



Compliance Notice

Compliance Update

It's that time again! Every year CareFree brokers get the freedom to decide which carriers they contract with, and we're here to help guide you through the process as quickly and as painlessly as possible.

General Certification & Recertification Information

In our business, relationships matter. Use 2019 to cement relationships with current carriers and forge relationships with new ones. Agents who plan on selling 2019 plans during AEP must certify or recertify with the carriers they'd like to offer. Here's how to do that:

- **Continue with the same carrier:** You'll receive a recertification invitation email when each carrier you're currently contracted with have opened their recertification process.
- **Expand your plan offerings:** The first step is to determine which carriers you're interested in by doing some research on www.medicare.gov. Look for 5 star plans and overall value proposition. If there are any other carriers you're interested in, email contracts@carefreeinsurance.net, provide the carrier name and your upline to request the contract.

AHIP Information

2019 AHIP is now available!

If you're nervous about taking AHIP, consider attending an AHIP Prep webinar. Sign up for a session at carefreeagency.com/events.

Remember, you only take AHIP once per season and you must score a 90% on the AHIP exam in order to certify with most carriers. Use the chart below to determine which carrier to certify with **first** to take advantage of discounts. After completing AHIP with the carrier of your choice, your AHIP score can be shared with other carriers during the cert/recert process.

Carrier	Cert/Recert Opening Date	Notes
Aetna/Coventry	Open Now	<p>Free AHIP and first year E&O insurance for newly contracted CareFree agents</p> <p>\$50 AHIP discount for existing agents with Front Runners status</p>
Cigna	Open Now	<p>Complete AHIP Training and all Cigna-HealthSpring required courses by 9/15 and sell 5 1/1 effective date plans to receive \$125 AHIP reimbursement</p> <p>Complete Gorman Health Group Training and all Cigna-HealthSpring required courses to receive \$99 reimbursement</p> <p>Complete Pinpoint Medicare Training and all Cigna-HealthSpring required courses to receive \$89.95 reimbursement</p> <p>Reimbursed AHIP, Gorman Training, and Pinpoint Medicare training with 5 AEP sales</p>
Humana/CarePlus	Open Now	<p>Must complete cert/recert by 11/30.</p> <p>If currently certified agents do NOT recertify, they will only be able to sell 2018 plans in AEP.</p>
UHC	Open Now	AHIP accepted but not required

WellCare	Open Now	\$50 AHIP discount on AHIP if WellCare's link is used to access AHIP certification http://www.ahipmedicaretraining.com/clients/wellcare/1099
Simply	Open Now	\$50 AHIP discount

Specific Carrier Information

Aetna

- First Tier, Downstream and Related Entities (FDRs) must provide general compliance and fraud, waste and abuse training to employees within 90 days of initial hiring and annually thereafter. If you received an email from Aetna with the subject line "Action Required: First Tier, Downstream, and Related Entity ("FDR") annual training and education for broker organizations" you must complete FDR training. For concerns or to complete this training, email medicarefdr@aetna.com.
- All Coventry plans will be branded as Aetna Coventry for 2019. However, agents will continue to use Coventry's web resources to determine plans, providers, and prescription coverage. Brokers will see rebranding through various touchpoints such as producer training and activation, sales presentations, NDP conference, broker email etc. Check Producer World for more information.

Major Carriers

- Many carriers require in-person or virtual additional product training. Specifics on this will be included in your certification. Make sure to attend these trainings to ensure you can carry these products in AEP.

Med Supp Cert/Recert

- In addition to certifying with Medicare Advantage carriers, many

agents find that having a Med Supp certification allows them to meet more of their clients' needs.

- If you'd like to add Med Supp to your product portfolio, email contracts@carefreeinsurance.net to discover which carriers are available.

Thank you for being a valued CareFree broker! Here's wishing you a strong AEP.

Carefree Insurance Services, Inc. – Field Marketing Organization (FMO)
www.carefreeagency.com

Plantation Regional Office, 1600 SW 80th Terrace, Plantation, FL 33324

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