**MED D – SilverScript Medicare Advantage and Special Needs Plans Benefit Opportunity**

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**Description:** This document outlines the process for presenting a Benefit Opportunity when a beneficiary is identified as potentially qualifying for extra vision, dental, hearing, and other benefits within an Aetna Medicare Advantage and Special Needs Plan.

CCRs not trained for this opportunity should continue presenting other available opportunities but do not present this new opportunity.



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| Overview of Opportunity |

The purpose of this Opportunity is to educate the beneficiaries on how they could get more health care benefits if they convert from their PDP to a Medicare Advantage and Special Needs Plan. Some benefits of converting to a Aetna Medicare Advantage and Special Needs Plan are:

* Extra vision, dental, and hearing benefits
* Prescription drug coverage
* Health and wellness programs at no extra cost
* Preventive care, including an annual wellness exam

There is no impact to our beneficiaries’ plan or benefits. They are simply provided the option of converting after speaking with a specialized Aetna licensed agent and conduct a benefits consultation. If a beneficiary elects to convert to an Aetna Medicare Advantage and Special Needs Plan, they will continue to maintain subsidies they are currently receiving based on their LIS status, if applicable.

**Note:** Only proceed with presenting this opportunity if the member interaction for original reason for calling is **positive**.

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| PDP vs MAPD Plan Comparisons |

CCRs should understand the differences between PDP and MAPD plans:

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| **Prescription Drug Plans (PDP)** | **Medicare Advantage Plans (MAPD)** |
| * Stand-alone Medicare Part D prescription drug plan * For members who have signed up for original Medicare Part A & Part B * Stand-alone prescription drug coverage with a separate monthly premium * Commonly referred to as Medicare Part D | * Packages all the benefits of:   + Medicare Part A – hospital coverage   + Medicare Part B – health insurance   + Part D - prescription drug coverage * Most include extra benefits not covered by original Medicare like dental, vision and hearing * Commonly referred to as Medicare Part C * Part C = Medicare Part A + Part B + Part D |

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| Identifying When the Opportunity Applies |

* **Start of Call**
  + Identify potential beneficiaries using the Health Engagement Engine (HEE)
  + Look for the flashing indicator in the HEE
  + Save the offer until the end of the call once the reason for calling is resolved
* **Mid-Call**
  + Listen for the direct and indirect triggers from the beneficiary
  + Acknowledge the statement and hold the offer until the end of the call once the reason for calling is resolved
* **End of Call**
  + You saw the indicator in the HEE
  + Offer the opportunity to the beneficiary once resolution is confirmed

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| When Not to Present the MAPD and Special Needs Plan Opportunity |

Do not present the MAPD opportunity if:

* The beneficiary’s original issue is not resolved.
* The beneficiary is upset at the end of the call.
* A grievance if filed.
* You have to transfer the call for further assistance.
* There was **no** HEE indicator

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| HEE Opportunity Process |

Perform the steps below to present opportunities that display in the system for fully authenticated beneficiaries:

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| **Step** | **Action** | |
| **1** | Identify opportunities offered by selecting the **View Opportunities** drop-down box in **PeopleSafe**. | |
| **If…** | **Then…** |
| A checkmark is listed next to the eligible beneficiary’s name  View Opportunities.jpg | One or more opportunities are available for that beneficiary.  **Notes:** Drop-down box displays the list at the member level (18 years of age and up).  Continue to **Step 2.** |
| More than one beneficiary is listed, and no checkmark is next to the beneficiary’s name | No opportunities are available for that beneficiary. |
| **2** | Select the appropriate beneficiary’s name from the drop-down box.  **Result:** The **View Opportunities** screen displays. If the **Show All Opportunities** button is enabled, then [opportunities exist for multiple accounts.](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=c2732a43-0453-4dab-a245-537dbe97d1e0) | |
| **3** | Select the Care Call Transfer opportunity listed and click on the **Present Opportunity** button. Paraphrase the opportunity information to the beneficiary from the pop-up informational box that displays.    If the interaction is **positive**:  I see that you potentially qualify for extra vision, dental, hearing, and other benefits within one of our Aetna Medicare Advantage and Special Needs Plans. Would you like to speak to an Aetna licensed agent to learn more?  **CCR Note:** Be prepared to provide your unique Transfer Identifier code to the Aetna licensed agent as part of the transfer process. | |
| **If…** | **Then…** |
| Beneficiary agrees | Transfer them to the designated telephone number for TeleSales (**844-667-7288**, **8:00am-8:00pm** **local time**, Monday-Friday or 7 days a week October-March). |
| Beneficiary has additional questions about the opportunity | I can transfer you to an Aetna licensed agent to learn more. Would you like me to transfer you? |
| **4** | Register the outcome by selecting the appropriate **Able to Present** radio button. Select the **Disposition** code from the drop-down list and add comments. | |
| **If…** | **Then…** |
| Presented to the caller  **AND**  The caller listened to the opportunity and accepted it.  (Action performed based on the caller’s response to the opportunity). | Select **Yes** for Able to present then select **Positive Response w/action.**  Perform the appropriate action.  **Example:**  Beneficiary would like to be transferred to an Aetna representative to learn more about additional benefits offered on an Aetna Medicare Advantage/Special Needs plans. |
| Presented to the caller  **AND**  The information was received in a positive manner; however, the caller does not want any action taken at this time. | Select **Yes** for Able to present then select **Positive Response** for the Disposition.  **Note:** Opportunity re-displays the next time the account is accessed. |
| Presented to the caller  **AND**  The beneficiary was **not interested** and does not want to discuss the opportunity at a future date. | Select **Yes** for Able to present then select **Not Interested** in the Disposition field.  **Note:** Opportunity re-displays in three months. |
| Did not present the opportunity due to one of the reasons below:   * The beneficiary was upset about the reason for their call, and it was not appropriate to present the opportunity. * The call was transferred to another department. * The beneficiary’s original issue was not resolved. | Select **No** for Able to present. Disposition is not required if you were not able to present the opportunity. |
| The opportunity was for a family member who was not present to accept or reject the offer. | Select **Later** for able to present. |
| Unable to present opportunity due to system not working. (Rare occurrences). | Refer to [Unable to Present Benefit Opportunity – System Error](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c2732a43-0453-4dab-a245-537dbe97d1e0). |
| **5** | Select the **Save** button to complete the opportunity registration.  **Note:** After selecting **Save**, the **View Opportunities** screen will continue to display. | |

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| Present the Opportunity When Closing the Call |

The opportunity may be presented at the conclusion of the call based on a positive beneficiary experience.

 Licensed sales agents are the only ones able to discuss specific plans, benefits, and pricing with beneficiaries.

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| **Situation** | **Response** |
| The call is resolved and there was an HEE opportunity. | * Have I answered all of your questions today? * I wanted to let you know that you may be eligible for a Medicare Advantage Plan. These plans have many extra benefits like vision, hearing, transportation and prescription drugs. I can connect you with an Aetna licensed agent who can tell you more. |
| The beneficiary is interested in the HEE opportunity but doesn’t have time to talk or the TeleSales number hold-time is too long. | I understand. You can call directly to speak with an Aetna licensed agent. Please call **844-665-1544** between 8:00 AM and 6:00 PM CT, Monday-Friday. |
| Responding to beneficiary questions about the HEE opportunity | That’s a great question. Our Aetna licensed agents will be able to answer that question and any other questions you might have. Would you like me to transfer you now? |

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| Non-HEE Opportunity Process: Responding to Direct or Indirect Beneficiary Statements |

DO NOT transfer callers without the HEE Opportunity indicator to the designated HEE Medicare Advantage and Special Needs Transfer to Telesales toll free number.



* Direct or Indirect Beneficiary Statements that are not accompanied by an HEE opportunity indicator should be handled as an enrollment inquiry call.
* When a Direct or Indirect Beneficiary Statement is made, refer to the Enrollment (Telesales) Agent section within the [MED D – Guide to Transferring a Call](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b9e1330e-9803-4dd8-a699-6ae62bb590d2)

Direct or indirect beneficiary statements may occur during a call:

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| **If...** | **Then...** |
| **Direct statements** are when beneficiaries tell you exactly what they need:   * “Is there a plan that covers my medical and prescription drug coverage together?” * “I’m calling to see if Dr. X is covered. She is my specialist.” * “Are diabetic supplies covered?” * “I need a new wheelchair.” * “Is vision included with my coverage?” | That’s a great question. Our Aetna licensed agents will be able to answer all your questions. Would you like me to transfer you when we are finished?  Or  That’s a great question. Let’s resolve your reason for calling first, and then we can talk about that.  Or  You mentioned <benefit> earlier. If you are interested, I can connect you with an Aetna licensed agent who can assist you with your question.   * If the beneficiary agrees to be transferred, refer to Transferring to Enrollment (Telesales) agent section of [MED D – Guide to Transferring a Call](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=b9e1330e-9803-4dd8-a699-6ae62bb590d2). |
| **Indirect statements** are made by beneficiaries during your conversation:   * “I wish there was an all-in-one plan.” * “I can’t hear you very well.” * “Let me find my glasses.” * “I’m turning 65 next month.” | We have plans that may be able to help you. Would you be interested in learning more about our Medicare Advantage Plans after we are finished?   * If the beneficiary agrees to be transferred, refer to Transferring to Enrollment (Telesales) agent section of [MED D – Guide to Transferring a Call](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b9e1330e-9803-4dd8-a699-6ae62bb590d2). |

Document in the PeopleSafe notes that the beneficiary made the request and the outcome of the offer to beneficiary was “Call was transferred to Enrollment” or “Beneficiary declined transfer to Enrollment.”



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| Transferring the HEE Opportunity Call to an Aetna Licensed Agent |

If the beneficiary accepts the opportunity, transfer them to an Aetna licensed agent.

* **Warm Transfer**

1. Confirm resolution
2. Ask the beneficiary for their permission to transfer
3. Communicate the warm transfer process to the beneficiary
4. Be prepared to provide your unique transfer identifier code to the Aetna licensed agent as part of the transfer process.
5. Connect to TeleSales (**844-667-7288**, **8:00am-8:00pm** **local time**, Monday-Friday or 7 days a week October-March) and communicate the beneficiary’s interest in a Medicare Advantage Plan
6. Complete the Warm Transfer

* **Call Back**
  + If the wait time is more than 60 seconds: 
    - All of our Aetna licensed agents are helping other members right now. We do not want you to be on hold for an extended time. Please call **844-665-1544** between 7:00 AM and 10:00 PM CT, Monday-Friday.



* + Beneficiary is too busy to talk or the call is being transferred to a specialized team and the beneficiary is not upset/there is no grievance:
    -  If you are interested in talking to one of our Aetna licensed agents, please call **844-665-****1544** between 7:00 AM and 10:00 PM CT, Monday-Friday.
  + It is after-hours, between 10:00 PM and 7:00 AM CT Monday-Friday or all day Saturday and Sunday:
    -  This department is currently closed. If you are interested in talking to one of our Aetna licensed agents, please call **844-665-1544** between 7:00 AM and 10:00 PM CT, Monday-Friday.

**Note:** The phone numbers given are different. HEE Opportunity TeleSales phone number (**844-667-****7288**) is for the live/warm transfers. The call back number (**844-665-1544)** is for when the queue is too busy to wait.

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| Related Documents |

[Health Engagement Engine (HEE) View Opportunities](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=c2732a43-0453-4dab-a245-537dbe97d1e0)

**Parent SOP:** [CALL-0049](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049)

**Abbreviations/Definitions:** [Customer Care Abbreviations, Definitions and Terms](file:///C:\Users\c506325\Downloads\CMS-2-017428)

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