

Telephonic Do's and Don'ts | Field Sales

Telephonic Sales Presentations by Field Sales Agents

Overview

Humana believes that all sales presentations involving a field sales agent occur primarily as face-to-face encounters with the beneficiary whenever possible. When a face-to-face presentation is not feasible or not desired by the beneficiary, the sales agent may conduct a telephonic sales presentation, with the beneficiary's permission.

Exceptions

- "Hybrid" agents who are trained and certified to conduct sales both in a field setting and a call-center setting
- Humana Career Field agents limited to conducting telephonic presentations with current members only. Certain circumstances may arise that would allow sales leadership to extend permission for career agents to conduct telephonic presentations with prospective members on a case by case basis (e.g. inclement weather).

Guidelines for Telephonic Sales Presentations

Sales agents representing Humana MA and PDP plans are required to give a full and compliant sales presentation to beneficiaries or a beneficiaries' legal representative prior to enrolling them into a plan, regardless of the sales presentation method. Here are the telephonic presentation guidelines an agent must follow:

1. Complete a Scope of Appointment (SOA)
2. Have explicit permission to telephonically contact the beneficiary about MA and/or PDP plans.
3. Send all required Sales Materials prior to the telephonic presentation
4. Conduct a full and compliant sales presentation

Required Materials

The following materials must be provided to all potential enrollees who have agreed to participate in a telephonic sales presentation, and must be reviewed in their entirety during the telephonic presentation:

1. Humana Enrollment Book
2. Summary of Benefits
3. Non-discrimination notice and multi-language insert
4. STAR Ratings Sheet
5. Link to Humana Sales Presentation video if prospect has indicated they can access internet to view. This is OPTIONAL – current Humana members may opt not to review the video. If member opts out of watching the video, make sure to read required disclaimers (see CPL-006).
6. In cases where the member cannot view the video, agents should provide an emailed PDF copy of the Sales Presentation (for those who have agreed to receive materials via email), or a printed copy of the Sales Presentation.
7. For those beneficiaries who either do not wish to receive materials electronically or do not have the ability to view the video online, agents are to verbally go through the talking points of the approved Sales Presentation to ensure the beneficiary has been advised of all important compliance topics addressed therein.

Acceptable Enrollment Methods

Agents may utilize the following enrollment methods resulting from a telephonic sales presentation:

1. FastApp/E-sig
2. Paper application mailed to the beneficiary prior to the appointment

Related Links

[CPL-026 Policy on Telephonic Sales Presentations by Field Agents](#) (for Humana associates)

[CPL-AP-026 Policy on Telephonic Sales Presentations for Field Agents](#) (for external agents)