

## DON'T MISS OUT ON THESE SALES OPPORTUNITIES

Keep your sales pipeline flowing during OEP and while the Wildfire SEP is still in effect

### OEP Availability

The **Open Enrollment Period (OEP)** gives Medicare Advantage members a chance to reevaluate their AEP plan choice. OEP runs between January 1, 2021 and March 31, 2021. **Here's how the Open Enrollment Period works:**

### OEP Eligibility

Any Medicare Beneficiary who:

- **Enrolled** in a Medicare Advantage (MA) or MAPD plan during the Annual Election Period (AEP) or
- Elected to **stay** with their current MA or MAPD plan during AEP

### Important Note:

Beneficiaries who are not enrolled in an MA or MAPD plan on January 1 are **NOT** eligible to join an MA or MAPD plan during the OEP. This means your MedSup or Original Medicare only clients **may not** use the OEP to join an MA or MADP plan.

### OEP Options for these Eligible Members

They qualify to:

- Make a one-time switch to SCAN (or another MA or MAPD plan) or
- Return to original Medicare with or without Part D

### OEP Info for New-to-Medicare Beneficiaries

- Age-in's, disabled clients, and those obtaining legal status are also eligible for an OEP if they enrolled into a Medicare Advantage Plan during their Initial Coverage Election Period (ICEP)
- They can make a one-time switch to another MA plan up until the last day of their third month of entitlement
- NOTE: This applies only if the beneficiary signs up for both Medicare Parts A and B at the same time

### Wildfire SEP Remains Available through January 31

Medicare beneficiaries affected by the wildfires in California are eligible for a Special Enrollment Period (SEP). They can switch, disenroll from, or enroll in a Medicare Advantage plan or Medicare Prescription Drug plan. The SEP is in place through 1/31/2021.

### Service Areas included in this SEP

- > Los Angeles County
- > San Bernardino County
- > San Diego County
- > Napa County
- > Sonoma County
- > Fresno / Mendocino / Siskiyou / Madera / Shasta Counties
- > Santa Clara County (SEP expires on 12/31/2020)

### Who is eligible?

- Reside or resided (at the start of the incident period) in one of the above counties that FEMA had declared an emergency or major disaster
- Had another valid election period at the time of the incident period and did not make an election during that other valid election period
- Do not live in the affected areas, but rely on help making healthcare decisions from friends/family who do live in the affected areas

### Agent action

If a beneficiary contacts you because of this SEP, you may help them enroll in one of our plans and earn a commission.

- You must verify eligibility before you proceed with the application
- No burden of proof will be placed upon the beneficiary during this SEP
- Use the SEP election box on the application that includes: **"I was affected by a Weather-Related Emergency or Major Disaster."**



## TOP OF THE TREE

Congrats to these top achievers for sales with December 2020 effective dates!

### SCAN'S BIG APPLE JUAN GARCIA

#### AGENCY

Applied General Agency

#### AGENT

Monica Gutierrez

#### BAE

Daniel Rivera

#### SALES MANAGER

Dan Stojkovic

### SCAN REPRESENTATIVES

#### North

Cara Suminski

#### East

Christie Cuellar

#### South

Joann BuDay

#### West

Juan Garcia

#### VillageHealth

Veronica Ramirez

### SCAN TELESALLES

#### Most Enrollments

Catherine Vieira

#### Most Appointments

Karla Saud



### Holly Ackman

VP Sales Operations

I'm a big fan of agents achieving great financial success as they help their clients enroll in the right plan for their health care needs. I call it, "Doing *well* as you do *good*." It's a win-win for agents and clients. And what greater good can you do than help "Medicarians" navigate the confusing world of enrolling in Medicare?

You demonstrated your expertise during AEP (thank you for making SCAN your plan of choice!), and in January, you have an opportunity to check in with your book-of-business to make sure they are in the right plan for their health care needs. The OEP and the Wildfire SEP's provide you with a continuing opportunity to do "good" for Medicare Beneficiaries. OEP allows enrollees to test drive their new plan to make sure it works for them. The Wildfire SEP is available to beneficiaries and their decision makers who were affected during the incident period. Don't use either of these options to conduct marketing activities – but it is a time to make sure that none of your clients were overlooked during AEP.

And by the way, we know that you made the right decision when you enrolled your clients with SCAN. Here's an email an agent received from their new SCAN client – I know you have examples of your own – does it sound familiar?

### MESSAGE FROM A NEW SCAN MEMBER:

*"I want to thank you for all of your help getting me signed up for Medicare Coverage from SCAN! I just got all 7 of my RX's filled with auto renewal 90-day supply for FREE! Sounds like I won't ever have to pay anything for these meds! Too good to be true! Also received my Fitbit and have ordered my OTC items. Tomorrow I turn 65, which I cannot believe, but true! Lots to celebrate! Many Thanks"*

**May you all experience that same level of satisfaction as you celebrate the holiday season.**



# HOW DO YOU COMPARE PLAN OPTIONS FOR YOUR CLIENTS?

## Be sure you are presenting the ENTIRE benefit picture

You’ve noticed that some plans are providing a Part B premium rebate and a higher OTC allowance – that may have caught the attention of some of your clients. However, as you compare the entire benefit picture, you’ll notice that there are underpinning costs, such as specialist and hospital copays, that negate the value of their rebates and allowances.

During OEP, make sure your clients are enrolled in the right plan to meet their health care needs. Charts, like the one below, will help you make side-by-side comparisons with our competitors’ benefits.

### Here’s a sample of a Benefit Comparison...

EXAMPLE OF COMPETITOR WEAKNESSESS (LA/OC/RV/SB/VN)	SCAN CLASSIC BENEFIT (LA/OC)
– \$2,900 MOOP	– \$799 MOOP
– \$5 Specialist	– \$0 Specialist
– \$125 per day (1-5) input hospital	– \$0 unlimited days
– \$100 per day (21-100) SNF	– \$50 per day (21-100) SNF
– \$225 Outpatient surgery	– \$0 Outpatient surgery
– \$75 Diagnostic radiology (CT, MRI)	– \$0 per visit
– \$120 ER copay (\$50K WW max)	– \$0 ER (WW – no max)
– 20% DME	– \$0 DME
– \$40 output mental health services	– \$0 output mental health
– No respite care; no personal hm care	– Offers respite and RTH services
– Only tier 1 through the gap	– Tiers 1-3 through the gap (T3-insulin only)
– No insulin savings	– Offers insulin savings + gap coverage
– Tier 2 = \$10; Tier 3 = \$47	– Tier 2 = \$5; Tier 3 = \$37

# SAFE YET COMPLIANT WAYS TO ENROLL YOUR CLIENTS WITH SCAN

**Telephonic Confirmation of Prospect Intent to Enroll** is perfect for your clients who do not have access to email. Just complete a paper application with them over the telephone and then initiate a 3-way call with a SCAN representative. Our agents will ask you and your clients a series of short questions on a recorded line. Then, in lieu of getting a wet signature on the application, the agent will provide you with a confirmation number that you can use to submit the application to SCAN.

**Electronic Scope of Appointment** is available on **SCANAgentPortal.com** for you to use before any of your sales presentations.

**Agent-Assisted Electronic Enrollment** allows agents to use SCANcubed (SCAN’s Electronic Enrollment website) to complete an online application on behalf of their clients and email it to them for signature.

# OEP DO’S AND DO NOT’S

## DO

- Reach out to make sure your clients are happy with their plan

## DO NOT

- Conduct OEP-related targeted marketing
- Engage in, or promote, activities that intend to target OEP as an opportunity for you to make further sales
- Call, or otherwise contact, former enrollees who have selected a new plan during AEP



**Michael Lucens**  
Director, Sales Ops

- Reach out to your entire book of business in early January and remind them to make an appointment to see their PCP ASAP
- Recertification classes to sell SCAN’s Connections Plan have already begun. Register for an upcoming session on [SCANAgentPortal.com](#)
- Questions about OEP can be answered by SCAN’s Sales Support Team, M-F 8am-6pm at (888) 445-2038



**Chris Bond**  
VP, Sales

Thank you! What an AEP it has been. Despite the adversity that we faced, we found a way to get it done. We couldn’t have done it without every member that you enrolled. We’re still selling our SNP and SEP eligible prospects through 12/31/20.