

# Presenting the Agent of Record Protection Pledge\*

We believe listening to our agents' input is one of many things that makes us—you and Humana—stronger together.

You can be confident your Agent of Record (AOR) status—and your corresponding renewal commissions—are protected when an existing client makes a like-to-like plan change.

**Committed to the solution, delivering on the promise**

**The Agent of Record Pledge:** a system update that honors your agent-member relationships and the hard-earned renewal commissions that come with them.

**Your Agent of Record (AOR) status and renewal commissions are preserved**

Under the Agent of Record Protection Pledge, your AOR status—and corresponding renewal commissions—will be retained when existing Humana members make like-to-like plan changes via [www.CMS.gov](http://www.CMS.gov), [HumanaMedicare.com](http://HumanaMedicare.com) or with help from a Humana telesales agent. See details on next page on when the AOR pledge would be applicable.

**Protective action all year long**

The Agent of Record Protection Pledge went into effect for the 2019 Annual Election Period (AEP). It has and will continue to remain active, benefiting your book of business year-round.



**We heard you.**

We committed to finding a solution. And now we're delivering on that promise.



Keep your members



Keep your commissions

## Applicable scenarios

### The Agent of Record Protection Pledge applies in the following situations:

- To all members currently in your book of business enrolled in MA, MAPD or PDP, or that you enroll in these plans going forward
- When an existing member makes a like-to-like plan change from any Humana MA, MAPD or PDP plan to another MA, MAPD or PDP Humana plan (e.g., MA plan to a different MA plan)
- Also applies to like-to-like CarePlus plan changes (moving from one CarePlus MA plan to another CarePlus MA plan)
- When an existing member makes such a plan change via [www.CMS.gov](http://www.CMS.gov), [HumanaMedicare.com](http://HumanaMedicare.com) or with help from a Humana telesales agent
- Only when the AOR is appropriately licensed, appointed, certified and contracted at the time of the member's plan change
- For field agents only

### There are some situations where the Agent of Record Protection Pledge\* does **NOT** apply:

- To Medicare Supplement insurance plans or individual dental or vision plan changes
- When an existing member makes a plan change from one plan category to a dissimilar category (e.g., a PDP plan to an MA plan)
- When another field agent facilitates a plan change
- When a call center agency facilitates an enrollment
- When an existing member makes a plan change from a Humana MA plan to a CarePlus MA plan or vice versa

## Questions?

If you need additional information, clarification or support, please contact the Humana Agent Support Unit at [agentsupport@humana.com](mailto:agentsupport@humana.com).

\*Field agents are responsible for maintaining their relationships with each member throughout the year to ensure the member's Medicare needs are met. This includes all services typically provided by agents such as 30-60-90 day calls, etc. Agents may be removed as the AOR if there is any indication that the agent-member relationship has been disrupted, if a complaint is received, upon a member's or agent's request, or for other legal, compliance or regulatory purposes.



Keep your members



Keep your commissions