made.
- 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)

Present yourself as a Medicare-eligible individual looking for a Medicare Advantage Plan with Prescription Drug Plan (MAPD). Individuals become eligible for Medicare at age 65. This shop requires you to be (or role-play to be) an individual who is over 65 and currently on Original Medicare only.

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 physician rarely.
  - Be prepared to provide the name of your doctor so the agent may verify if they participate in the plan. If your doctor is not in the plan, 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, <u>or</u> Lipitor 10mg
  - Daily for high blood pressure: Metoprolol 100mg
  - Monthly for osteoporosis/bone loss: Boniva 150mg (only for women)

Shopping for a Loved One

If you are not comfortable role-playing as 65+, you will role-play as an individual shopping for a Medicare Advantage with Prescription Drug Plan for a loved one (e.g., your mother or father).

- Use the same scenario criteria 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

Step #1: Locate a table staffed by an agent selling Humana (they may also sell other carriers)

- The table can be set up anywhere within the venue, generally in a high-traffic area. It is your responsibility to locate the table by walking around the entire location.

    - Look for the Humana logo on a tablecloth, poster, or marketing materials at the table.
    - Agents can sell more than one insurance carrier; find an agent who sells Humana, even if they are also selling other carriers.
    - If it's unclear whether the table/agent is for Humana, ask the agent if they have Humana information. Ask this only after you have observed the table activity and when you are ready to approach and interact with the agent.
- If you cannot find the table, 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.'
    - If the manager/person in charge confirms there is no event/agent that day, you may leave. Get the name and job title of the person you speak to.
- If the event area is set up but the agent is not there, stay in the area for 20 minutes to see if they return.
    - If there is a sign indicating they will be longer than 20 minutes, you may leave.
    - If there is no sign indicating a timeframe for return, ask a manager or someone in charge if the agent is present.
- If more than one agent has a table set up, walk by each table and glance to see if Humana material is available.
    - If both tables have Humana materials, shop one of the agents and collect their business card and marketing materials.
    - Stop by the other table only to collect the second agent's business card and marketing materials. Do not speak with the second agent about the plan.
    - Upload both business cards with your report.
    - Upload a copy of the front cover of each unique marketing brochure received.
    - Identify in your report which agent provided which marketing material.
- If an agent you have previously shopped shows up to host the event (or is on-site 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.

Step #2: Make your first observations by doing an initial walk-by

- Do not walk directly up to the table when you first locate it. Walk by slowly and glance at it as if to determine what it is about, but do not stop and do not say anything to the agent initially.
    - This initial walk-by is used to see if the agent initiates contact by calling out to you to come over to discuss their products or if they wait for you to approach them.
- Agents typically stand or sit at the table and wait for individuals to approach with questions.
    - Agents are not permitted to call out to individuals walking by to solicit their time to hear about Humana. They must wait for people to approach them for information.
- The agent should not motion you over to the table, approach you to start a conversation, or give you any marketing material without prompting.

    The agent may extend a greeting or acknowledgement as you walk by, such as, "Good morning/afternoon/evening," or, "Good morning. That's a lovely dress." These are considered normal social comments that are acceptable.

Step #3: After walking by the table, discreetly observe table activity for 5-10 minutes

- Once you walk by, find a location near the table where you can hear and observe the activity for 5-10 minutes in a natural way (e.g., look at merchandise on nearby shelves, appear to be doing something on your phone, etc.).
- Listen and watch carefully as the agent interacts with others walking by the table.
  - Are they approaching people or handing out marketing material without being asked?
  - Are they using business reply cards or other contact information collection forms?
  - Are they holding a raffle, giving away gifts, or collecting giveaway entries?

Step #4: Approach the table and interact with the agent

- After making your observations, approach the table and ask what the information is about.
  - Once the conversation begins, express your interest in the plans and use your scenario (background information) when answering questions.
- Important! If the agent does not talk about Humana, indicate that you have a friend with Humana who really likes their plan and ask if they have information about Humana plans.
  - If they do not have Humana information, finish the interaction about the other carrier(s).
- Pay attention to what is available on the table. Look for:
  - Plan information
  - Agent's business cards
  - Pens or other giveaway items

Compliance observations to make while observing/interacting with the agent

- Event placement: Note if the location is handicapped accessible (e.g., wheelchair ramp, elevator access, etc.). If the event is set up near the pharmacy or vision center, it must be at a sufficient distance where agents cannot overhear discussions consumers are having with healthcare employees in those areas.
- 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 that they work for or represent any of these entities.
- Non-Medicare products: Agents are not permitted to speak about non-Medicare health insurance products such as life insurance, annuities, financial planning, etc.
- 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.

- 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."
- Gifts: Accept any gift 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. Make note of the gift and what had to be done for you to get it.
- Food/refreshments: Agents may serve light snacks (e.g., cookies, crackers, candy, etc.). They cannot serve a full meal (e.g., pizza, sandwiches, etc.). Make note of any food/beverage offered and its estimated value.
- 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

Step #5: Collect the agent's business card and any marketing materials

- Agent's business card: Get the agent's business card. 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. 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 any material in it for six months.

QUESTIONNAIRE

Shop date:

Start time:

End time:

Introduction

1. Did the Informal Sales Event occur?

[ ] Yes
[ ] No

2. Type of location where the event was held:

[ ] Retail store (away from a pharmacy or vision center)
[ ] Retail store (near a pharmacy or vision center)
[ ] Food bank/food pantry/soup kitchen
[ ] Senior center/church site/elder community/social club
[ ] Assisted living facility/skilled nursing facility
[ ] Healthcare location (doctor's office, hospital, etc.)
[ ] In or near a government agency office
[ ] Senior housing
[ ] Low income housing site
[ ] Other
[ ] N/A – the event did not occur

3. Was the location of the event handicapped accessible (wheelchair ramp, elevator access, etc.)?

[ ] Yes
[ ] No
[ ] N/A – the event did not occur

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

[ ] Yes
[ ] No
[ ] N/A – not in a healthcare location
[ ] N/A – the event did not occur

5. If the table was located in a retail store near a pharmacy or vision center, was it a sufficient distance away to avoid overhearing private health conversations between a consumer and a healthcare professional?

Examples of healthcare professionals the agent should not be close enough to overhear in these areas are pharmacists, optometrists, technicians, etc.

[ ] Yes
[ ] No
[ ] N/A – not near a pharmacy or vision center
[ ] N/A – the event did not occur

6. If the table was located inside or near the entrance of a food bank, food pantry, or soup kitchen, was it set up during food distribution activities (when people could collect food items)?

[ ] Yes
[ ] No
[ ] N/A – not inside or near the entrance of a food bank, food pantry, or soup kitchen
[ ] N/A – the event did not occur

7. Provide the name of the location AND where the table was positioned within the location:

8. Did the placement of the table at the location obstruct the walkway in any way?
[ ] Yes
[ ] No
[ ] N/A – the event did not occur

9. If yes, describe how the table location obstructed the walkway:
Provide a detailed description of the table's location and how it obstructed the walkway. Example: The table was in the middle of the aisle, and there was not enough room to push a cart past it.

10. Select which items were visible or available on the table:
Select all that apply.
[ ] Plan information
[ ] Agent's business cards
[ ] Pens or other giveaway items
[ ] Other
[ ] None of the above
[ ] N/A – the event did not occur

11. If other, what additional items were on the table?

12. Name of the agent conducting the event:
If there was more than one table selling Humana, enter only the name of the agent at the table you shopped (i.e., the agent you presented your scenario to). Do not enter the second agent's name.

13. Agent's business card information:
List all of the information on the business card AND upload a copy of the card when possible. (If there was more than one table selling Humana, upload/enter the business card information for both agents, if available.)

14. Was the agent present at the table when you arrived?
[ ] Yes
[ ] No
[ ] N/A – the event did not occur

15. If no, describe any signage that was present indicating when they would return:

16. Did the agent create a welcoming and approachable experience that encouraged conversation?
[ ] Yes
[ ] No
[ ] N/A – the event did not occur

17. Did the agent ask open-ended questions about your insurance interests or needs?
[ ] Yes
[ ] No
[ ] N/A – the event did not occur

18. Did the interaction leave you with a clear understanding of the information, resources, or next steps available to you?
[ ] Yes
[ ] No
[ ] N/A – the event did not occur

Compliance

19. Was it clear that the agent works for Humana directly or for a sales agency that sells Humana, not for Medicare or the government?
[ ] Yes
[ ] No
[ ] N/A – the event did not occur

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

21. Did the agent physically approach you or other consumers who were simply passing by the table?

[ ] Yes
[ ] No
[ ] N/A – the event did not occur

22. If yes, what did you observe the agent do or say?

Provide a detailed description of the agent's actions, including exact quotes where necessary. Example: The agent shook a customer's hand and said, "Hello. Are you interested in signing up for Humana Medicare plans?"

23. Did the agent call out anything beyond a common greeting to solicit people to stop at the table?

[ ] Yes
[ ] No
[ ] N/A – the event did not occur

24. If yes, what did the agent call out?

25. Did the agent in any way state or suggest that it was required or mandatory for you to sign or complete anything in order to obtain answers or information from them?

[ ] Yes
[ ] No
[ ] N/A – the event did not occur

26. If yes, what were you required to sign or complete?

[ ] A scope of appointment form
[ ] A business reply card/consent to contact card/3x5 card
[ ] A sign-in sheet
[ ] Other
[ ] I was not required to sign or complete anything
[ ] N/A – the event did not occur

27. If yes, what did the agent do or say to make you feel that you were required to sign or complete something?

Include exact quotes where necessary. Example: The agent gave me a form and said, "If you don't sign this document, I'm not allowed to talk to you about the plans available."

28. Did you observe anything unprofessional or inappropriate in the agent's conduct or language?

[ ] Yes
[ ] No
[ ] N/A – the event did not occur

29. If yes, what did you observe?

30. Were light refreshments or snacks offered or served?

[ ] Yes, only light refreshments or snacks were served
[ ] No, a full meal was served
[ ] N/A – no food was served
[ ] N/A – the event did not occur

31. Describe the food items served:

32. Were gifts (or giveaways) provided to you or other attendees?

[ ] Yes
[ ] No
[ ] N/A – the event did not occur

33. If yes, describe the gifts (or giveaways) provided and what you were required to do to receive them, if anything:

34. If gifts were provided, indicate the estimated total retail value of all gifts you received at the event:

[ ] More than $15
[ ] Less than $15
[ ] N/A – gifts were not provided
[ ] N/A – the event did not occur

35. Were gifts provided through a drawing or contest?

[ ] Yes
[ ] No, gifts were provided to everyone
[ ] N/A – gifts were not provided
[ ] N/A – the event did not occur

36. If yes, describe the details of the drawing or contest and any logos that appeared on the gifts:

37. If gifts were provided through a drawing or contest, was contact information required to enter the drawing?

[ ] Yes – name only
[ ] Yes – name and contact information
[ ] Yes – name and contact information on an appointment form
[ ] No – contact information was not required to enter
[ ] N/A – gifts were provided to everyone
[ ] N/A – gifts were not provided
[ ] N/A – the event did not occur

38. Describe the form or other documentation used to register for the drawing or contest and what you were told the requirements were to enter:

39. Did the agent make any absolute statements about the plan such as the plan is "the best", "the highest-rated", "provides more than any other plan", "is one of the best", etc.?

[ ] Yes
[ ] No
[ ] N/A – the event did not occur

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

41. If absolute statements were made, in what context were the statements made?

[ ] The statement was part of the agent's statements
[ ] The statement was made in response to an attendee question
[ ] The statement appeared in the marketing material provided
[ ] Other
[ ] N/A – no absolute statements were made
[ ] N/A – the event did not occur

42. Did the agent market non-Medicare products during the event?

Examples of non-Medicare health insurance products include annuities, life insurance, financial planning, etc.

[ ] Yes
[ ] No
[ ] N/A – the event did not occur

43. If yes, describe what other products were marketed:

44. Did the agent provide marketing material for Humana or other carriers?

[ ] Yes, Humana plan materials only
[ ] Yes, Humana plan materials and another carrier's plan materials
[ ] Yes, another carrier's plan materials only
[ ] No, neither Humana's nor another carrier's plan materials were provided
[ ] N/A – the event did not occur

45. Did all of the Medicare Advantage marketing materials 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
[ ] No
[ ] N/A – Medicare Advantage materials were not provided
[ ] N/A – marketing materials were not provided
[ ] N/A – the event did not occur

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

47. 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. Include the company name. (If you obtained marketing material from more than table selling Humana, please specify which agent provided which material.)

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

[ ] Yes
[ ] No
[ ] N/A – the event did not occur

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

Overall Experience

50. Based on your visit today, rate your overall experience with the agent:

[ ] Exceptional
[ ] Good
[ ] Poor
[ ] N/A – the event did not occur

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

52. Based on your experience with the agent, how likely would you be to recommend the plan(s) they represented to a friend or family member?

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

53. Provide a detailed summary of the interaction with the agent, including specific information about what material was covered and what questions were asked:

Provide a detailed description of what the agent said about health plans and support any negative responses you gave. If the agent referenced specific pages of printed material, describe what was discussed specifically.

Incomplete Shops

54. Record the time you arrived at the event location:

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

55. Record the time you left the event location:

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 location was closed at the time the event was scheduled
[ ] The agent did not show up for the event
[ ] The location was not aware of any health insurance event
[ ] I was told the agent would be present on another day, not today
[ ] Other
[ ] N/A – the event did occur

57. If other, please describe:

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.

59. Provide a general description of the event location:

Enter N/A if the event occurred.

60. Was there a representative from Humana present?

[ ] Yes
[ ] No
[ ] N/A – the event did occur

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

Upload the business card if available.

62. If a Humana representative was not present, provide the name of the person you spoke with at the event location and what their position is at the location:

Enter N/A if the event occurred or a Humana representative was available.

END OF QUESTIONNAIRE