

WellCare Business Transfer: Medicare

Policy Statement

Centene requires all Sales Brokers, Sales Entities, or any other downstream entities representing Centene and its subsidiaries to comply with Centene's Approved Contracting Policy & Procedures which includes the adherence to Federal and State law, specifically but not limited to the Center for Medicare & Medicaid's (CMS) requirements contained in Title 42 of the Code of Federal Regulations (Section § 422.2272 and § 422.2274), and other CMS guidance in regard to Medicare Advantage (MA/MAPD) broker and agent oversight requirements.

Objective

Adhering to this policy and procedure will ensure that all Brokers are appropriately linked to their member enrollments.

Purpose

The purpose of this policy is to ensure that Centene has a Medicare Book of Business structure in place to process and document all Book of Business (BOB) requests.

Scope

This policy and the related procedures apply to all contracted brokers and sales entities, representing Centene and their subsidiaries that represent and are authorized to sell Medicare products. This includes external sales producers contracted by Centene, including independent brokers, Selling Brokers and Upline Affiliations.

Definitions & Acronyms

BOB	Book of Business
Sales Entity or Upline	Field Marketing Organization (FMO), General Agency (GA), Managing General Agent (MGA), Supervising General Agency (SGA), National Marketing Organization (NMO)
Producer or Selling Broker	Any person who is authorized to sell Centene products, including persons who are directly contracted with Centene
Good Standing	Broker/Agency must be licensed, certified and trained for the plan year the BOB change will go into effect.
Agency or Affiliation	An agency contracted to provide sales of health plan.
CMS	The Centers for Medicare and Medicaid Services - A federal agency within the
MA	A Medicare Advantage plan is a Medicare Part C plan that is a federal health insurance program for people 65 years of age or older, certain younger people with disabilities, and people with End Stage Renal Disease (ESRD)
MAPD	A Medicare Advantage plan is a Medicare Part C plan that includes prescription drug coverage (Medicare Part D). This Medicare program that allows for more choices among Medicare health plans, everyone who has Medicare Parts A and B is eligible, except those who have End-Stage Renal Disease (ESRD)
PDP	A Prescription drug plan is a stand-alone Medicare Part D plan
AHIP	America's Health Insurance Plans - Yearly Broker Certification that covers general Medicare, FWA, and CMS compliance.
AEP	Annual Enrollment Period
NPN	National Producer Number
NIPR	National Insurance Producer Registry
BOR	Broker of Record

Book of Business Transfer

Acceptable Book of Business Requests:

- Broker is Licensed and Certified in the same State as the member
- New Broker must be contracted under the same top of hierarchy as the selling broker

Unacceptable Book of Business Transfers:

- Broker is not Licensed and Certified in the same State as the member
- New Broker is contracted under different top hierarchy as selling Broker
- Partial Transfers (i.e. specific enrollments and not all members)
- Broker is not in good standing

Brokers are required to submit request through the online broker portal. However, Centene reserves the right to approve or deny Book of Business transfer requests.

Type 1: Licensed Only Agents

Hierarchies in a "full-assignment" or LOA model allows the hierarchy to maintain the sales compensation for their downlines in the event the downline leaves the hierarchal structure, or no longer certifies with the Plan. In these models, the book-of-business can be transferred to another downline broker in the hierarchy provided that broker is in good standing with the Plan. Book-of-business transfers within this arrangement must be made within 90 days of the former broker's record change date. A written request must be made within the online broker portal. The request must provide detailed information on both broker parties, first name, last name, NPN, and PID.

Type 2: Producer or Independent Broker

Producers / Independent Brokers have the ability to transfer their Book of Business from one Broker to another Broker. Both Brokers must be contracted and deemed in Good Standing at the time of request and during the transfer process (30 days) in order for the transfer to be approved. A written request must be made within the online broker portal. The request must provide detailed information on both broker parties, first name, last name, NPN, and PID. Furthermore, a written and signed agreement between the two parties must be provided.

Type 3: Retirement

Brokers directly contracted with Centene can request to transfer their Book of Business to a different broker upon Retirement. Requests made due to retirement must be made while the broker is still in Good Standing. The receiving broker must also be contracted, and in Good Standing at the time of request and during the transfer process (30 days) in order for the transfer to be approved. A written request must be made within the online broker portal. The request must provide detailed information on both broker parties, first name, last name, NPN, and PID. Furthermore, a written and signed agreement between the two parties must be

provided.

Type 4: Brokers Associated with an Upline Agency

Brokers contracted with Centene and who are currently associated with an Upline agency can request to transfer their Book of Business to a different broker upon a BOB Transfer Request. The Broker may only transfer members enrolled under their current Upline and/ or members associated to them as an individual. Any and all other members associated with the Broker prior to their latest Upline will not be eligible to transfer. Requests must be made while the broker is still in Good Standing. The receiving broker must also be in Good Standing at the time of request and during the transfer process (30 days) in order for the transfer to be approved. A written request must be made within the online broker portal. The request must provide detailed information on both broker parties, first name, last name, NPN, and PID. Furthermore, a written and signed agreement between the two parties must be provided.

Type 5: Inheritor Delegation

Qualified Brokers will have the ability to transfer their book of business to another Centene contracted broker, which will be known as the Inheritor Broker, due to death. A Inheritor Broker is defined as a qualified (Good Standing) broker who will service the members in the book of business being transferred to them, in exchange for renewal commissions for the members in that book of business. In the event that a broker passes, Centene will allow the selected and qualified Inheritor Broker to take over a book of business when the original Broker completes the requirements outlined below prior to death. If Inheritor is not defined prior to death then legal documentation is required to process book of business transfer request.

Requirements:

- The original Broker must complete the Inheritor Delegation form prior to death or legal documentation must be submitted to the Plan if form is not completed prior to death.
- The Inheritor Broker receiving book of business must be in good standing; with Centene at time of death of the original Broker.
 - If Inheritor is not in good standing, they have up to 90 days to complete all requirement accordingly. If completed in timeframe payments will be back dated.