# Online Enrollment Quick Reference Guide

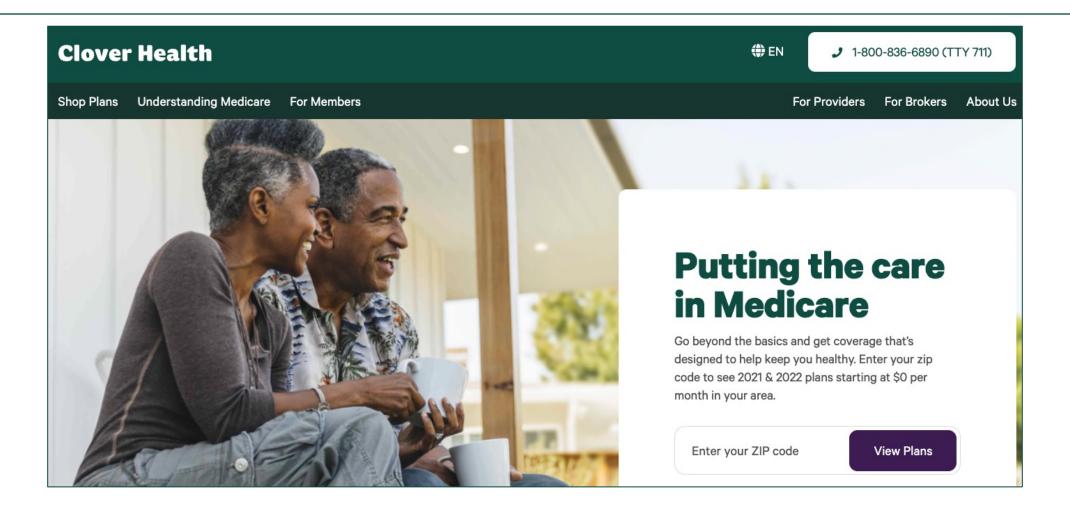
2022

## Clover Health

There's no better Medicare plan

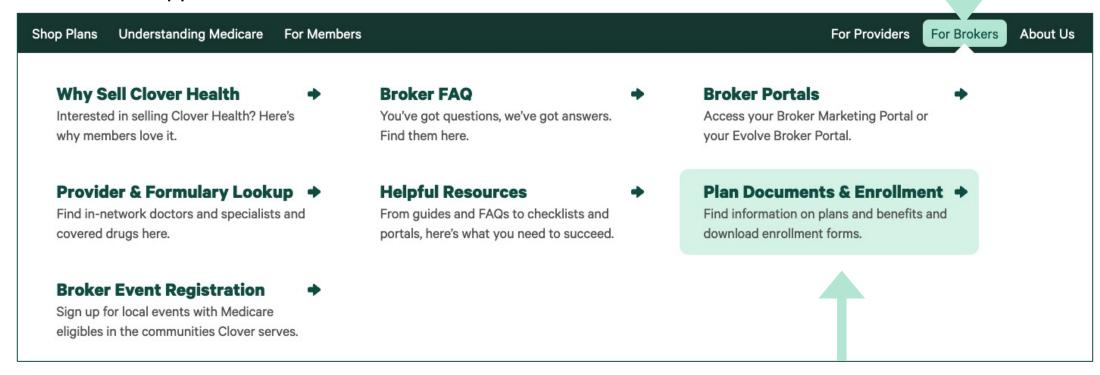


#### www.cloverhealth.com



## For Brokers

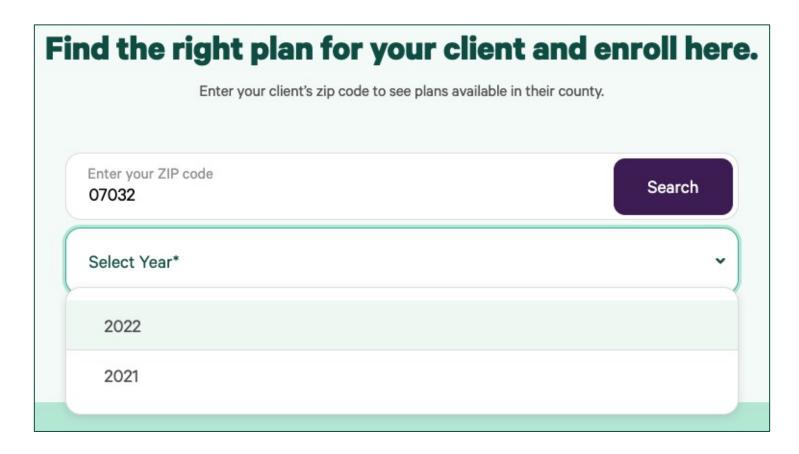
 To ensure you are the Broker of Record on your enrollment applications, it is important to access the online application via the FOR BROKERS section.



 Access the online enrollment application within the PLAN DOCUMENTS & ENROLLMENT section.

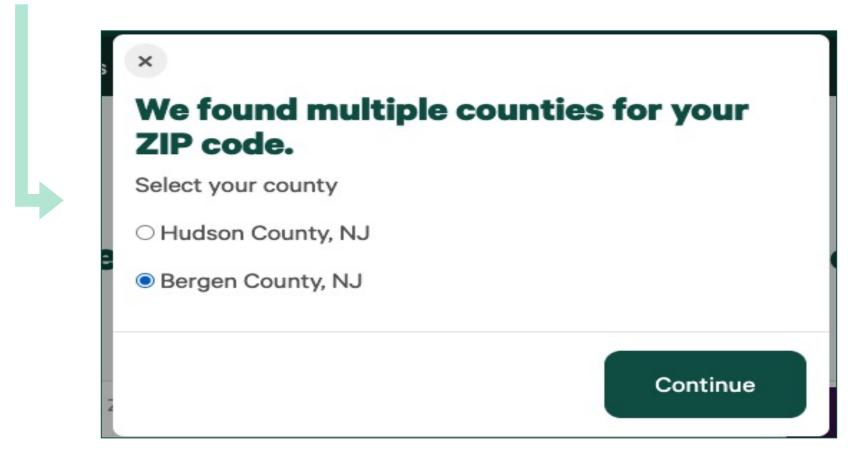
## Plan Search

• Enter your client's residence zip code and select the (plan) year.



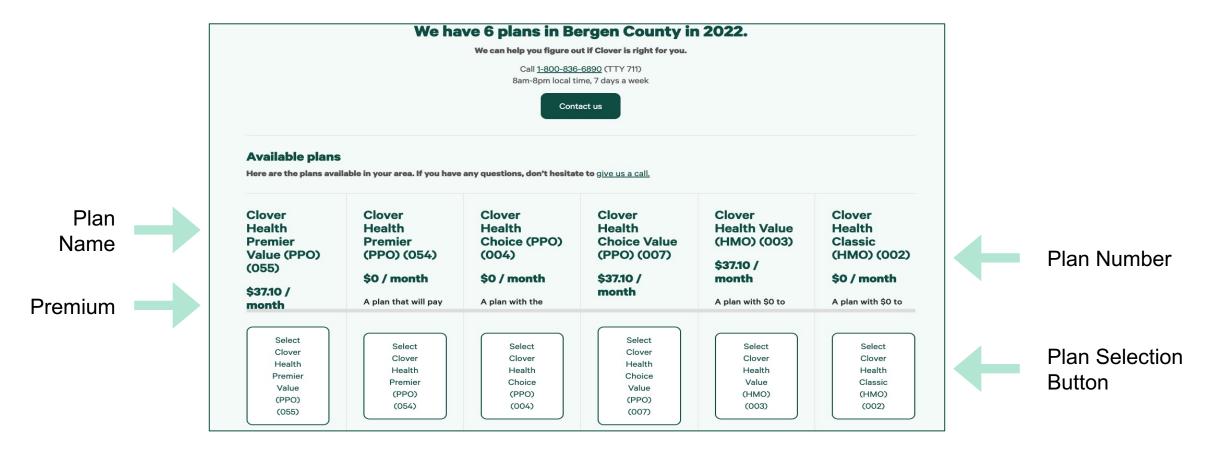
# **County Selection**

When applicable, select client's proper county,



# **Plan Availability**

Plans available display per zip/county selection.



## **More Plan Information**

See or expand for more information on each plan available.

Click link to see full benefit details for plan.



#### Available plans

Here are the plans available in your area. If you have any questions, don't hesitate to give us a call.

Clover Health **Premier** Value (PPO) (055)

#### \$37.10 / month

A plan that will pay money towards your monthly Medicare Part B premium. Plus prescription drug coverage, low doctor copays and an eyewear allowance.

View full benefits

Clover Health Premier (PPO) (054)

#### \$0 / month

A plan that will pay money towards your monthly Medicare Part B premium. Plus prescription drug coverage, low doctor copays and OTC items.

View full benefits

Clover Health Choice (PPO) (004)

#### \$0 / month

supplies. Plus

items

comprehensive dental, vision and

allowance for OTC

View full benefits

A plan with the freedom to choose A plan with \$0 to your doctor without low copay for paying more. \$0 doctor visits, copay primary care diabetes supplies. visits and diabetes Plus, allowances for supplies; eyewear and OTC allowances for OTC items. Best if you items. A plan with receive Extra Help the \$0 copay for for prescriptions. primary care visits View full benefits and diabetes

Clover

Health

\$37.10 /

month

Choice Value

(PPO) (007)

Clover **Health Value** (HMO) (003)

#### \$37.10 / month

A plan with \$0 to low copays and allowances for comprehensive dental, eyewear, and OTC items. Best if you receive Extra Help for prescriptions.

View full benefits

Clover Health Classic (HMO) (002)

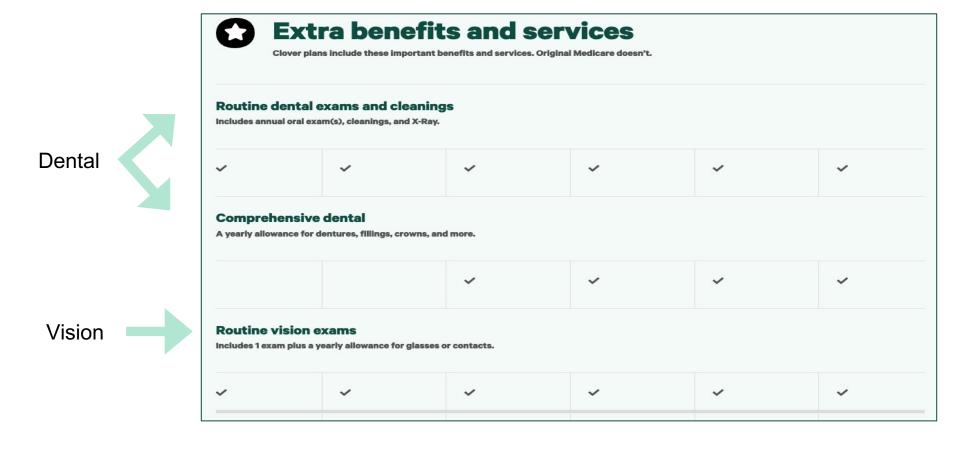
#### \$0 / month

A plan with \$0 to low copays, diabetes monitoring supplies, no Part D deductible. allowances for comprehensive dental, eyewear, and OTC items.

View full benefits

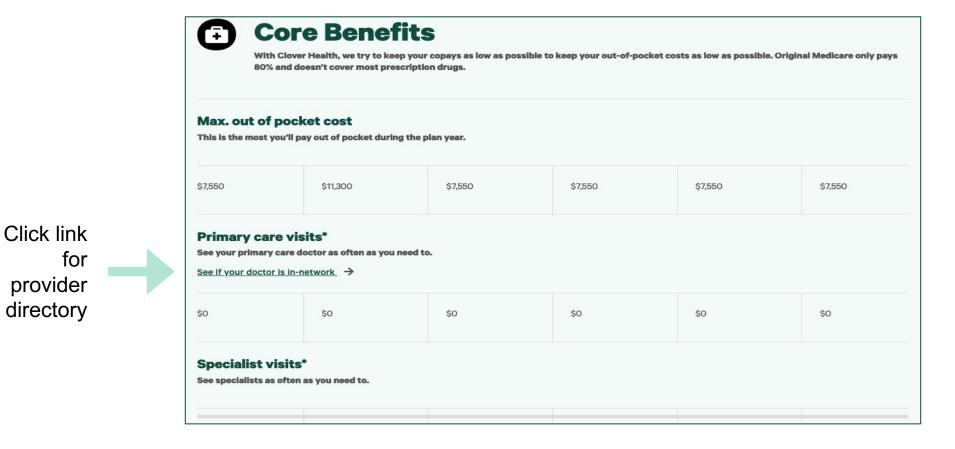
## Scroll to see extra benefits & services.

See side-by-side comparisons of benefits on each available plan.



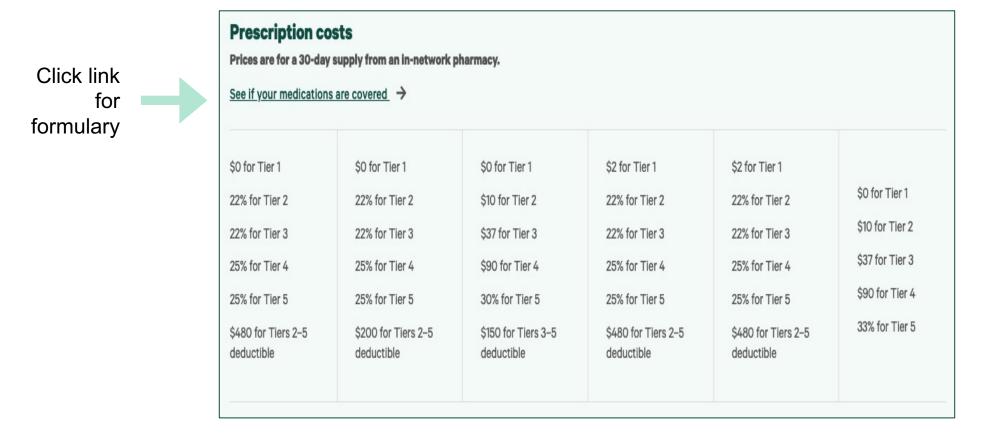
## Scroll to see core benefits

• See side-by-side comparisons of benefits on each available plan.



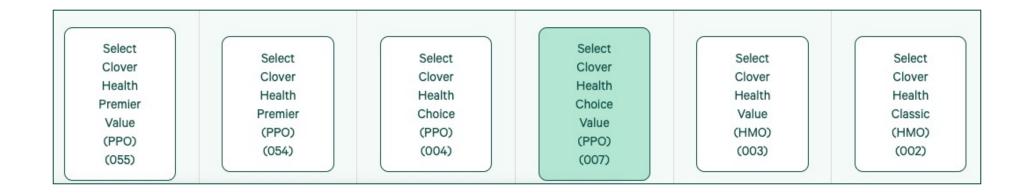
# Scroll to see prescription comparisons

• See side-by-side comparisons of prescription costs on each available plan.



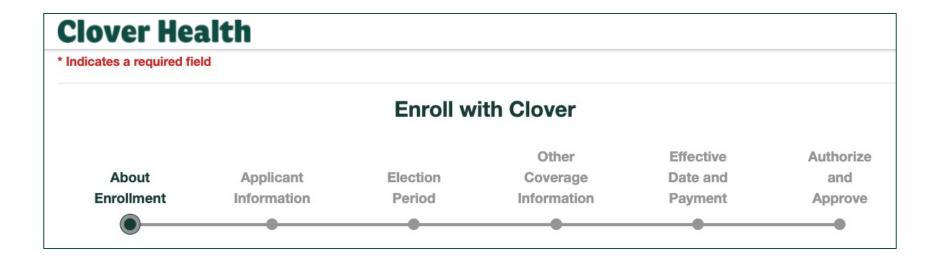
# Select plan

• Select plan to begin enrollment application process.



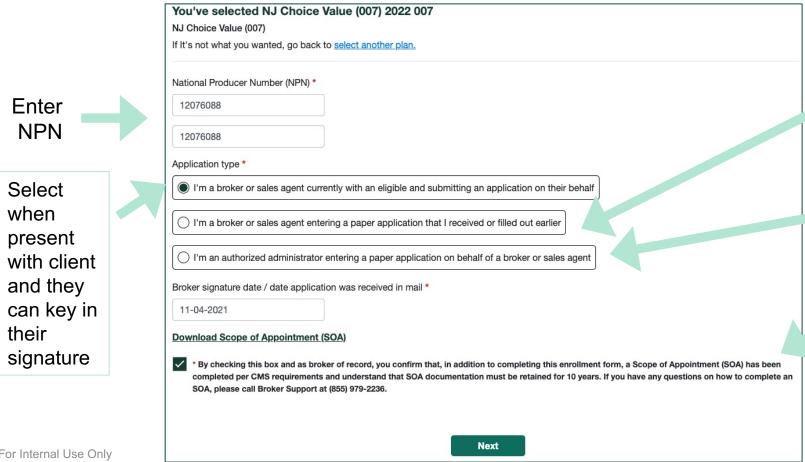
## Steps in the enrollment process

Note the 6 quick steps in the enrollment process.



## **Broker information**

The first data field you should see and complete is your NPN or you will not be tied as broker of record.



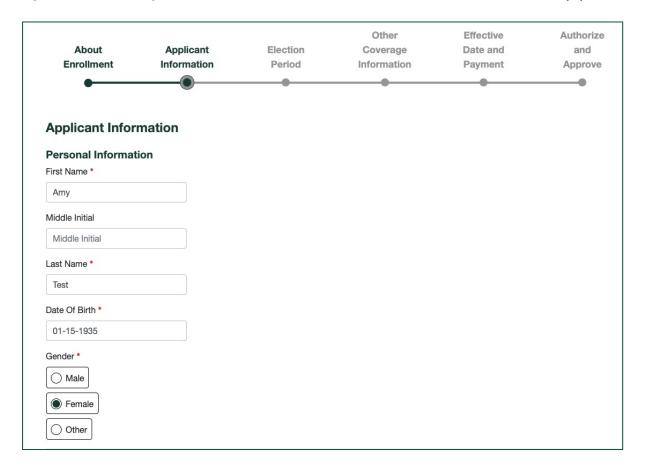
Select when you've captured application, including signature, at an earlier point in time

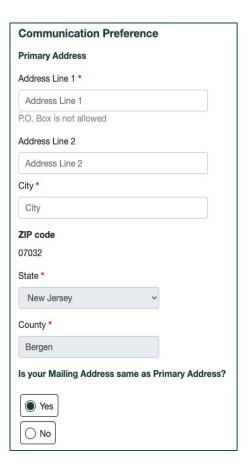
Select only if an agency admin entering application for broker of record

NOTE: It is no longer required to upload completed SOA as part of the application but requirement to capture and retain remains.

For Internal Use Only

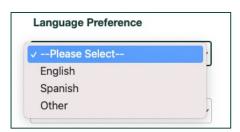
# **Applicant Information**





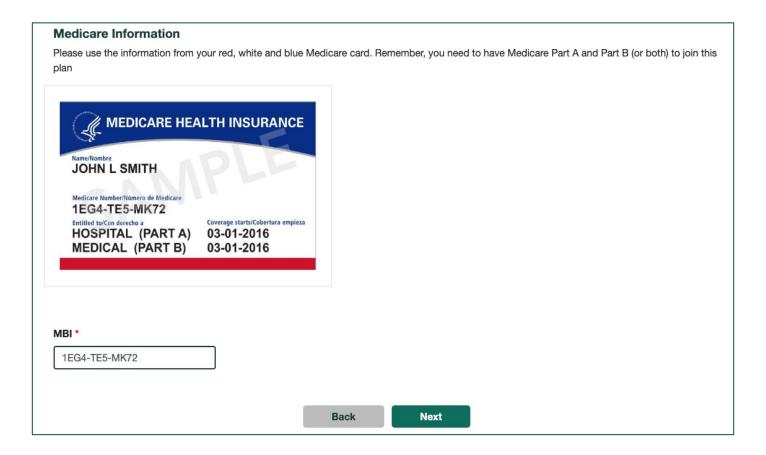
# **Applicant Information cont'd**





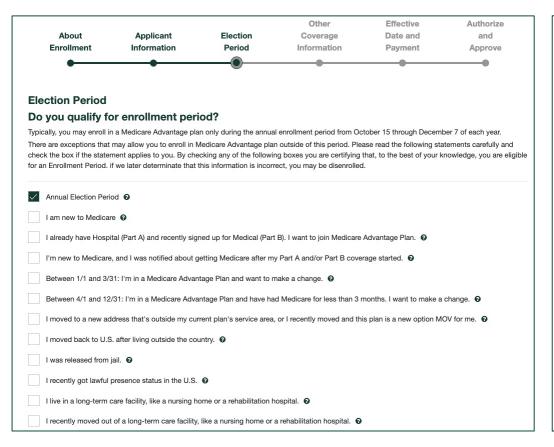


# **Applicant Information cont'd**



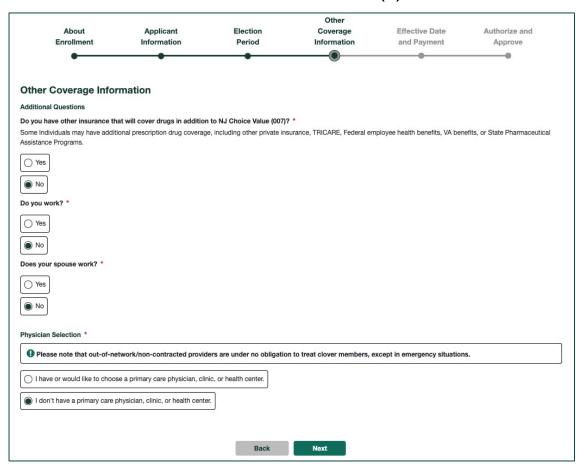
## **Election Period**

• Select all that are appropriate, regardless of enrollment period timeframe.



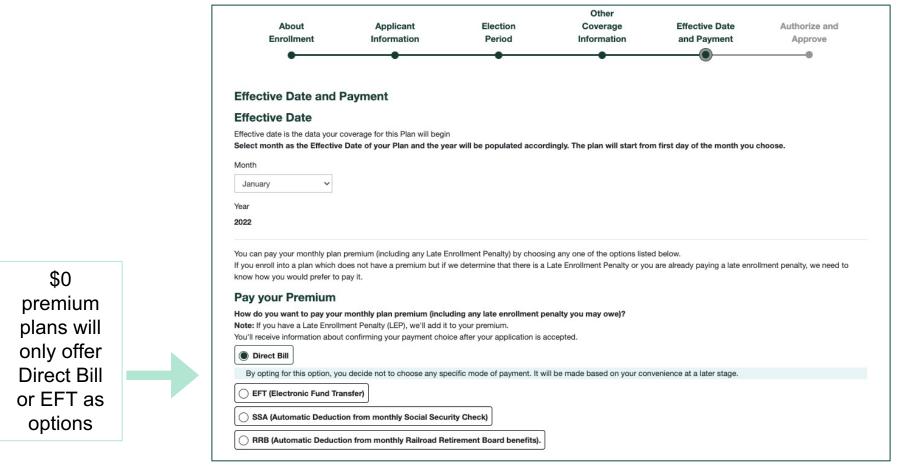
I left coverage from my employer or union (including COBRA coverage).
I lost other, non-Medicare drug coverage that's as good as Medicare drug coverage (creditable coverage), or my other, non-Medicare coverage changed and is no longer considered creditable. •
I lost my coverage because my plan no longer covers the area that I live or it ended its contract with Medicare. •
I lost my coverage because Medicare ended its contract with my plan. I got a letter from Medicare saying I could join another plan. 2
I dropped my coverage in a PACE (Program of All-Inclusive Care for the Elderly) plan. •
I lost my Special Needs Plan because I no longer have a condition required for that plan. •
I have both Medicare and Medicaid, my state helps pay for my Medicare premiums, or I get Extra Help paying MDE Medicare drug coverage.
I recently had a change in my Medicaid (newly got Medicaid, had a change in my level of Medicaid, or lost Medicaid). •
I recently had a change in my Extra Help paying for my drug costs(newly got Extra Help, had a change in my level of Extra Help, or lost Extra Help)
I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. •
I'm in a State Pharmaceutical Assistance Program, or I'm losing help from a State Pharmaceutical Assistance Program. •
I was affected by an emergency or a major disaster (as declared by the Federal Emergency Management Agency, or by Federal, my state, or my local government). One of the other statements on this page applied to me, but I was unable to make a request because of the disaster.
I'm in a plan that's had a star rating of less than 3 stars for the last 3 years. I want to join a plan with a star rating of 3 stars or higher.
I'm in a plan that was recently taken over by the state because of financial issues. I want to switch to another plan. •
I had Medicare prior to now, but I'm now turning 65. •
If none of these statements apply to you or you're not sure, please contact Clover to see if you are eligible to enroll at 1-888-657-1207 (TTY 711). We are open 8 am-8 pm, local time, 7 days a week. From April 1st through September 30th, alternate technologies (for example, voicemail) will be used on the weekends and holidays.
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# Other Coverage Information



# **Effective Date and Payment**

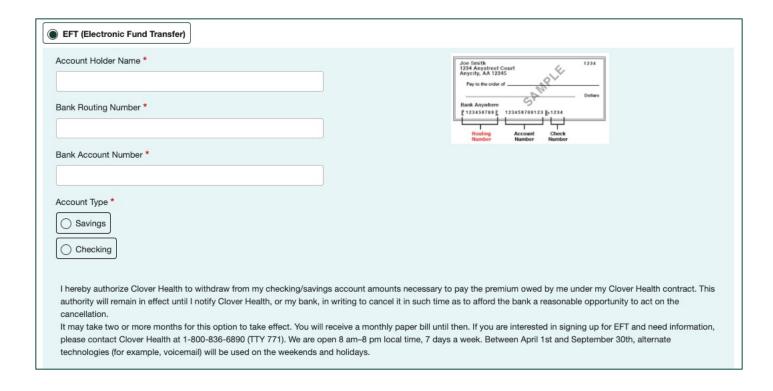
Select effective date month and year.



Note: Any Late
Enrollment
Penalty (LEP) will
be calculated and
applied to
premium due
after application
processes.
Option to pay via
SSA or RRB will
be offered after
calculation and
communication of
LEP.

# EFT as a billing option

Enter EFT banking information.



# SSA or RRB deduction as a billing option

Coordination of deduction from SSA or RRB will occur post enrollment.

#### SSA (Automatic Deduction from monthly Social Security Check)

Automatically deduct from my monthly social Security or Railroad Retirement Board(RRB) benifit check.

Clover Health will forward your name and premium information to the U.S. Social Security Administration (SSA) or Railroad Retirement Board (RRB). Social Security or RRB will decide if you're eligible to have premiums deducted from your benefits check.

It may take two or more months for the deductions to begin, depending on what time of the month you enrolled. If SSA or RRB accepts your request for automatic deduction, the first deduction from your benefit check will start with the month that SSA or RRB accepts the withholding. Usually, the first deduction from your Social Security benefits check is equal to the amount of two monthly premium payments. After that, Social Security will only deduct the cost of one premium payment a month.

In some cases, due to processing timelines mandated by CMS (Medicare), your SSA or RRB deduction may be denied for your first premium payment. Convey will issue you an invoice for the initial payment and resubmit your request to CMS (Medicare) for SSA deduction to begin with your second premium payment.

If SSA or RRB does not approve your request for automatic deduction, Clover Health will send you a Coupon Book for your monthly premiums. If you discontinue coverage from this plan, there might be a similar lag in processing time. If the SSA or RRB incorrectly withholds the premium after termination, you'll be refunded by the SSA or RRB.

#### RRB (Automatic Deduction from monthly Railroad Retirement Board benefits).

Automatically deduct from my monthly social Security or Railroad Retirement Board(RRB) benifit check.

Clover Health will forward your name and premium information to the U.S. Social Security Administration (SSA) or Railroad Retirement Board (RRB). Social Security or RRB will decide if you're eligible to have premiums deducted from your benefits check.

It may take two or more months for the deductions to begin, depending on what time of the month you enrolled. If SSA or RRB accepts your request for automatic deduction, the first deduction from your benefit check will start with the month that SSA or RRB accepts the withholding. Usually, the first deduction from your Social Security benefits check is equal to the amount of two monthly premium payments. After that, Social Security will only deduct the cost of one premium payment a month.

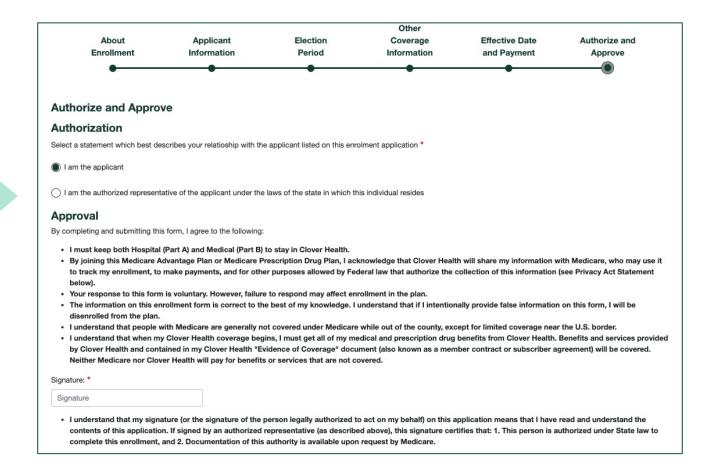
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# **Authorize and Approve**

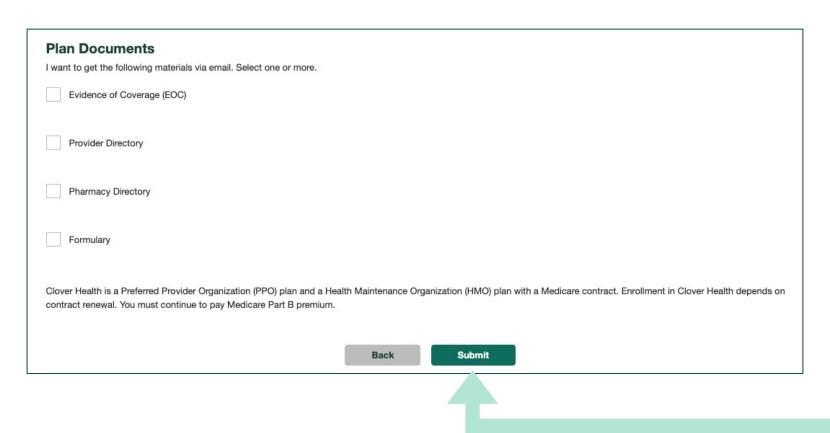
Client, as applicant, should read, select proper authorization and key signature into signature box.

Note: This selection is NOT for indicating you are broker of record; this is for situation where a Power of Attorney or the like is assisting with application.



## Plan Documents and Submission

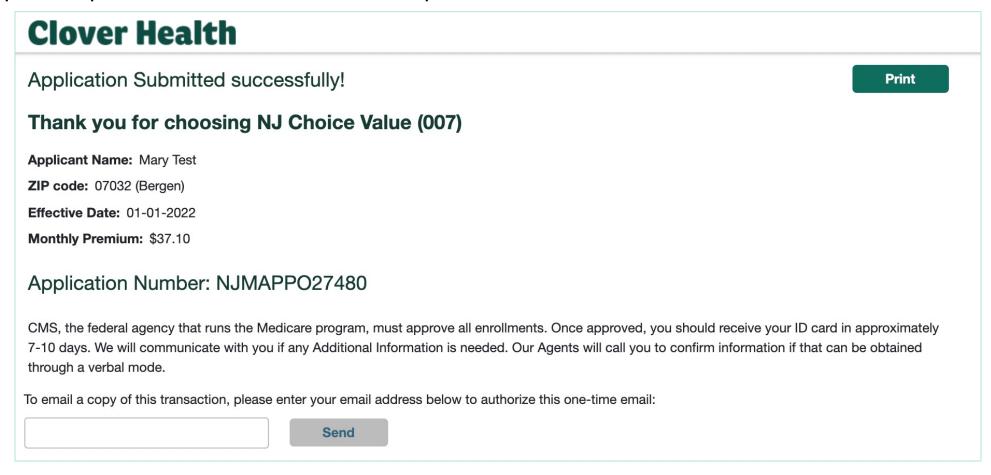
If client wishes to receive key plan documents via email, select here. Note, an email will need to be
provided in previous step of application.



Click to submit application

# **Application Confirmation Receipt**

Option to print or email confirmation receipt.



## **Post Enrollment**

- With client applicant, complete <u>Health Assessment Survey (broker form)</u>.
  - Completion within 72 hours credits broker and pays \$50.
- If (1) plan has Grocery Plus benefit and (2) client/applicant is likely eligible for benefit, complete <u>Grocery Plus Attestation</u> with client applicant.
- Access your <u>Broker Portal</u> to view application status, your book of business and commission statements (if paid directly by Clover Health).

# **Application Issues**

• If you experience issues with the online enrollment application, please consider these options:

Access and complete a paper application.

- Paper application can be found in Clover's Enrollment kit OR you can download and print a pdf of the application from the Plan Documents and Enrollments section of the For Brokers page.
- Submit paper application via fax, email or mail OR enter into online application at a later time.

Access the online enrollment application at a later time (allow at least 15 minutes before trying again and clear your cache and cookies before doing so).

Contact Broker Support to report the issue and determine next steps.

1-855-979-2236 (press 3 for issues) OR <a href="mailto:brokers@cloverhealth.com">brokers@cloverhealth.com</a> Monday – Friday, 9am – 7pm ET

- Specifics to where/how you encountered an issue are helpful, such as the section of the application, the zip for the applicant, the plan selected, etc.
- Screenshots of any error messaging also very helpful.