



**InnovAge PACE**

# **Broker Handbook**

# Table of Contents

Broker Portal ..... 2

Contracting ..... 2

Release policy/blackout period..... 2

Commissions ..... 3

Reporting ..... 3

Approved Marketing Materials ..... 3

Agent of Record Policy ..... 3

Online Applications ..... 4

Compliance ..... 4

Investigations ..... 4

Code of Conduct ..... 4

Meet your Broker Channel Team ..... 4

# Welcome to InnovAge PACE.

## Broker Portal

Each contracted agent will be assigned an InnovAge Broker Portal. This allows you to contract, certify, use the approved sales resource tab for print on demand CMS approved co-branded marketing materials, agent leave behinds, downloadable PACE resources, brochures, important agent support contacts, and ongoing trainings you can attend.

## Contracting

InnovAge requires all agents to contract and certify. In order to be ready to sell, you must complete an online annual certification with a passing score of 85% or greater. Agents must maintain a current Life & Health licensed in their resident state and hold nonresident licensing in the additional states they wish to represent. All licensed agents are to provide E&O with annual limits of 1 million/1 million. These are annual requirements to receive InnovAge commissions and future renewals.

## Release policy/black out period

**Blackout periods:** Each year a release blackout period will start October 1st and will end December 31st for general agent releases

**Release Policy:** If you are requesting a release from an FMO you must submit your release request in writing to: [brokersupport@innovage.com](mailto:brokersupport@innovage.com) and carbon copy your current FMO. If the FMO agrees to an immediate release, InnovAge will honor this request.

In the event the FMO will not release, you will be aligned with the FMO for an additional three months which will not impact your production. The three-month release period will start when InnovAge receives your release request. Upon the three-month expiration date, a new alignment can be approved with the agents request to BSU. The request must include the name of the contracted FMO, or the intent to realign as a direct agent to InnovAge.

### Commissions

1st year Initial commissions are paid based on the applicable states annual CMS FMV rates.

Rapid disenrollments: you will be charged back the full Initial commission in the event the participant disenrolls prior to the fourth month of membership.

Renewal Commissions: FMV commissions will be paid based on the applicable state and the current year's CMS FMV rates. This renewal is paid out annualized on the 13th month anniversary.

All commissions are paid net 30. Commissions are paid once monthly. Once the participant is verified enrolled. Commission will be paid the month the membership begins.

**Example:** Ms. Smith is approved August 15th for an effective September 1st date. The agent is paid initial commission for Ms. Smith in September's commission run.

### Reporting

Each RTS agent will be provided with a Broker Portal which will have reporting.

**Commissions statements:** will be posted monthly tracking your initial, renewal, and charge back totals.

**Application status:** to keep track of where the enrollment is in the approval process.

**Book of Business report:** will track which Participants are assigned to you with details of their start date, term date, center assigned and other relevant information.

### Approved Marketing Materials

Marketing material approval: All marketing materials must be approved by InnovAge prior to agent use. This excludes already approved marketing materials. Submission of co-branded materials should be sent to your assigned Broker Sales Manager.

### Agent of Record Policy

Agent of record can only be changed in the event of book of business transfer which must be approved by InnovAge Executive Team.

In the event a member disenrolls and there is a break in coverage, a new application can be submitted. The broker of record will be the contracted agent who writes the new enrollment for duration of the participants membership.

**Process for submission of transfer:** All requests must be submitted to [brokersupport@innovage.com](mailto:brokersupport@innovage.com). This must include a summarized intent to sell request, Bill of Sale contract/agreement between both parties (named agents/agencies). A client list for transfers which will include future unpaid renewals and any applicable chargebacks from the new agency will be assumed. This request will be processed with a response within 10 business days.

### Online Applications:

All Broker Applications will be submitted by licensed and ready-to-sale agents. All Applications submitted to InnovAge will be electronic submissions through the Broker Portal Application submission tab. Paper enrollments are not an option.

In the event there is an existing application already submitted for the same applicant, InnovAge will label this record a duplicate. The agent will be notified by the email the broker has provided in their profile. In addition, duplicate status will be available to view in the Application Status report. For additional information you may contact your assigned Broker Sales Manager for your applicable state.

### Compliance:

\*All PACE programs and agents must adhere to compliance with CMS guidelines. If you should have specific compliance questions as it relates to Sales and Marketing PACE, please contact your Broker Sales Manager who will guide you through to provide you with accurate direction.

To report on Sales and Marketing Compliance Issues: The Compliance Reporting System (Ethics & Integrity Action Line) number is 1-800-461-9330. Reports may also be submitted by texting REPORT to 719-735-7827. The email is [corporatecompliance@innovage.com](mailto:corporatecompliance@innovage.com).

### Investigations:

All contacts concerning compliance matters that are made to the Reporting System or received by the Compliance Officer shall be logged in the Ethics & Integrity Action Line system. The Compliance Officer will ensure appropriate follow-up in connection with the contacts directly or via an assigned case manager. The Compliance Officer will:

- Make contact with the reporting party as soon as possible if the reporting party's identity is known;
- Inform the reporting party of the status of the Case Manager's review of the matter.
- Provide the reporting party with an opportunity to discuss any additional information known by the reporting party regarding the matter.

The Compliance Officer or his/her designee will review all identified potential compliance problem to determine the severity of the potential violation and the extent of further investigation deemed necessary if any.

### Code of Conduct:

Conduct by Broker which, is unethical, unprofessional, fraudulent, unlawful, or adverse to the interest, reputation or business of InnovAge provided that Broker is given notice of such violation and a seven (7) day opportunity to cure such violation.

# Meet Your Broker Channel Team



**Sheri Hernandez**

Broker Sales Director

**916-847-5227**

[Shernandez1@innovage.com](mailto:Shernandez1@innovage.com)

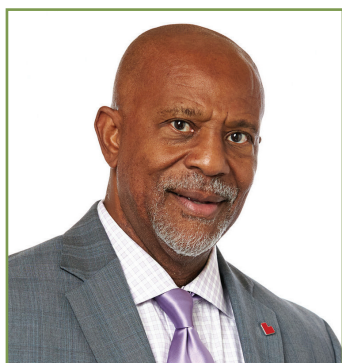


**Mark Cetola**

Broker Support

**303-996-2942**

[brokersupport@innovage.com](mailto:brokersupport@innovage.com)



**Shon Bowles**

Broker Sales Manager- CA

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Broker Sales Manager- CO, NM

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**Steven Mezidor**

Broker Sales Manager- East

**561-890-6237**

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## Broker Support:



**Broker Support email:** [brokersupport@innovage.com](mailto:brokersupport@innovage.com)



**Broker Support Phone Number:** 866-492-9239

**InnovAge Applicant Verification Number:** 866-494-8469

This phone number supports Broker online application submissions to ensure that all information is accurate and complete prior to scheduling the Assessment.

## Notes:

