

# **Clover Health** **Onboarding**



Clover Health is excited to work with you for AEP and beyond.

To help create an easy, effective onboarding, we have created this resource on how to work with Clover before, during, and after AEP.

If you have any questions, please do not hesitate to contact our team at any time.

**cloverhealth.com**

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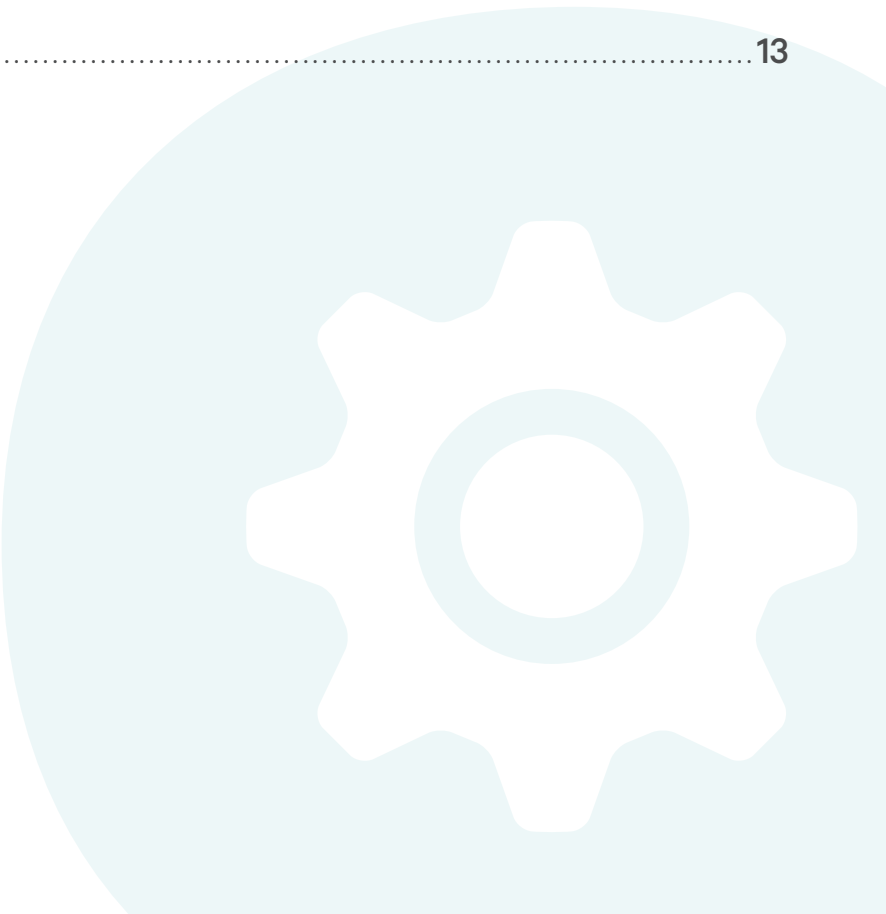
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# Clover is a dedicated partner to the broker community

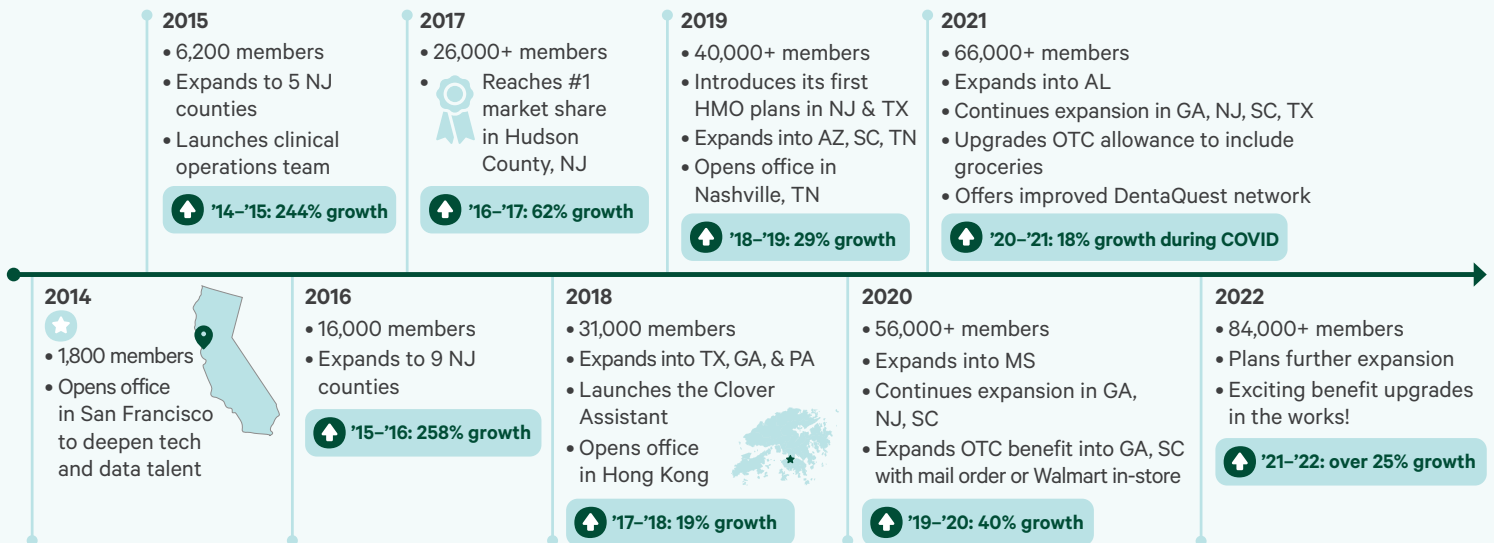


## Why Work with Clover Health?

Clover is committed to being the best-in-class Medicare Advantage partner to the Agent community by pairing top-tier customer service with technology-enabled platforms. We listen to you, understand your challenges, and make changes to ensure you can focus on your clients, Agents, and building your book of business.

## We're Growing Fast

### Clover Health



# Agency Contracting / Onboarding Policy & Procedure

Clover is excited to work with you for AEP and beyond.

To help create an easy, effective onboarding, we have created this resource on how to work with Clover before, during, and after AEP. If you have any questions, please do not hesitate to contact our team at any time.

- Agencies are *only* eligible for a Clover contract if they have an Agency NPN and at least five active Writing Agents.
- Agencies may contract at any Tier (other than Street Agent), based on their Agency qualifications as noted.

## Clover Contract Tiers

Street Agent

GA	5+ active Writing Agents
GA+	10+ active Writing Agents
MGA	25+ active Writing Agents
MGA+	30+ active Writing Agents
SGA	50+ active Writing Agents
SGA+	60+ active Writing Agents
FMO	250+ active Writing Agents

## Contracting as an Agency

- Contact the Contracting team ([contracting@cloverhealth.com](mailto:contracting@cloverhealth.com)) for the following Agency documentation:
  - Clover Health Vetting Document
  - Clover Health Contract
  - Agency W-9
- Complete and submit required documentation to the Contracting team via email.
- The Clover Contracting team will review.
- If approved, the Contracting team will email the Agency point-of-contact with their unique contracting code for Miramar:Agent, Clover's Agent certification platform.

## Contracting a Downline Agency

- The top-tier/upline Agency must already be contracted with Clover.
- Contact the Contracting team ([contracting@cloverhealth.com](mailto:contracting@cloverhealth.com)) for the following Agency documentation:
  - Clover Health Vetting Document
  - Clover Health Contract
  - Agency W-9

**Note:** Downline Agency contracting documentation must be submitted through the top-tier/upline Agency.

- Complete and submit required documentation to the Contracting team via email.
- The Clover Contracting team will review.
- If approved, the Contracting team will email the Agency point-of-contact with their unique contracting code for Miramar:Agent, Clover's Agent certification platform.

## Appointing the Agency via Miramar:Agent

Agency Principal must:

- **Register** as an individual Agent and complete the Agent profile.
  - On the Profile page, select Principal for an Agency? (located below Login Credentials).
  - Enter Tax ID (FEIN) and Agency NPN as prompted (both are validated against NIPR).
  - Click “Register” and confirm intent to do so as Principal of the Agency.
  - Verify Agency name, then click “Yes”.
- Access and complete the Clover Health Agency Certification Program.

**Note:** Principal does not need to be fully certified/Ready-To-Sell.

## Certifying Downline Agents as Ready-To-Sell (RTS)

All Agents are required to pass the Clover Health Agency Certification Program in Miramar:Agent.

Agents must:

- Obtain the Agency’s unique contracting code from Agency administrators.
- Click “Register New Program” on the dashboard.
- Enter the Agency’s unique contracting code in “Enter a valid registration code” and click Submit.
  - If Agents do not register using the correct Agency code, they will not be under the correct upline. **This is critical for proper commission setup!**
  - If an Agent receives a pop-up message about changing groups it means they are set up with Clover under a different upline. The Agent should choose the option that says “Request a group change” to move forward with the Program.
- Begin the certification process:
  - Code of Conduct
  - Agent Contract
  - W-9
  - E&O
  - Background check
  - Core Medicare Program(s) (AHIP, Pinpoint, NAHU, or Convey)
  - Agent Oversight
  - Selection of states in which they will sell Clover
- Automatic license checks will occur via NIPR and state DOIs.
- Upon successful completion of the Program, the Agent will receive notification of their RTS status by state.
- The Agent will then be provided access to tools such as Marketing and Broker Portals as well as added to communication distribution lists.

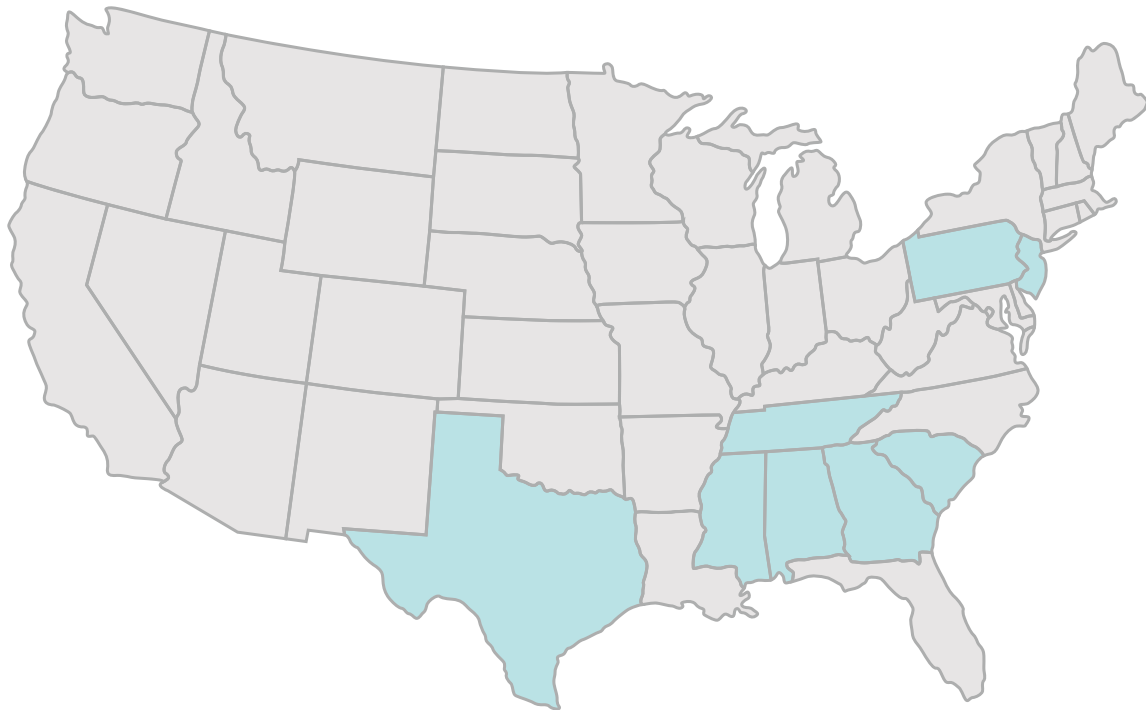
## IMPORTANT TO KNOW:

Please check Clover's [FAQ](#) of the For Brokers section of the website for the most up-to-date guidelines on Agency transfers.

- Once an Agent becomes RTS under an Agency, the Agent may not change uplines until January 1st.
- Clover's blackout period is from October 1st to December 31st. Agents may not move during this period.
- Agents may only change uplines one time per calendar year.
- Agents are moved only on the first of each month. For example,...
  - If an Agent submits a signed **Release** on January 3rd, they will be moved on February 1st.
  - If an Agent submits a **Notice of Intent to Transfer** on January 3rd, they will be moved on May 1st.

## Clover Health's 2023 Markets

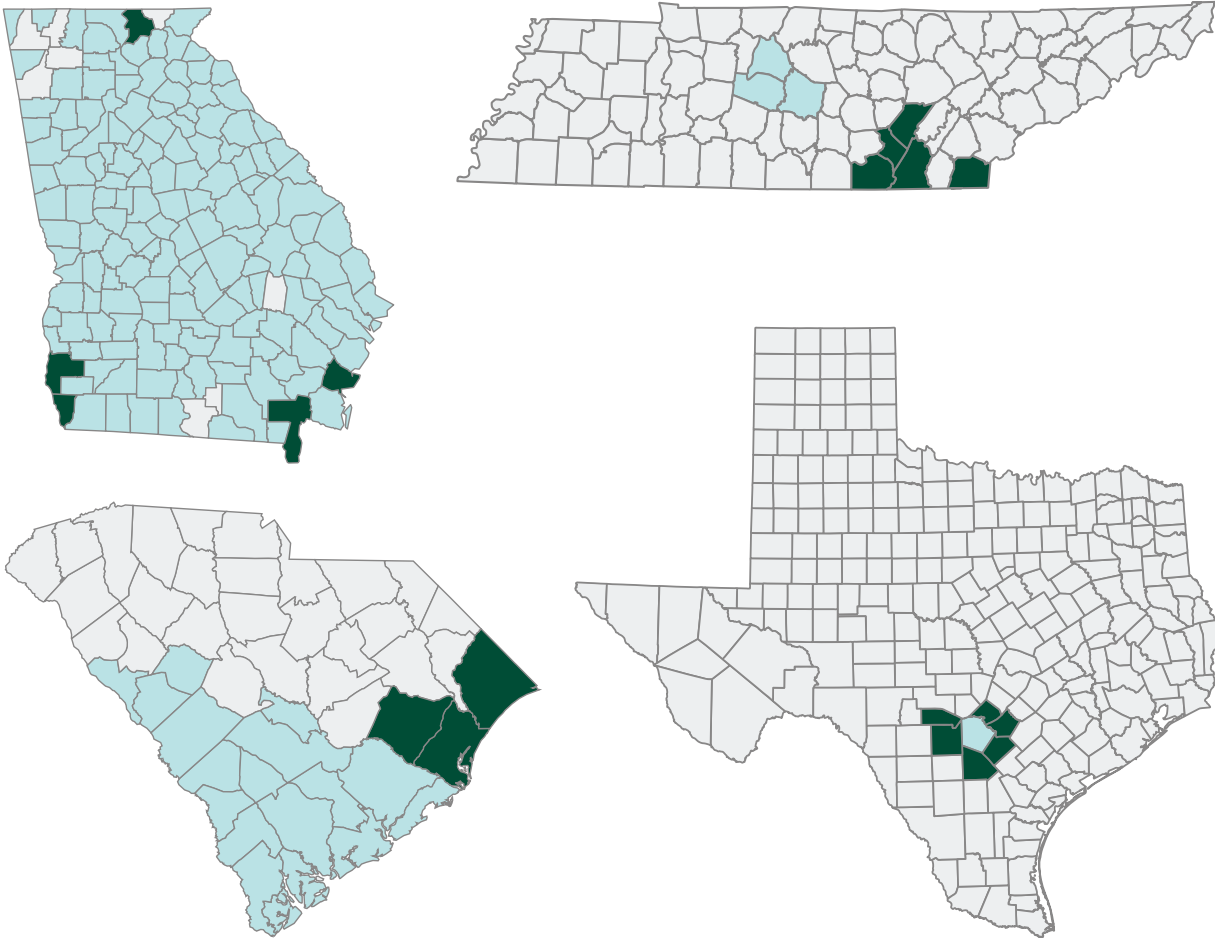
We will be available to market and sell in the markets on the map below. Clover's new counties are in bold and highlighted green in the lists and maps on the following page.



- **Alabama counties:** Chambers, Cherokee, Clay, Cleburne, Macon, Randolph, Russell
- **Georgia counties:** Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Berrien, Bibb, Bleckley, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Calhoun, Camden, Candler, Carroll, Catoosa, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clay, Clayton, Clinch, Cobb, Coffee, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dade, Dawson, DeKalb, Decatur, Dodge, Dooly, Dougherty, Douglas, Echols, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Forsyth, Franklin, Fulton, Gilmer, Glascock, Grady, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Laurens, Lee, Liberty, Lincoln, Long, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Miller, Mitchell, Monroe, Montgomery, Morgan, Murray, Muscogee,

Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pierce, Pike, Polk, Pulaski, Putnam, Quitman, Rabun, Randolph, Richmond, Rockdale, Schley, Screven, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattnall, Taylor, Telfair, Terrell, Thomas, Tift, Treutlen, Troup, Turner, Twiggs, Upson, Walton, Ware, Warren, Washington, Wayne, Webster, Wheeler, White, Wilcox, Wilkes, Wilkinson, Worth, **Charlton, Early, Glynn, Seminole, Union**

- **Mississippi counties:** Hinds, Madison, Rankin, Warren, Yazoo
- **New Jersey counties:** Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Gloucester, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union
- **Pennsylvania counties:** Bucks, Delaware, and Philadelphia
- **South Carolina counties:** Aiken, Allendale, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Colleton, Dorchester, Edgefield, Hampton, Jasper, McCormick, Orangeburg, Saluda, **Georgetown, Horry, Williamsburg**
- **Tennessee counties:** Davidson, Rutherford, Williamson, **Bledsoe, Hamilton, Marion, Polk, Sequatchie**
- **Texas counties:** Atascosa, Bandera, Bexar, Comal, Guadalupe, Medina, Wilson



## Need Help?

We're here to help! Please feel free to reach out to the following contacts for assistance.

### Sales Contacts

- Hiram Bermudez, VP of Sales: [hiram.bermudez@cloverhealth.com](mailto:hiram.bermudez@cloverhealth.com)
- Tracy Bryant, Regional VP for GA, SC, AL, TN, MS: [tracy.bryant@cloverhealth.com](mailto:tracy.bryant@cloverhealth.com)
- Clover Health State Sales Managers: [cloverhealth.com/filer/file/1635431336/3478/](https://cloverhealth.com/filer/file/1635431336/3478/)

### Broker Support

- [brokers@cloverhealth.com](mailto:brokers@cloverhealth.com)
- [commissions@cloverhealth.com](mailto:commissions@cloverhealth.com)
- [contracting@cloverhealth.com](mailto:contracting@cloverhealth.com)
- 1-855-979-2236 (9 am–5 pm EST, Monday–Friday)
- If beneficiaries have any questions, please direct them to Member Services: 1-888-778-1478 (8 am–8 pm local time, 7 days/week)

### Clover Health Website

Check out the For Brokers tab for [enrollment forms](#), our [broker marketing portal](#), [broker FAQ](#), [helpful selling resources](#), and more!

## Application & SOA Submission

Submitting applications in a complete and timely manner is the most important operational priority.

Online enrollments can be submitted directly by the Agent within the Clover-required 48 hour submission deadline, i.e., within 48 hours of the application being taken by the Agent.

- Online Enrollment Form
  - Clover's online enrollment form offers a simpler, streamlined enrollment flow for submitting applications.
  - Access the form on our website: [cloverhealth.com/brokers/plan-documents-enrollment](https://cloverhealth.com/brokers/plan-documents-enrollment)
- Paper Enrollment Kits
  - Order directly through the broker marketing portal.
  - Contact your upline or FMO for enrollment kits.
  - Contact your local Clover sales manager or Broker Support (see below).

In the event that Agents need immediate assistance and cannot access our online remote capabilities, please call our TFN at 1-855-993-5636 to speak to a representative.



## Call Center Agencies & Requirements

We are excited to maximize our distribution channels with call center Agencies as well as field Agents. However, due to the increased oversight in this channel, Clover requires an additional set of information from Agencies with call center capabilities to ensure we have oversight of your telephonic sales and marketing activities and insight into the operational and compliance-related elements of a call center team.

To establish your call center team to market and sell Clover Health, contact Scott Gorman ([scott.gorman@cloverhealth.com](mailto:scott.gorman@cloverhealth.com)) to obtain the required Call Center Agency Questionnaire, which includes the following information:

- Call center information and setup
- Operational capabilities and software information
- Sales/marketing scripts and Agent processes
- Active compliance programs and contacts

Clover's primary requirements for accepting telephonic enrollments based on MCMG guidance:

- Approved call recording technology
- Use of Clover's CMS approved scripts (inbound, outbound, and enrollment)
- Use of Clover's online enrollment form or, if available, Clover's approved OEC file
- Acceptable availability and retention of call recordings

Please note: The above assumes all other compliance requirements are met (licensure, appointment, certification, PHI data security, etc.).

The call center onboarding steps listed above are **REQUIRED** to submit telephonic enrollments to Clover!

## Reporting

Your Contracting and Admin contacts will receive the following reports from Miramar:Agent to provide appointment status on each of your downline Agencies and Agents. If you need anyone added to these reports, please reach out to [contracting@cloverhealth.com](mailto:contracting@cloverhealth.com).

### Clover Daily Status Report

This report lists every Agent in the downline Agency who has been enrolled in Clover's certification program. An Agent will show as *not started*, *in progress*, or *completed*.

### Clover RTS Report

When an Agent's state appointment is filed and approved, the Agent is deemed Ready-to-Sell (RTS) for that specific state and will appear in the RTS report. Agents may be listed multiple times if they are selling in multiple states. At this point, the Agent is ready to begin selling in their active/approved RTS state(s). Agents who reach this point are notified via email that they are RTS and need to take no further action to sell in their listed state(s).



## Broker Portal Reporting

Clover's broker portal is a one-stop shop for Agents and Agencies. Agents and Agencies will have their own unique log-ins. If you need assistance with your Agency Admin log-in credentials, please reach out to [contracting@cloverhealth.com](mailto:contracting@cloverhealth.com). The broker portal provides reporting on the following data points:

- Total production of your Agents / downline
- Top Agency of your downline
- Top performers in your Agency
- Downline book of business
- Application tracking (acceptance / declines by CMS)

## Commissions

Commissions will be paid to the Agents and Agencies according to the rates and policies outlined in the Compensation Exhibit of your contract with Clover Health.

Clover pays commissions twice a month at this time (subject to change).

All commission statements will be paid via the banking information provided in Clover's broker portal and are downloadable in Excel or PDF. Clover will no longer be sending paper checks.

Contact Commissions at [commissions@cloverhealth.com](mailto:commissions@cloverhealth.com).

**Reminder:** For the principal of the Agency to receive the commissions of their Agency, the principal needs to be Ready-to-Sell (RTS).

## Clover Broker Support

Our Broker Support team is here to help support Agents and Agencies throughout each of the processes and services outlined thus far. Our Broker Support team is trained to provide a range of services that help Agents get through the appointment process, resolve any administrative issues that may arise, and generally be more effective at selling Clover plans.

### Specific services of the team include

- Provider and formulary lookup
- LIS eligibility lookup
- Benefits and plan information
- Application status lookup
- Agent of record verification
- Resolution or escalation of administrative issues
- Miramar:Agent assistance
- General information, such as ordering sales materials, commissions, and trainings

### **What Broker Support cannot help with**

- Member issues (including billing)
- Prospects wanting to inquire about or join Clover plans
- OTC catalogs and order requests
- Ordering ID cards if it involves a change to member address

### **Agents must call Member Services for**

- PCP changes
- Pharmacy issues
- Premium billing
- Disenrollment issues

(Member Services does not answer Agent questions unless the member is present or gives consent.)

Member Services can be reached at **1-888-778-1478 (TTY 711)** 8 am–8 pm local time, 7 days a week.

Please note, while the Broker Support team is available for Agents to help resolve issues in working with Clover Health, it should not be used as a substitute for your Agency's own administrative and support teams. In many cases, Clover will advise Agents to troubleshoot issues with their own FMO/upline first before turning to Clover. In the event that Clover does need to become involved in resolving the issue, we would prefer to work directly with our administrative or operational counterpart at your Agency rather than provide an answer directly to the Agent which may conflict with information or guidance that your Agency has already shared.

### **Broker Support can be reached at:**

[Brokers@cloverhealth.com](mailto:Brokers@cloverhealth.com)

1-855-979-2236

## **Agent Support and Agent Marketing**

### **Marketing Portal**

All RTS Agents and Agencies have access to Clover's marketing portal to order and download marketing materials.

**Location:** [materials.cloverhealth.com/login/brokers](https://materials.cloverhealth.com/login/brokers)

**User setup:** Individual Agents must request access once they have completed the Clover RTS program in Miramar:Agent. Until then, they will not be able to access the portal.

**Materials:** Agents will be able to access, order, and download the following types of materials:

- Enrollment kits
- Sales and marketing materials
- Plan brochures, flyers, postcards, social media ads, and more!
- Sales and marketing event supplies
- Sales presentations
- Business cards

**Order restrictions:** Agents are limited to ordering just 20 enrollment kits per AEP.

Agency enrollment kit orders will be approved on an as-needed basis after the initial distribution. Agencies should partner with local area sales managers to access kits from a local Clover office.

## Compliance

Clover Health maintains an active and robust set of Agent oversight activities. We will work with the Agency compliance team to ensure there is complete transparency about the type and scope of compliance activities that will be expected of an Agency before, during, and after AEP.

## Marketing Allegations and Grievances

### **Members' right to file a Grievance or CTM:**

Members are allowed to file grievances and CTMs anytime they feel dissatisfied or misled by any individual involved in their enrollment and health services. Agents will sometimes be part of these complaint investigations. If Clover deems the Agent's involvement with the case is necessary, an email will be sent to the Agent with instructions on what is required to address the issue.

### **Agent responsibilities in response to Grievances and CTMs:**

Clover requires that all sales persons or plan representatives respond to any marketing allegation or member grievances sent by the plan within 48 hours of receipt. Failure to comply with the health plan's requirements may result in suspension of marketing of any of the plan's products or termination.

All marketing allegations are thoroughly investigated by Clover's Agent Oversight Committee. In the event of an allegation, the salesperson or plan rep may not contact the member. When a decision is reached, Agents will receive an email letting them know the case's determination and any required disciplinary action. Disciplinary action may include a training refresher, suspension, or termination.

## Secret Shopper Program

### **Overview of Clover's Secret Shopper program:**

Clover has a secret shopper program for the season. We have contracted with a third party to ensure everyone is selling compliantly. Secret shoppers will be attending both formal and informal events as well as appointments and will complete a report card on the Agent's sales process.

Any Agent who scores less than 85% on the secret shopper report card will be reviewed automatically. If any deficiencies are deemed high risk, the Agent will be evaluated for disciplinary action, such as retraining, ride along, or mock evaluations.

Agents who "no show" a secret shopping appointment (i.e., Agents who set up an appointment but fail to show up, or who fail to reschedule a planned appointment) will receive a score of zero on the secret shopping report and will be required to attend mandatory retraining.

## Clover's Compliance Team

The team can be reached at [compliance@cloverhealth.com](mailto:compliance@cloverhealth.com).

## FAQ

### 1. Is AHIP required as part of or in addition to the Miramar:Agent appointment process?

Yes, AHIP is part of the appointment process. There is also an option to take an equivalent certification that will cost the Agent \$45. During the appointment process, the Agent will be asked to supply an AHIP certificate verifying that the Agent completed the training. Agents simply need to upload their AHIP certificate and then they can move to the next step in the appointment process.

### 2. Do Agents get a notification in the Miramar:Agent system once their appointments/cert is completed and they are RTS?

Yes, each Agent's dashboard in Miramar:Agent will display their RTS for each state they became appointed in. They will also receive an email from Miramar:Agent/Clover confirming their appointment and RTS status for each state.

### 3. Are background checks required and part of the certification/RTS process?

This happens as part of the appointment process. It is a requirement that every appointed Agent (RTS or not) passes a Level 1 background check.

### 4. Does Clover cover the state appointment cost in Miramar:Agent?

Clover covers two states at no cost to the Agent. Any additional state selected by the Agents will cost \$6 per additional state selected.

### 5. Does Clover verify that each Agent is licensed in each state they plan to sell?

Yes, the last step in our appointment process is an automated license check that runs directly through NIPR. The check is completed daily, so the Agent must remain licensed through the entire year in order to continue receiving their commissions and ability to sell Clover.

### 6. Does Clover have a script available for telephonic enrollments?

Yes, Clover has a telephonic enrollment script that is provided upon request.

### 7. What is the Agent's writing number?

Agent's NPN

### 11. Helpful resources?

- Check the below links first!

## Online Agent Resources

### Provider / Formulary Lookup:

[cloverhealth.com/brokers/provider-formulary-lookup](https://cloverhealth.com/brokers/provider-formulary-lookup)

### Helpful Resources:

[cloverhealth.com/brokers/helpful-resources](https://cloverhealth.com/brokers/helpful-resources)

### Broker FAQ:

[cloverhealth.com/brokers/frequently-asked-questions](https://cloverhealth.com/brokers/frequently-asked-questions)

### Broker Marketing Portal:

[brokers.cloverhealth.com](https://brokers.cloverhealth.com)

### Enrollment Documents and Enrolling:

[cloverhealth.com/brokers/plan-documents-enrollment](https://cloverhealth.com/brokers/plan-documents-enrollment)

### Broker Portal:

[clover.evolvenxt.com/login.htm](https://clover.evolvenxt.com/login.htm)

**If there are any additional questions, please reach out.**