

## SCRIPT: Medicare Supplement Voice Recording

**Purpose:** This script will be used by internal Field Sales Representatives and External Brokers (Agents) to capture a Medicare Supplement voice recording during the suspension of face-to-face sales due to COVID-19.

### Script Instructions:

- Information in (parentheses) should not be spoken, it contains instruction for you.
- Information in [square brackets] indicates optional language – depends on the scenario.
- Information in <carets> should be populated with the applicable information. For example for <Agent First and Last Name> you should say your first and last name.
- This script should be used with an excel document titled – “**Medicare Supplement\_State-Required Auth-Agreements.xlsx**” – to find the various states’ Authorizations-Agreements to be documented

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**(Medicare Supplement authorization and agreement – Applicant agreement captured over the phone)**

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### **(Connecting to the Voice Signature System before the start of the recording)**

(Dial in the phone number associated with the brand you are marketing - Anthem, Amerigroup, etc.)

(When prompted, enter your Agent Access Code)

(This is where the agent may want to merge their call with the prospect)

### **(Starting the Medicare Supplement voice recording and using the recording script)**

(The system will say something like)

- *“You have selected a Medicare Supplement voice recording. Please say the **state** of the applicant”.*

(If the pronunciation was not registered by the tool, it will say:)

- *“<This is not a valid state, please try again>”*

(If the system understood the name of the **state**, it will continue with)

- *“The applicant will need to respond separately to each of the following authorizations and agreements by pressing the appropriate number on your phone.”*
- *“If you, the applicant, disagree with any of these disclaimers, you will be asked for a confirmation of your disagreement to that item and the processing of the voice signature will be terminated.”*
- *“Without a complete voice signature, a phone application cannot be submitted to the plan for enrollment.”*

(There may be a brief pause, followed by):

- *“Do you, the applicant, give permission to be recorded during this recorded phone call to collect a voice signature for your Medicare Supplement enrollment application?”*
- *“Press 1 to agree and continue, press 2 to disagree, or press 3 to repeat.”*

### **The Applicant makes his/her selection.**

(The system will play the appropriate Auth & Agreement (based on state selection prompted before)

### **(To follow along, you can open the excel file “Medicare Supplement\_State-Required Auth-Agreements.xlsx” and select the tab that corresponds to the state selected)**

(For each prompt –there could be as many as 1 dozen- the applicant will press 1 to agree and continue, press 2 to disagree, or press 3 to repeat.)

**(The Medicare Supplement recording script) cont.**

(Most of the states have 11 prompts to agree to. The first few prompts are pretty standard. Below is a sample of the first 3 prompts from the **Ohio Medicare Supplement authorization and agreement**)

1. *"I, the applicant or my authorized representative, affirm all answers provided on this application are true, complete and correct, (including information relating to Medicare coverage), and that any false statement or misrepresentation on the Application may result in loss of coverage under the policy, and that it is my responsibility for accurately completing this Application"*
2. *"I, the applicant or my authorized representative, any person who, with intent to defraud, or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud"*
3. *"I, the applicant or my authorized representative, understand if coverage is rescinded for fraud or intentionally misleading statements, Anthem Blue Cross and Blue Shield will reimburse any premium paid, less any claims paid, and I will be responsible for claims paid exceeding any premium paid".*

(When the applicant has completed all 10, 11, or 12 prompts for their state, the system will say)

- *"Please do not cancel your present coverage, if any, until you receive documentation, such as an ID card or written notification, showing that your Application has been approved".*
- *"To complete your voice signature for the Medicare Supplement Application, after the tone please state your name as the beneficiary, or as the authorized representative. If you are the authorized representative, please also state your relationship to the beneficiary. Once complete, please press pound, to re-record press star".*

(The applicant will press pound (#) to complete this prompt, or to re-record they will press star (\*))  
(finally, the system will say):

- *"Please say today's date and press pound (#)"*

(After they press #, the system will say):

- *"Thank you for your signature".*
- *"The application recording is now complete".*
- *"To disconnect the call please press pound (#) or simply hang up".*

**(End the Voice Recording.)**