

APPENDIX A

Fact Sheet for Participant Agents and Brokers: CMS' 2010 Pilot Agent and Broker Training and Testing Module

- All agents and brokers associated with EmblemHealth are required to take the online training and testing module on Medicare compliance requirements provided by CMS;
 - The training module is a basic and user-friendly computer-based tool that is self-paced and directed. All agents and brokers will be required to self register by completing a registration form (with fields for required and optional information) prior to beginning the module;
 - The training module is divided into five lessons: (1) Medicare basics; (2) enrollment and disenrollment; (3) beneficiary protections; (4) marketing regulations and materials for sales agents; and (5) Medicare marketing events. Each lesson incorporates questions to gauge the user's understanding of the content as they progress through the course;
 - Agents and brokers will be able to access the certification examination once they have progressed through all five lessons and will receive a training certificate upon achieving a passing score of at least 85 percent;
 - EmblemHealth will recognize the certification provided through the CMS pilot program as satisfying the requirement for agent and broker training on Medicare rules and regulations;
 - EmblemHealth agents and brokers will also be required to take the training and testing offered by EmblemHealth, which will focus on plan specific products, i.e., plan offerings, benefits and cost-sharing;
 - Agents and brokers will refer only technical questions related to use of the computer-based module to the CMS help desk. Other questions (including questions about module content and other non-technical issues related to the module), should be referred to the CMS contractor mailbox, training@LMpolicyresearch.com ;
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- EmblemHealth will assist agents and brokers who have difficulty navigating a computer or an online application as well as questions unrelated to the online training tool or content;
 - EmblemHealth agents and brokers that participate in the pilot are prohibited from communicating that their participation in the CMS pilot confers any special advantages to them from a marketing perspective or otherwise; and
 - Only agents and brokers who successfully complete the CMS training module with a passing score of 85% or better, successfully complete the EmblemHealth training and testing requirements, and meet all other necessary requirements (i.e., state appointment and licensure) will be allowed to sell Medicare products.