# 2015 Certification Cheat Sheet

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| Aetna/Coventry | **2014 Certification:**
To certify for the 2014 selling year:

- **Aetna:**
  - 2014 Aetna products will continue to be offered at the Aetna certification site until the end of November.
  - [http://aetna.cmpsystem.com/clients/aetna/SMS](http://aetna.cmpsystem.com/clients/aetna/SMS)
  - Choose 2014 year for certification.

- **Coventry:**
  - 2014 Coventry certification will continue to be offered at the Coventry site until the end of November.
  - [http://broker.cvty.com](http://broker.cvty.com)

**AHIP:**
Transferring: If you earned a minimum score of 90% on the final exam within 3 attempts – you can transfer your AHIP certification to Aetna. You can transfer existing AHIP to Aetna through Aetna’s site. If you have already paid your AHIP registration fee and transferred to Aetna, you will not have to pay the fee again.

**NOTE:** The final AHIP exam attempt/submission must be completed within a 2 hour sitting. Take the courses in order and remember you must pass with a score of 90% or better and only get 3 attempts- if you don’t pass within 3 attempts, you will be locked out and unable to progress along the required certification track.

AHIP Recertification (if you completed last year’s AHIP requirements) – follow the recertification track of modules 4-5 only *You will still be tested on modules 1-3 in the final exam.

**2015 Certification:**
One consolidated producer certification program to sell Aetna and Coventry Individual Medicare products in 2015.

- [http://aetna.cmpsystem.com/clients/aetna/SMS](http://aetna.cmpsystem.com/clients/aetna/SMS) Aetna-AHIP certification site
- Register on the site and select the “Individual Medicare” certification track with the Registration Wizard
- Complete Registration (required) **When you create your account, the system will automatically match you with your historical AHIP data.
- Choose from the available learning. Your selections are reflected under “My Certifications” and the required courses will be listed in the order they must be taken.

**Medicare Broker Services Dept**
Phone: 866-714-9301
Hours: 8am – 6pm ET Mon – Fri
Email: brokersupport@aetna.com
Brokerservice-medicareteam@aetna.com

To market 2014 Aetna or Coventry Individual Medicare products to age-in and SEP-eligible beneficiaries for the rest of 2014, you must complete 2014 certification requirements. These are separate from 2015 requirements.

Revised: September 11, 2014
Here are the components:

1. **AHIP Medicare training**: This course has five modules. The final exam requires a passing score of 90% or better within three attempts and includes Fraud, Waste and Abuse (FWA) training and a test.
   a. The AHIP final exam costs $125.
   b. If you’re recertifying and you completed last year’s AHIP training requirements, you can follow a recertification track of modules 4-5 only, plus the Fraud, Waste, and Abuse training/exam. You should still reacquaint yourself with modules 1-3, since the final exam covers all five modules.

2. **Core training**: Provides a high-level view of Aetna and Coventry Individual MA products


4. **MA/MAPD market-specific training**: If you sell MA/MAPD plans, you’re required to complete market product training for the local markets where you intend to sell. You must also pass an online MA/MAPD overview test. If you sell in multiple markets, you must attend local market product training in every market where you intend to sell. But, you only need to take and pass the online MA/MAPD overview test once.

5. **MA/MAPD overview training**: Provides a high-level overview of all Aetna and Coventry Individual MA/MAPD products.

**NOTE:**
- Upline marketing organizations, principals and payees are required to be fully certified as well as licensed and appointed in ALL states and markets for which they and/or their downlines intend to sell.
- Uplines, principals and payees intending to personally market MAPD plans must complete the Individual Medicare Market (MAPD) training for each market in which they will be personally selling MAPD plans.
- **You are required to complete local market product training in each market you intend to sell.**
- Complete the online MAPD overview training and test.
- You will be able to enroll into a Local Market Training course directly from the site.
- AFTER you have completed your local market training, log back into the certification site and take the online MAPD overview training and exam.
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| ASSURANT HEALTH | **GET READY...** Planning before you start training can mean a smoother experience from start to finish.  
- Plan for 4-5 hours to complete the 2015 program. You can do this in one sitting or spread it out as the Medicare Learning Network (MLN) site will remember where you left off.  
- Use a PC – training is not compatible on an iPad, phone or other handheld device.  
- Gather your National Producer Number (NPN) [https://pdb.nipr.com/html/PacNpnSearch.html](https://pdb.nipr.com/html/PacNpnSearch.html)  
  - Important note: your NPN may NOT be the same as your state license number | Medicare Learning Network help line  
855-267-1515 (press 2 for MLN support) | |
| | **GET SET...** Timing is especially important for your training. Take it at the most optimal time to ensure you’re ready to sell.  
- Complete certification before Open Enrollment so you’re set to meet customer needs  
- If the Medicare Learning Network (MLN) site is slow, try completing your Marketplace registration outside of normal work hours  
- Allow at least 5 days between the completion of your exams on the MLN and your first Marketplace sale | Questions about Assurant Health products on the Marketplace  
800-362-3994 | |
| | **Know the acronyms** The insurance industry isn’t lacking for acronyms—and the Marketplace registration and certification process is no exception. Here are a few of the most commonly used terms you’ll see:  
  ➢ **FFM**: Federally Facilitated Marketplace (most commonly referred to as the Marketplace) – the government site through which you can sell Qualified Health Plans.  
  ➢ **MLN**: Medicare Learning Network – the site through which you’ll complete your annual coursework and exams and become registered.  
  ➢ **CMS**: Centers for Medicare and Medicaid Services – the site on which you will create your Marketplace user ID and complete Identity Proofing. | | |
| | **GO!** Start your training by following Part 1 and Part 2 | | |

Revised: September 11, 2014
Part 1
- Go to the Medicare Learning Network (MLN) to access marketplace training https://Marketplace.MedicareLearningNetworkLMS.com
  - Click "create account" to create your MLN login ID and password
  - Register as "Agent/Broker – Individual Market"
- Complete the three course modules and corresponding exams (You must score 70% or better and can retake the exam twice without redoing the coursework).
  - Affordable Care Act and Marketplace Basics
  - Individual Marketplace
  - Privacy and Security Standards
- Read and accept the Agent Agreements
  - Agent / Broker General Agreement
  - Agent / Broker CMS Agreement
- Print the “Curriculum Certificate” – You can find it on the medicare Learning Network Training Home page under “My completed training.” Send Curriculum Certificate to Assurant Health:
  - Fax to 414-299-7516 (preferred)
  - Email to MKELicensing@assurant.com

Find your Curriculum Certificate here:
**Part 2**

  
  - Create a Marketplace user ID you're comfortable with, since you'll share it with clients
  
  - Complete your Identity Proofing

**Learn More**

Agents and brokers in the health insurance marketplaces  

**Agent FAQ**


**Helping customers through enrollment**

### CIGNA

Although new Cigna PDP business is no longer commissionable, CMS does require that in order to receive renewal commissions for existing business, you must recertify annually.

**Cigna PDP Certification will be offered Dec. 8 – Dec. 31st**

[https://www.cignahealthspringproducers.com/Apps/Medicare/Default.aspx](https://www.cignahealthspringproducers.com/Apps/Medicare/Default.aspx)

**Access Codes to training portal**

- If you are an agent seeking PDP renewals and are NOT selling any MA products for Cigna HealthSpring use code: **PDPonly**
- If you are contracted to sell MAPD and are seeking PDP renewals use code: **brokerNew**

**Modules**

The module will take roughly 30 minutes to complete and will give you details for 2015 benefits to insure you are equipped to answer questions from existing customers.

Please follow the steps in order to access the 2015 training:

1. Please review instructions in the attached document and access the certification web-site as indicated
2. When you are asked to enter your AGENT ID#, please enter your 8-digit Cigna producer code

If you have any questions or need any assistance, please contact us at 1-866-442-7516.

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<tr>
<th>Cigna – HealthSpring</th>
<th>You can register and access 2015 Certification at: <a href="https://www.cignahealthspringproducers.com/Apps/Medicare/Default.aspx">https://www.cignahealthspringproducers.com/Apps/Medicare/Default.aspx</a></th>
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| Cigna Medicare Advantage of AZ | **Access Codes to training portal**  
If you are a new agent and have submitted a new contract for MAPD sales use code: brokerNew  
If you are contracted to sell MAPD and are seeking PDP renewals use code: brokerNew  
If you are a new agent and will be conducting telesales use code: telesalesNew  

2015 Certifications are:  
- Complete AHIP Online Modules OR Pinpoint’s Medicare Certification Course  
- New agents will need to complete Face to Face training. Once online requirements are completed, new agents will be prompted to register for face to face sessions.  

**Here are few highlights for the 2015 AEP Certification:**  
- **Shorter!** There are ONLY 3 modules this year (including the Product Overview) versus 9 last year.  
- **Online Certification is a ONE step process!** We launched with DRAFT benefits this year which means agents will not have to come back a second time for Product training later in the year.  
- **No more guess work!** This year we predetermined which training track an individual will take. For example, based on their agent ID, the system will already know if they are telesales versus non telesales and which state(s) they are selling in. This year agents will not be selecting those options.  
- **Less time to complete!** On average, it will take 2.5 hours to complete versus an average of 4 last year.  
- **Easier to navigate!** You will notice a new and improved look and feel, including a Dashboard which will show agents what portion of the training they have completed and when new courses are added.  
- **Reporting!** Agencies and Sales staff will be able to view/download live reporting completions so they know exactly how many agents are active/certified/ready to sell.

| Hours of Operation | Mon-Fri 8am – 7pm Eastern  
|--------------------|-----------------------------|
|                    | Phone: 866.442.7516  
|                    | HAAL@healthspring.com  
| Agents who take 2015 certification ARE automatically grandfather in and can sell for the remainder of the 2014 selling season. |

Revised: September 11, 2014
Now accepting Pinpoint’s Medicare Certification Course (vs AHIP or Gorman):
- Only $70 when taken through Cigna HealthSpring
- Only 90 minutes to complete
- Supports 100% of CMS requirements

**AHIP Reimbursement (One of the following):**
1. **Pinpoint** – Complete CMS required Medicare training through Pinpoint AND Cigna HealthSpring modules by Aug. 31

2. **AHIP** – Complete CMS required Medicare training through AHIP AND Cigna HealthSpring modules AND 5 enrollments
### 2015 Certification Cheat Sheet

**CARRIER** | **PROCESSES** | **HELP** | **LAUNCH**
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Humana | Humana's 2015 Medicare certification and recertification training and tests will be available the week of July 28th, 2014. Delegated agents that are currently certified to sell 2014 plans will need to recertify to sell 2015 plans. 
If you were previously certified to sell plans, and then let the certification lapse you will need to attend a face-to-face certification training to be certified again. 

2015 Recertification Begins July 21st

All current certifications expire on December 01, 2014. Recertification must be completed on or before November 30, 2014 at 5:00pm Eastern time in order to be eligible to offer and enroll in any Medicare products with a 2015 effective date. In addition, recertification is required on an annual basis in order to receive commissions on any new or previously enrolled Medicare product. **Recertification is only for agents who are currently certified to offer Humana 2014 Medicare products.** Here is a preview of the upcoming recertification schedule:

**Humana Recertification Schedule**

- July 21st – Launch English versions of MAPD recertification
- August 11th – Launch English version PDP recertification
- November 30th – Recertification must be completed by 5:00pm EST – recertification site closes
- December 1st – **Sales privileges terminate** for any agent that did not recertify.

Access the delegate pre-work by logging into [www.humana.com](http://www.humana.com).

**Initial Certification Steps**

1. **Online Certification Pre-work**
   The online portion of the initial certification must be completed prior to attending the face-to-face classroom training. The Delegated MAPD Pre-work course include:

   - Part 1: AHIP Training & Test
   - Part 2: Compliance
   - Part 3: Products and Processes

**IMPORTANT:** If the agent has taken the AHIP testing through another carrier’s site, access AHIP again through the Humana agent portal and send the exam to Humana.
2. Face-to-Face Classroom Training
Once you have completed the Online Pre-work you will be prompted to select the market for which you would like to attend face-to-face training. **This step does not enroll you into face-to-face classroom training.** Your information will be forwarded to the Humana Market POINT sales office manager. The manager will enroll you into an upcoming class. You will receive an email confirmation indicating you have been enrolled in a certification class.

AHIP:
The AHIP training and testing can be accessed through the Humana Agent Portal. You will be required by AHIP to re-register with them this year even if you registered last year. There are 5 AHIP modules but you will only be required to open and read module 4 & 5 if you are recertifying. **However, you will be tested on all 5 modules so we strongly recommend reviewing all modules prior to testing.** You will have 3 attempts to pass the AHIP test with a minimum passing score of 90%.

Upon success completion of the final AHIP exam, the Fraud, Waste and Abuse (FWA) course will "unlock" and become accessible. Once you have completed the required course work, the FWA exam will "unlock" for completion. You will have an hour to complete the 10-question exam. You must score 90% to pass the exam but are provided as many attempts as needed to do so.

Successful completion of the AHIP, FWA and CMS General Compliance training and testing are required before a passing score can be transmitted to the Humana Recertification course.

AHIP Fees and Reimbursement
The new discounted charge for the 2015 AHIP training is $125.00 per registration when accessed via the Humana Agent Portal. The general fee for the 2015 AHIP training has increase to $175.00 per registration.

We value your partnership and will reimburse your testing fee under the following circumstances:

- You took the courses through the Humana Agent Portal, and
- You have successfully enrolled ten (10) MA OR forty (40) PDP January 2015 effective members – members must be accreted with CMS by March 6, 2015.

After completing the AHIP testing successfully you will have the option to purchase CE credits. **IMPORTANT:** After printing your transcript certificate, don’t forget to “click” the “send my exam completion to Humana” button at the bottom of the page. If you have taken the AHIP testing through another carrier’s site, access AHIP again through the Humana agent portal and send the exam to Humana.

After completing the AHIP portion of testing and sending the transcript to Humana, you will continue on to complete the Humana portion of recertification.
### Humana Training & Testing:
Similar to previous years, there will be several modules to complete on-line. You must take the AHIP recertification courses prior to beginning the Humana modules. Humana modules will include:

- Code of Ethics
- Safeguarding Protected Information (PI)
- Humana Product information

You will have 3 attempts to pass the Humana test with a minimum passing score of 85%. Upon successful completion of the Humana test, return to “My Current Exams” to print your certificate of completion.
**AHIP/Gorman Credit:**

- There are several courses in the SilverScript annual curriculum. We will give you credit for completing the SilverScript Insurance Company Medicare Overview course and the Compliance course when we receive your AHIP or Gorman 2014 Medicare Part D completion certificate. **You are still required to complete** the SilverScript Product & Process course and the SilverScript Attestation course.

- To receive credit for your AHIP/Gorman coursework, submit your 2014 Medicare Part D certificate of completion by emailing your certificate to ProducerSalesResource@Caremark.com with the subject line “AHIP/Gorman Training Certificate” and your SilverScript Agent ID in the email subject line. You may send the certificate via FAX at 1-866-208-5262.

- Launch the 2014 curriculum and complete the SilverScript product & process course now. We are unable to apply your AHIP/Gorman credits until you access the SilverScript product & process course. You will be able to access the Attestation course as soon as you pass the product & process course and the AHIP/Gorman credit is applied.

**NOTE:** In order to receive credit for AHIP or Gorman courses, you must launch the 2015 curriculum in the Silverscript portal first. Launching the curriculum registers you in the eLearning software.

- We will process your AHIP/Gorman credit within 5 business days. You will see a score of 98. That is the indicator that you received credit for completing the AHIP/Gorman curriculum.
Steps to Access the SilverScript Certification Curriculum:

- Click on the CLICK HERE to access online training link at the bottom of these instructions on the portal training page.

- As the eLearning software begins to load you may see random internet system messages referencing an error trying to log you into the course. Do not be concerned by this message. Within a few seconds the CourseMill window will open and take you immediately to the My Courses page.

- Click the green and white icon to access the course list.

- After you click the icon, a list of the required training courses will appear. Start each course by clicking the blue and white launch icon next to the course name. After you complete a course and pass the exam you will be directed back to the My Courses page. Repeat the steps above until you complete all the required courses.

- When you pass all courses and print out the completion certificate you should then click "logoff" located at the top right corner of the eLearning program window, close the eLearning browser window, and then refresh your Agent Portal browser page.

- Keep in mind that you can download/open a PDF version of each training course for reference while you are taking the tests. Click on the Reference Material link (you can find that on the left side of the Agent Portal's main screen) and then open the files.

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<td>2015 Medicare Compliance for Contracted PDP Agents</td>
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<td>2015 Certification for Contracted PDP Agents</td>
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<td>2015 Product Course Announcement</td>
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Our 2015 certification requirements include:

- **Medicare CORE and Fraud, Waste & Abuse (FWA) Certification**
  - This certification must be completed through Gorman Health Group, AHIP or Pinpoint Global Communications.
- **UAM-Specific Certification**
  - Covers UAM-specific Compliance, Products and Procedures (CPP)

### 2015 Contracting Requirements and Prerequisites

To represent our 2015 plans, you must also satisfy our contracting requirements and prerequisites.

**To represent our 2015 plans, you must also satisfy these requirements:**

- UAM Medicare Advantage Contract
- Annual Background Check (completed by UAM’s home office)
- UAM Health Insurance Portability and Accountability Act (HIPAA) Attestation (including HIPAA training, privacy and security)
- UAM Code of Conduct Attestation
- UAM Agent Field Manual Attestation

**NOTE:** You will have up to three attempts to pass with a grade of 85% or higher. Please note, additional attempts will not be granted.

**Login Screen**

**New Users:**
- Register at UAMCertification.com
- Enter your National Producer Number
- Complete all required fields
- Create a password

**After set up:**
- You may access the site by entering your Social Security Number
- If contracting for an agency – you may enter the agency’s Federal Employer Identification number and your password.

Should you have any questions about your training and certification requirement, please call UAM Sales Support Team as follows:
1-855-225-1475, Monday-Friday, 8:30 a.m.-5 p.m. Eastern Time

Should you need assistance in using the program:
Call 888-568-0270 for technical support. Hours of operation are as follows:
Monday-Friday, 8:00 a.m. – 7:00 p.m. Eastern time.

Technical support is also available on weekends through November between the hours of 10:00 a.m. – 2:00 p.m. Eastern Time.

uamsalescert@gormanhealthgroup.com
Typically, the training takes about 4 to 5 hours, but individual completion time may vary. There is no time limit on completing the exams. HOWEVER, the site times out after 20 minutes of inactivity. You can log back in at the login page and select the module/lesson you were reviewing. You will be returned to the same point where you were in the lesson. **Warning: If you are taking an exam and the session times out, it will count as an attempt.** If you have an available attempt remaining, you can select the exam but will need to start from question one. It’s important to know that once you are in an exam you must complete that exam in its entirety or lose an attempt if the session times out.

You are allowed 3 attempts and must score 85% or higher to pass. To represent UAM’s 2015 MA plans, you must pass at least one CPP exam.
In order to take any of certification modules, your computer needs the following requirements:

- Internet Explorer version 7.x or 8.x
- Screen resolution of 1024 x 768
- Acrobat reader version 6 or higher
- Marcomedia Flash Player 9 or higher

*Modules are not compatible with mobile technology such as smart phones or tablets.*

Agents must complete all prerequisites and product modules and pass with a score of 85% or higher within 3 attempts.

**Prerequisites include:**

1. Medicare Basics
2. Ethics and Compliance Module
3. AARP® 101

**Product modules include:**

1. Medicare Advantage Plans (HMO, POS, PPO)
2. Private Fee-for-Service Plans (PFFS)
3. AARP Medicare Supplement Plans
4. SecureHorizons Medicare Supplement Plans
5. Medicare Prescription Drug Plans
6. Chronic Illness Special Needs Plans (CSNP)
7. Dual Special Needs Plans (DSNP)
8. Institutional Special Needs Plans (ISNP)
9. Institutional-Equivalent Special Needs Plans (IESNP)
10. Senior Care Options

**NOTE:** If you choose to certify via AHIP, you need to transmit the 2015 AHIP certification BEFORE any other 2015 modules have been started. Failure to do so will result in an AHIP score rejection.

AHIP certification will be available June 24. UHC will accept AHIP certification or re-certification in place of 2015 Medicare Basics, 2015 Medicare Advantage Plans and 2015 Medicare Prescription Drug Plans certification.

**NOTE:** AHIP allows users more than three attempts to receive a passing score. However, UnitedHealthCare will only accept AHIP credit if you obtain a passing score in three or less attempts. If you do not pass in three attempts, you will not be able to contract with UHC until next year.

Need assistance? Contact the Producer Help Desk at 888.381.8581

If you have questions or need help call the Producer Help Desk (PHD). The PHD is staffed Monday – Friday 7 a.m. to 7 p.m. CST.

Agents who take 2015 Prerequisites and Products courses certification ARE automatically grandfather in and can sell for the remainder of the 2014 selling season.
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<th><strong>If you take AHIP directly through the AHIP website:</strong></th>
<th>You will need to return to the Learning Center on the UnitedHealthcare Distribution Portal after the certifications have launched on July 1 or after to transfer credits to UnitedHealthcare for the 2015 certification year. In addition, those that certify with AHIP will need to complete additional prerequisites (2015 Ethics &amp; Compliance and 2015 AARP 101) to become fully certified to sell with UnitedHealthcare. Beginning June 24, you can take AHIP certification directly through the AHIP website.</th>
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<tr>
<td><strong>NOTE:</strong></td>
<td>If you access the Learning Center on or after July 1, you will be eligible for a $50 discount on AHIP courses offered by UnitedHealthcare. This discount will be automatically applied upon payment.</td>
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<td><strong>NOTE:</strong></td>
<td>Any agent conducting an education or marketing/sales event during the 2015 selling season (i.e. October 1, 2014 through September 30, 2015) must take the 2015 Events Basics module and pass the test with a score of 85% or better within three attempts. Events Basics is required prior to reporting and conducting any event.</td>
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