# Navigating Relationships with Agents & Brokers


**SPEAKER(S)**

Scott Miniea, Missouri SHIP
Brandy Bauer, SHIP TA and SMP Resource Center

# Agenda

- Background/Why This Matters
- Key Questions to Consider
- Tensions and Talking Points
- National Standards to Support Your Work



# Background/Why This Matters

# Terminology Check

- Agent: Represents specific insurance companies
  - Captive vs. independent



- Broker: Represents the consumer as an intermediary with insurers

# Why This Conversation Matters

- Ongoing threats to stability of funding
- Questions about accuracy of SHIP information
- Public comments from agents/brokers



State Health Insurance Assistance Program

Navigating Medicare

# Key Questions to Consider

Senior Medicare Patrol

Preventing Medicare Fraud

# Being Unbiased

What does being unbiased really mean?

How are you helping to correct potential biases of your team members?

# When to Turn to Agents/Brokers

What can agents/brokers help your clients with that your team members cannot?

- Understanding policy updates
- Supplemental benefits
- Special Needs Plans (D-SNPs, I-SNPs) and options for those living in institutional settings

What can SHIPs offer that brokers/agents cannot?

# Finding Reputable Agents/Brokers

How can/do you help beneficiaries identify a reputable agent/broker?

What questions would you tell them to ask if they want to work with one?



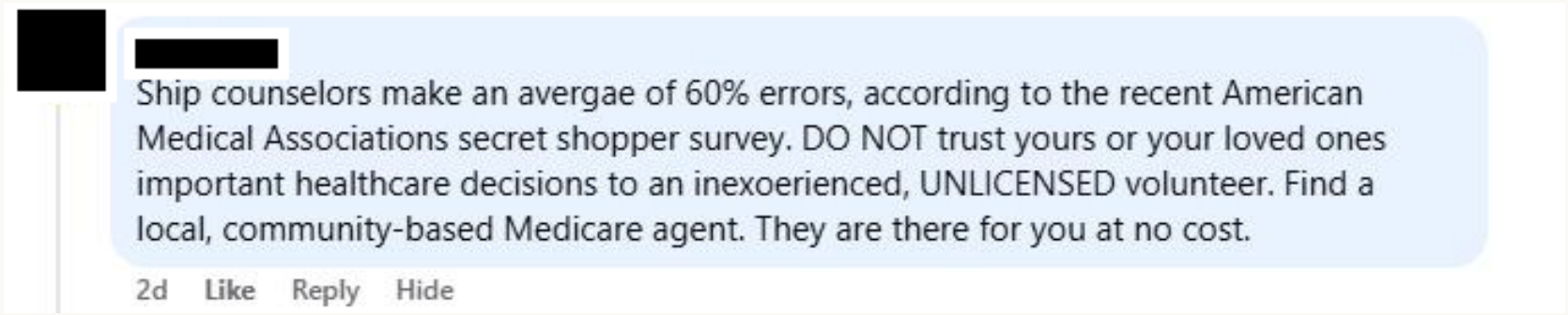
# Tensions and Talking Points

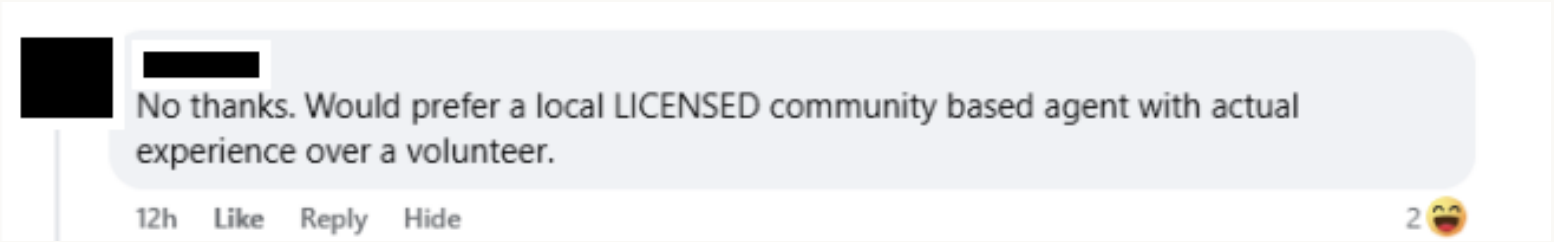
# Responding to Tense Interactions

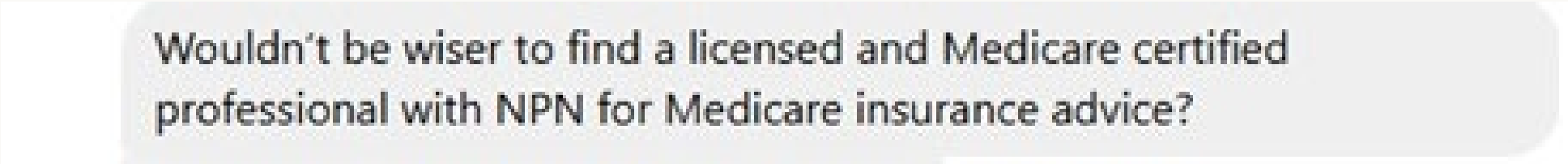
How do you handle complaints about your team members or program's services?

Have your team members encountered tense interactions with agents/brokers when conducting in-person events in the community? How do you direct them to handle these?

# Responding to Tense Interactions Online



# Responding Online (cont.)

- Provide objective, factual info and data
- Allow others to respond
- Beware of deleting, hiding, or blocking
  - Negative/critical comments about your program are permitted free speech
- You can adopt a comment policy that regulates non-protected free speech and prohibits solicitation



# Talking Points to Take Home

"We are not in competition with agents/brokers."

- The Medicare population is too large to be assisted by one source alone
- SHIPs/SMPs, trusted agents/brokers, 1-800-Medicare, and Medicare.gov all have an important role to help beneficiaries
- Second opinions are OK!

# Talking Points to Take Home (cont.)

"SHIP team members receive no commissions."

- Largely volunteer-driven
- No financial incentives to steer benes toward specific plans or options
- Agents work on commission, with payments based on first enrollment and renewals

# Talking Points: Licensure/Certification

"Our team members don't take same licensure tests as agents, but they do undergo rigorous certification through our state/territory program."

- Highlight number of required courses on Medicare basics, enrollment, appeals, and special topics (currently 24 in OCCT)
- Additional training required by program (e.g., Medicaid)
- Recertification requirements

# Focus on Person-Centeredness

- The best agents/brokers and SHIP team members:
  - Keep the beneficiary's needs at the forefront of their work
  - Do not pressure them to take certain actions
  - Aren't afraid to say when they don't have an answer
  - Have a plan for where to refer someone when an issue is outside the scope of the appointment



State Health Insurance Assistance Program

Navigating Medicare

# National Standards to Support Your Work

Senior Medicare Patrol

Preventing Medicare Fraud

# ACL's Conflict of Interest Guidelines

https://acl.gov/programs/senior-medicare-patrol/managing-conflicts-interest-ship-smp-and-mippa-programs

- Provides several examples of permissible/not permissible ways agents/brokers may interact with your program
- Licensed agents cannot act as SHIP/SMP/MIPPA team member
- Programs have a duty to screen for former/retired agents and ask about immediate family of team members
- Agents/brokers cannot be primary trainers for Medicare topics for SHIP/MIPPA/SMP team members

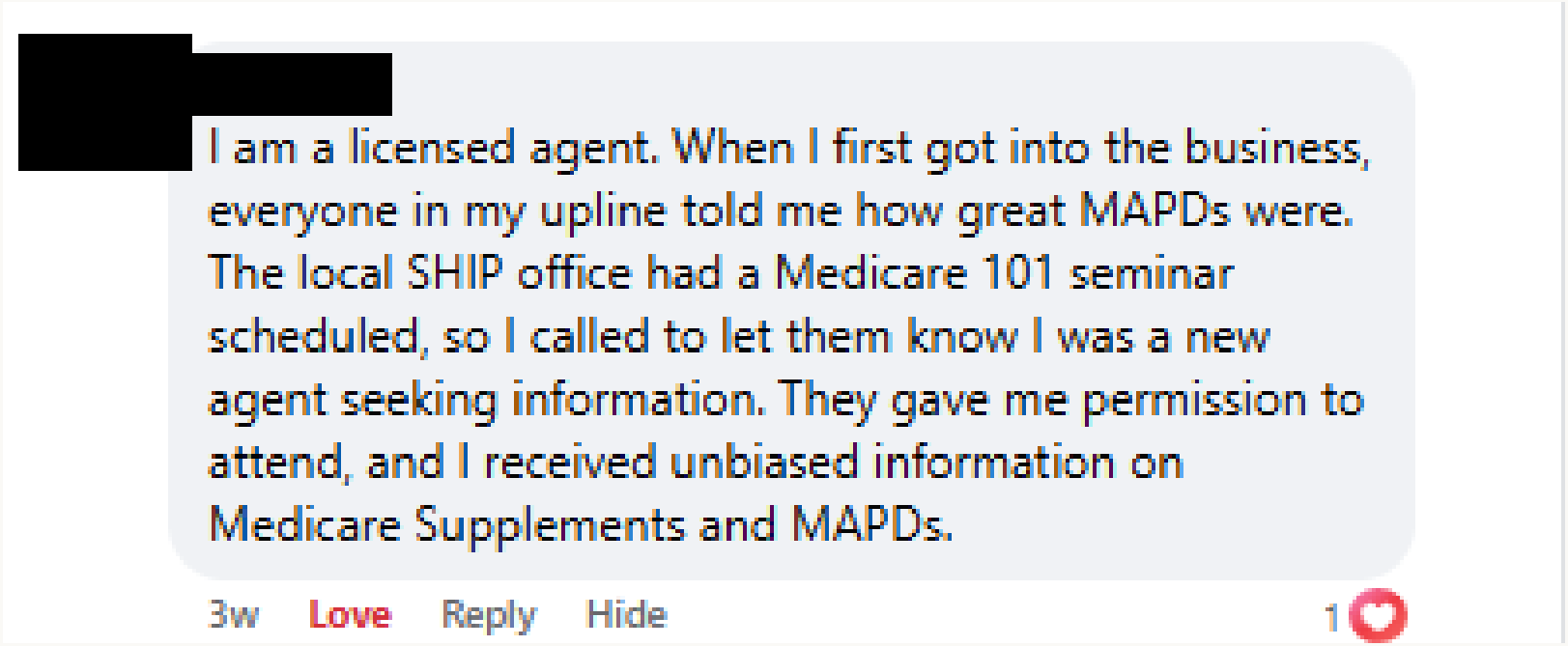
# Ways to Partner

- How you can work with brokers/agents:
  - Educate them about MIPPA/SHIP/SMP and how they can make referrals to you
  - Occasionally allow them to attend public educational/team training events

**Do not allow agents/brokers to misrepresent these activities to suggest they are trained team members.**

# Examples

## In what ways has your program successfully partnered with agents/brokers?



# National Certification Standards

- Coming soon!
- Will offer a more transparent way to showcase the knowledge and training required by team members
- Knowledge test comparable to one that agents/brokers take for CMS; see: https://www.cms.gov/medicare/health-plans/managedcaremarketing/2020-agent-broker-training-testing-guidelines.pdf



# Additional Resources

- How to talk to/about Medicare agents/brokers (winter Medicare Messenger)
- Counseling tips: Protecting yourself from marketing violations in the SHIP and SMP library
- Check licensing requirements and agent registration in your state via the National Association of Insurance Commissioners search tool

# Thank you!

Brandy Bauer
bbauer@nei3a.org

Scott Miniea
SMiniea@moconnectionsforhealth.org




This presentation is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $3,000,000 with 100% funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. government.