



Those who are:  
**Starting the M&R  
Certified program.**

[» Take me to Level 1](#)

Like learning a new language, Medicare is as rewarding as it is challenging. Whether you're just starting out or on your tenth Open Enrollment, there's always something more to learn.

**M&R Foundation** - Everyone starts with Level 1. If you already know the basics, take the knowledge assessment now to move on to Level 2 right away.

Start here to build or build upon your own foundation. In this level, you'll learn basic information, including products, consumer, and the regulatory environment. There's something for everyone! Even those who've been in the business for years!

**INSTRUCTIONS:** As you are reviewing the content and resources for Level 1, use this document to guide you in capturing the key learning points in each area. The document may be printed to handwrite your notes or downloaded to type your notes.

## Medicare Basics and Products

### MEDICARE BASICS

#### 1. Medicare History

a. What is Medicare?

b. Who enacted it and when?

c. Who is eligible?

d. Identify the following Parts of Medicare.

Four parts of Medicare:	What is covered?	Original Medicare or Optional/Buy Up?	Government or Privately offered?
Part ____			
Part ____			
Part ____			
Part ____			

e. What is another name for Medicare Part C? \_\_\_\_\_

f. What are some items that Medicare Part C offers that are not covered in Original Medicare?

g. What are consumers' options to get prescription coverage?

h. Describe what Medicare Supplement (aka Medigap) does NOT cover.

i. Are pharmacy benefits covered with Medicare Supplement? \_\_\_\_\_

j. Who is eligible for Medicare Supplement?

k. If you buy Medicare Supplement, what parts of Medicare are you enrolled in?

l. Is long term care (nursing home) covered by Medicare? \_\_\_\_\_

## 2. Medicare Basics Recap

a. Why is choosing how one receives Medicare coverage so important for an individual?

b. What is the goal of Medicare Advantage?

c. How can prescription drug coverage through Medicare be achieved?

d. Is Medicare Supplement required?

## 3. M&R Products

a. What are the 5 products M&R sells?

b. What is Dual Special Needs Plan (DSNP)?

c. Who is eligible for DSNP?

d. Identify and describe other types of Special Needs Plans.


e. What are Group Retiree Medicare plans?

f. Identify the types of Group Retiree Medicare plans that are offered.

g. Can individuals sign up for Group Retiree Medicare plans?

h. Describe the relationship M&R has with .

i. How are  and UnitedHealthcare aligned in their mission?

j. Which product(s) are endorsed by  ?

k. Does  endorse other Medicare plans?

#### 4. Medicaid Basics

a. What is Medicaid?

b. Who's eligible for Medicaid?

c. Who administers (sponsors) Medicaid plan? \_\_\_\_\_

d. While the plans may vary state to state, what is the common requirement that all plans share?

e. The standard delivery service for Medicaid is \_\_\_\_\_,  
but states are moving towards \_\_\_\_\_.

f. Describe Fee-for-Service under Medicaid.

g. Describe Managed Care under Medicaid.

h. Describe the difference between Medicare and Medicaid.

i. Can people be eligible for both Medicare and Medicaid?

## 5. Centers for Medicare and Medicaid Services (CMS)

- a. Describe the purpose and role of CMS.

- b. Why was CMS established?

- c. What programs does CMS oversee?

- d. Describe 3 ways CMS works with UnitedHealthcare M&R.

One	Two	Three

- e. How does CMS ensure private plans are compliant with Medicare regulations?

- f. What are 2 of UnitedHealthcare's key advocacy issues with CMS?

## Our Consumers

### 1. Description of our consumers

- a. Our members are from what generation(s)?

- b. Describe the health conditions of Medicare beneficiaries.

- c. Identify the average savings and income during retirement

- d. Describe the prevalence of our member's medical needs and chronic conditions.

- e. How may employee, department, or organizational goals affect a member?

- f. On average, how much time does an average Medicare member spend on our website? \_\_\_\_\_

- g. What percentage of members call UnitedHealthcare in a given year? \_\_\_\_\_

- h. Through data, we have learned that the more touches or engagement with members leads to \_\_\_\_\_.

- i. In the next 50 years, \_\_\_\_\_ will outnumber \_\_\_\_\_.

- j. Who is the fastest growing age group? \_\_\_\_\_

- k. When we hit 65, the probability of physical or cognitive disability is \_\_\_\_\_%.

**2. How Boomers will transform aging; how aging will transform them**

- a. What are older adults expressing interest in doing during retirement?

- b. By 2030, individuals 65+ will make up what percentage of the United States population? \_\_\_\_\_

- c. What are the four ways Boomers and Aging will transform each other?

- d. Describe Boomers lifestyles and activity

**3. Baby Boomers aging into Medicare eligibility impacts how we do business**

- a. Describe our consumers' technology usage.

- b. Identify consumers' Medicare buying preferences.

- c. Describe how consumers' preferences are changing.



## Sales and Marketing

### MARKETING BASICS

#### 1. Marketing channels

- a. What are the marketing channels in which we advertise to our members?

- b. What marketing channel is growing most rapidly?

- c. When are private Medicare insurance plans allowed to reach out to consumers?

#### 2. Member Partnership

- a. Describe some of the ways we help members' manager their health and plan.

## SALES

### 3. Enrollment Periods

a. Describe the following enrollment periods.

Enrollment Period	Description
AEP	Description:  Dates:
OEP	Description:  Dates:

b. What are the circumstances where consumers can enroll or change plans outside of the Annual enrollment period?

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### 4. Sales Channels

a. Who can sell our products (sales channels)?

Face to Face Agents	Other Channels
1.	1.
2.	2.
3.	

b. What % of sales are done through:

Field Sales Agents \_\_\_\_\_

Telesales Agents \_\_\_\_\_

Online Agents \_\_\_\_\_

## Marketplace, Competitors, and How We Are Paid

### OUR MARKETPLACE

#### 1. Marketplace Landscape

a. How many members do we serve in Medicare Plans? \_\_\_\_\_

b. Describe the three inputs to how we are paid.

c. List our major competitors for each product.

Medicare Products	Major Competitors
Medicare Advantage	
Part D	
Medicare Supplement	

#### 2. UnitedHealthcare Advantage

a. Describe how UnitedHealthcare is distinctive from its competitors.

## Our Teams, Culture and Major Priorities

### TEAMS AND CULTURE

#### 1. Teams

a. Identify the teams that support M&R Members.

UHC Teams	Optum Teams	M&R Teams	
1.	1.	1.	7.
2.	2.	2.	8.
3.	3.	3.	9.
4.	4.	4.	10.
5.	5.	5.	11.
6.	6.	6.	

b. What is UnitedHealth Group's mission statement?

#### 2. Values

a. What are UnitedHealth Group's 5 cultural values?

## MAJOR PRIORITIES

### 3. Star Ratings

- a. Explain the Star Ratings System.

- b. What do Star Ratings measure?

- c. Who sets the standard?

- d. How often do Star ratings measures change? \_\_\_\_\_

- e. Identify 3 reasons why Star Ratings is Important.

### 4. Net Promoter Score

- a. Define Net Promoter Score.

- b. Describe how to calculate NPS.

- c. On a scale of 0-10, what response would make a consumer a:
- i. Promoter \_\_\_\_\_
  - ii. Passive \_\_\_\_\_
  - iii. Detractor \_\_\_\_\_

## Additional Notes

## Level 1 Learning Resource Checklist

**INSTRUCTIONS:** Use the checklist to track your progress through the Level 1 modules. As you finish each module, click the check box to indicate completion.

### MEDICARE BASICS

- [The Story of Medicare](#)..... ☐
- [How to Understand Medicare Plans](#) ..... ☐
- [Guide to Original Medicare \(Part A & B\)](#) ..... ☐
- [Understanding Medicare Advantage Plans \(Part C\)](#)..... ☐
- [Medicare Prescription Drug Plans \(Part D\)](#) ..... ☐
- [Learn about Medicare Supplement Insurance](#)..... ☐
- [Medicare Basics – Recap](#)..... ☐
- [What We Sell \(Our Product Portfolio\)](#)..... ☐
- [DSNP Explained](#) ..... ☐
- [Group Retiree Medicare](#)..... ☐
- [AARP & UnitedHealthcare](#)..... ☐
- [Medicaid Basics](#)..... ☐
- [Peter Talks Fruit \(Medicare vs Medicaid\)](#)..... ☐
- [Centers for Medicare & Medicaid Services \(CMS\)](#) ..... ☐

### OUR CONSUMERS

- [Who We Serve](#) ..... ☐
- [Meet Judith](#) (Member experience video) ..... ☐
- [Income and Assets of Medicare Beneficiaries, 2016 – 2035](#)..... ☐
- [Age Wave = Change Wave](#) ..... ☐
- [NIC Talks 2016: Ken Dychtwald: Age Wave](#)..... ☐

[Technology Adoption Trends of Seniors](#) ..... ☐

## **SALES AND MARKETING**

[Sales and Marketing](#) ..... ☐

[Our Marketplace](#) ..... ☐

## **OUR TEAMS, CULTURE AND MAJOR PRIORITIES**

[Teams that Support M&R Members](#) ..... ☐

[Our Culture](#) ..... ☐

[Star Ratings](#) ..... ☐

[What are Star Ratings?](#) ..... ☐

[Why Focus on Star Ratings?](#) ..... ☐

[Net Promoter System](#) ..... ☐

[NPS explained by a 9 Year Old](#) ..... ☐