Clover Health

Agency Onboarding

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Clover is dedicated to our broker community.

Why Work with Clover?

Clover Health is Medicare done differently!

At Clover Health, we bring high-quality, affordable, and easy-to-understand healthcare plans to Medicare beneficiaries. Our Medicare Advantage plans reflect what Medicare beneficiaries value so they can spend their moments on what matters.

We focus on preventive care and providing healthcare that supports and enhances lives. Using data technology from Clover Assistant, we empower physicians to make the best health recommendations based on complete health history—all at the lowest cost and the highest value.

We consistently grow our membership with plans that are designed to keep members' costs as low as possible. We offer PPO networks that are broad and open, enabling members to see any provider that accepts Medicare. We also offer HMO networks in New Jersey.

We recruit, contract, educate, and serve brokers in all of our markets because we respect and value the relationships our brokers have with their clients. Strong working relationships with our broker community are vital to Clover's success. We offer competitive commissions, local market support, marketing tools and materials, technology to support brokers' business, and access to top-notch service teams.

Agency Contracting / Onboarding Policies & Procedures

Agencies are eligible for a Clover contract if they have an Agency NPN and at least five active Writing Agents. Agencies contract at the tier levels listed below.

Contract Tiers

- Street Agent — Individual Writing Agent
- GA — 5+ active Writing Agents
- GA+ — 10+ active Writing Agents
- MGA — 25+ active Writing Agents
- MGA+ — 30+ active Writing Agents
- SGA — 50+ active Writing Agents
- SGA+ — 60+ active Writing Agents
- FMO — 250+ active Writing Agents

Contracting as an Agency

- Request a Clover Health Vetting form from Clover's Contracting team at contracting@cloverhealth.com and submit the completed form to the same email address.
- If the Vetting form is approved, Clover's team will send the appropriate contract to the Agency Principal via Docusign for e-signature.
  - Once contract is executed, the Agency will receive a unique Miramar certification code.

Contracting a Downline Agency

- The top-tier/upline Agency must already be contracted with Clover.
- Request a Clover Health Vetting form from Clover's Contracting team at contracting@cloverhealth.com and submit the completed form to the same email address.
  Note: *Downline Agency contracting documentation must be submitted through the top-tier/upline Agency.*
- If the Vetting form is approved, Clover's team will send the appropriate contract to the Agency principal via Docusign.
  - Once contract is executed, the Agency will receive a unique Miramar certification code.

Appointing an Agency via *Miramar:Agent*

Agency Principal must:

- **Register** as an individual Agent and complete the Agent profile.
  - On the Profile page, select *Principal for an Agency* (located below *Login Credentials*).
  - Enter Tax ID (FEIN) and Agency NPN as prompted. (Both are validated against NIPR).
  - Click "Register" and confirm intent to do so as Principal of the Agency.
  - Verify Agency name, then click "Yes".
- Complete the Clover Health Agency Certification Program each year.

  Note: *Principal does not need to be fully certified/Ready-to-Sell unless the Principal will receive Agency commissions.*

Certifying Downline Agents as Ready-to-Sell (RTS)

All Agents are required to pass the annual Clover Health Agency Certification Program in Miramar:Agent to be RTS.

Agents must:

- Obtain their upline Agency's unique contracting code from Agency administrators.
- Click "Register New Program" on the dashboard.
- Enter the Agency's unique contracting code in "Enter a valid registration code" and click "Submit".
  - If Agents do not register using the correct Agency code, they will not be under the correct upline. **This is critical for proper commission setup!**
  - If an Agent receives a pop-up message about changing groups it means they are set up with Clover under a different upline. The Agent should choose the option that says "Request a group change" to move forward with the program.
- Complete the certification process:
  - Code of Conduct
  - Agent Contract
  - W-9
  - E&O
  - Background check
  - Core Medicare Program (AHIP, Pinpoint, NAHU, or Convey)
  - Agent Oversight
  - Selection of states in which they will sell Clover
    - Clover will pay for two states of the Agent's choosing. Additional states will be $6 per state at Agent's expense.
- Automatic license checks will occur via NIPR and state DOIs.
- Upon successful completion of the Certification Program, the Agent will receive notification via email of their RTS status by state.
- RTS status provides access to tools such as Marketing and Broker Portals and communication distribution lists.

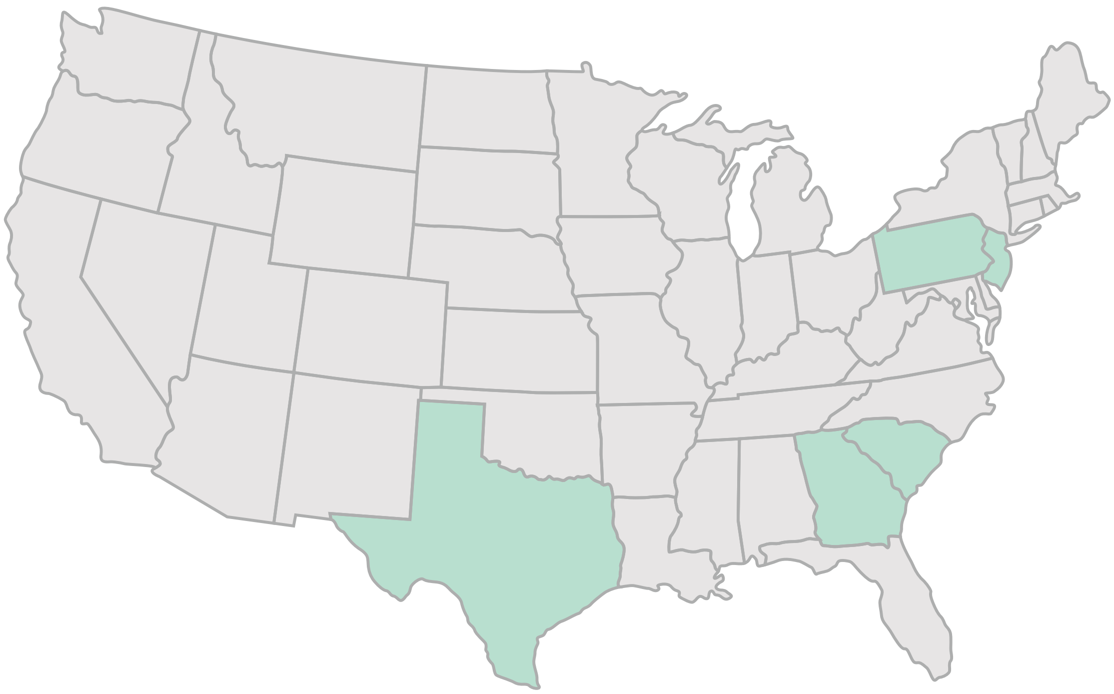
Agent Transfers

Please check Clover Health's FAQ on the For Brokers section of the website for the most up-to-date guidelines on Agency transfers.

- Once an Agent becomes RTS under an Agency, the Agent may not change uplines until January 1.
- Clover's blackout period is from October 1 to December 31. Agents may not move during this period.
- Agents may only change uplines one time per calendar year.
- Agents are moved only on the first of each month. For example:
  - If an Agent submits a signed *Release* on January 3, they will be moved on February 1.
  - If an Agent submits a *Notice of Intent* to Transfer on January 3, they will be moved on May 1.

2024 Markets

We will be available to market and sell plans in the markets on the map below.



- **Georgia counties:** Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Berrien, Bibb, Bleckley, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Calhoun, Camden, Candler, Carroll, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clay, Clayton, Clinch, Cobb, Coffee, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dade, Dawson, DeKalb, Decatur, Dodge, Dooly, Dougherty, Douglas, Early, Echols, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Forsyth, Franklin, Fulton, Gilmer, Glascock, Glynn, Grady, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Laurens, Lee, Liberty, Lincoln, Long, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Miller, Mitchell, Monroe, Montgomery, Morgan, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pierce, Pike, Polk, Pulaski, Putnam, Quitman, Rabun, Randolph, Richmond, Rockdale, Schley, Screven, Seminole, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattnall, Taylor, Telfair, Terrell, Thomas, Tift, Treutlen, Troup, Turner, Twiggs, Union, Upson, Walton, Ware, Warren, Washington, Wayne, Webster, Wheeler, White, Wilcox, Wilkes, Wilkinson, and Worth
- **New Jersey counties:** Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Gloucester, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, and Union
- **Pennsylvania counties:** Bucks, Delaware, and Philadelphia
- **South Carolina counties:** Aiken, Allendale, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Colleton, Dorchester, Edgefield, Georgetown, Hampton, Horry, Jasper, McCormick, Orangeburg, Saluda, and Williamsburg
- **Texas counties:** Atascosa, Bandera, Bexar, Comal, Guadalupe, Medina, and Wilson

Call Center Agencies & Requirements

Due to the increased CMS oversight in this channel, Clover requires additional information from Agencies with call center capabilities to establish health plan oversight of your telephonic sales and marketing activities and understand the operational and compliance-related elements of your call center team.

To establish a call center team to market and sell Clover, contact Scott Gorman (**scott.gorman@cloverhealth.com**) to obtain the required Call Center Agency Questionnaire, which collects the following information:

- Call center information and setup
- Operational capabilities and software information
- Sales/marketing scripts and Agent processes
- Active compliance programs and contacts

Clover's primary requirements for accepting telephonic enrollments are based on Medicare Marketing Guidelines guidance:

- Approved call recording technology
- Use of Clover's CMS approved scripts (inbound, outbound, and enrollment)
- Use of Clover's online enrollment form or, if available, Clover's approved OEC file
- Acceptable access and retention of call recordings

Please note: The above assumes all other compliance requirements are met (licensure, appointment, certification, PHI data security, etc.).

Enrollment Policies & Procedures

Submitting applications in a complete and timely manner is the most important operational priority.

- Paper applications can be mailed, emailed, or faxed. They may also be submitted on behalf of the applicant via Clover's online application, and they must be submitted within 48 hours of the applicant's signature date.
  - Paper Enrollment kits containing paper enrollment applications.
  - Order paper enrollment kits containing paper applications directly through the **Broker Marketing Portal**.
  - Contact your upline for enrollment kits.
  - Contact your local Sales Manager or Broker Support.
- Online Enrollment Application offers streamlined quoting and enrollment flow for submitting applications.
  - Access the application on our website: **cloverhealth.com/broker-plan-documents**
  - Online applications may be submitted on behalf of applicant and indicated by selection of the "on behalf of" option in the method of enrollment section of online application.

Reporting

Your Contracting and Admin contacts will receive reports from Miramar:Agent to provide appointment status on downline Agencies and Agents. Please reach out to contracting@cloverhealth.com if you have questions.

Clover Daily Status Report

This report lists every Agent in the Agency downline who has been enrolled in Clover's certification program. Agent status will show as not started, in progress, or completed.

Clover RTS Report

When an Agent's state appointment is filed and approved, the Agent is validated Ready-to-Sell (RTS) by state and will appear in the RTS report. Agents will be listed multiple times if they are selling in multiple states. RTS status allows Agents to sell in their active/approved RTS state(s). Agents are notified via email that they are RTS and do not need to take further action to sell in their listed state(s).

Broker Portal Reporting

Clover's Broker Portal is a one-stop shop for Agents and Agencies. Agents and Agencies will have their own unique log-ins. If you need assistance with your Agency Admin log-in credentials, please reach out to contracting@cloverhealth.com. The Broker Portal provides reporting on the following data points:

- Total production of your Agents/downline
- Top Agency of downline
- Top performers in Agency
- Downline book of business
- Application tracking

Commissions

Commissions will be paid to the Agents and Agencies according to the commission schedule and policies outlined in the Compensation Exhibit of Agency's contract with Clover Health.

Clover pays commissions twice a month (subject to change).

All commission statements will be paid via the banking information provided in Clover's Broker Portal and are dowloadable as an Excel file from the Broker Portal. Clover does not distribute paper checks for commissions. In order for an Agent to be paid directly, they are required to input their banking information in the Broker Portal. Please ensure all of your downline Agents complete this task.

Contact Commissions at commissions@cloverhealth.com with questions or issues.

Reminder: For the principal of the Agency to receive the commissions of their Agency, the principal needs to be Ready-to-Sell (RTS).

Clover Training Opportunities

Our Sales Enablement and Training team is here to support Agents as they become RTS with Clover. We offer various trainings to assist you in getting to know the brand, plans, and sales best practices. Find these training opportunities as well as reference guides on our **Helpful Resources page**. Custom, personal, and Agency-specific training sessions are available and encouraged. Contact Margo Ward (**margo.ward@cloverhealth.com**) to schedule.

Clover Broker Support

Our Broker Support team is available to provide a range of services from onboarding to plan information to application confirmation.

Specific services of the team include

- Provider and formulary lookup
- LIS eligibility lookup
- Benefits and plan information
- Application status lookup
- Agent of record verification
- Resolution or escalation of administrative issues
- Miramar:Agent assistance
- General information, such as ordering sales materials, commissions, and trainings

What Broker Support cannot help with

- Member issues (including billing claims)
- Prospects wanting to learn about or enroll in Clover plans
- Marketing materials requests

Please note, while the Broker Support team is available for Agents to help resolve issues when working with Clover, it should not be a substitute for your Agency's own administrative and support teams. If or when an issue must be escalated to Clover's support/administration team, it is preferred that Agency Admin facilitate the escalation.

Broker Support can be reached at:
brokers@cloverhealth.com / 1-855-979-2236 (9 am–5 pm ET, Monday–Friday)

Member Services assists with:

- Replacement ID cards
- PCP changes
- Pharmacy issues
- Premium billing
- Disenrollment issues
- Claims questions/issues
- Benefit/program questions/issues

(Member Services does not answer Agent questions unless the member is present and/or gives consent.)

Member Services can be reached at 1-888-778-1478 (TTY 711) 8 am–8 pm local time, 7 days a week. From April 1 through September 30, alternate technologies (for example, voicemail) will be used on the holidays and weekends.

Agent Marketing

Marketing Portal

All RTS Agents and Agencies have access to Clover's Marketing Portal to order and download marketing materials.

User setup: Individual Agents may request access once they are validated as RTS.

Materials: Agents can access, order, and download the following types of materials:

- Enrollment kits
- Sales and marketing materials
- Plan brochures, flyers, and postcards
- Sales and marketing event supplies
- Sales presentations
- Business cards

Order restrictions: Quantities may be limited on a per-day basis. If more are needed, reach out to a local Sales Manager.

A predetermined quantity of enrollment kits will be distributed to select Agencies based on prior year production by market. Local sales managers may also assist in supplying enrollment kits to Agents.

Compliance

First Tier, Downstream, or Related Entity (FDR) Program Guidelines

What Is an FDR?

In the context of Medicare, FDR stands for "first tier, downstream, or related entity." This term is used to describe the relationships between entities that participate in the Medicare program and participate in financial transactions related to the provision of healthcare services and supplies to Medicare beneficiaries.

1. First tier entity[1]: Any party that enters a written arrangement, acceptable to CMS, with a Medicare Advantage Organization (MAO) or Part D plan sponsor or applicant to provide administrative services or healthcare services to a Medicare eligible individual under the MA or Part D program.
2. Downstream entity[2]: Any party that enters a written arrangement, acceptable to CMS, with persons or entities involved with the Medicare Advantage or Part D benefit, below the level of the arrangement

between a MAO or applicant or a Part D plan sponsor or applicant and a first tier entity. These written arrangements continue down to the level of the ultimate provider of both health and administrative services.

3. Related party entity: Entities that are related through common ownership, control, or other business relationship of an MAO or Part D plan sponsor. They may be first tier or downstream entities and may be directly or indirectly involved in the transactions between the other parties in the network.

As a Clover FDR partner, it is important to act quickly to correct any compliance concerns that arise and take steps to prevent them from recurring.

[1] See Title 42 Code of Federal Regulations Section § 423.501
[2] See Title 42 Code of Federal Regulations Sections §§ 422.500 & 423.501

Our Partnership

Clover Health partnering with an FDR means forming a collaborative relationship with the entity to achieve common business goals. This can involve a variety of activities, such as joint marketing, sales, and education efforts, and sharing resources and information. Clover Health currently provides the following resources to our FDR partners:

- Fraud and Abuse Control Information System (FACIS) Level 1: background check on all Agents who complete our yearly certifications. The information reported within this level meets the government's minimum requirements for sanction screening, as set forth in the OIG's Compliance Program Guidance.
- Guidance on several ways to report non-compliance and fraud, waste, and abuse (FWA). See section below on how to report non-compliance and FWA concerns to Clover.
- An automated daily ready-to-sell-report, offering a robust list of all prospective Agents allowing Clover Health partners to easily navigate their Agent roster.
- Custom and personalized training opportunities to ensure the Agent base has an in-depth understanding and knowledge of Clover's plans, programs, and services.
- Regularly scheduled webinar training as well as on-demand resources and tools available for Agents to access to remain up-to-date and knowledgeable about Clover's plans, programs, and services.

Medicare compliance requirements are defined by CMS, so it is crucial for FDRs of Clover Health to stay informed about the latest Medicare compliance requirements and to ensure that they are following all applicable rules and regulations. Failure to comply with Medicare compliance program requirements can result in financial penalties, exclusion from the Medicare program, and other administrative sanctions for both parties. Clover Health will aim to work closely with FDRs to ensure they remain compliant with CMS regulations throughout their relationship. This may include providing ongoing training and education, regularly monitoring compliance, and ensuring clear communication between parties.

To Report All Compliance and Fraud, Waste, and Abuse (FWA) Concerns to Clover:

To report concerns, email Clover Compliance Officer Wendy Richey at wendy.richey@cloverhealth.com. Or reach out to our internal Compliance team via email at compliance@cloverhealth.com or via our Compliance Hotline at 1-877-284-6962. Compliance hotline reporting may be done anonymously if preferred by the reporting individual. Individuals and FDRs who have, in good faith, reported compliance concerns or complaints via the hotline, or otherwise, may not be subjected to any form of retaliation or retribution for such reporting.

By prioritizing Medicare compliance, Clover Health can help ensure that its FDRs provide high quality services while maintaining the trust and confidence of Medicare beneficiaries and regulatory authorities.

Marketing Allegations and Grievances

Members' right to file a Grievance or CTM:

Members are allowed to file grievances and CTMs anytime they feel dissatisfied or misled by any individual involved in their enrollment and health services. Agents will sometimes be part of these complaint investigations. If Clover deems the Agent's involvement with the case is necessary, an email will be sent to the Agent with instructions on what is required to address the issue.

Agent responsibilities in response to Grievances and CTMs:

Clover requires that all sales persons or plan representatives respond to any marketing allegation or member grievances sent by the plan within 48 hours of receipt. Responses must be thorough and timely. Failure to comply with the health plan's requirements may result in suspension of marketing of any of the plan's products or termination.

All marketing allegations are thoroughly investigated by Clover's Agent Oversight Committee. In the event of an allegation, the salesperson or plan rep may not contact the member. When a decision is reached, Agents will receive an email letting them know the case's determination and any required disciplinary action. Disciplinary action may include a training refresher, suspension, or termination.

Secret Shopper Program

Clover Health has a secret shopper program to ensure everyone is selling compliantly. Secret shoppers attend both formal and informal events as well as sales appointments.

Secret Shoppers "score" Agents and the results for any Agent who scores less than 85% will be reviewed automatically. If any elements of the report are deemed high risk/non-compliant, the Agent will be set for disciplinary action, such as mandatory retraining, ride along, or mock evaluations.

Agents who 'no show' a secret shopping appointment (i.e., set up an appointment but fail to show up, or who fail to reschedule a planned appointment) will receive a score of zero on the secret shopping report and will be required to attend mandatory retraining.

Find more information by contacting your Clover Sales Manager or through your upline.

Need Help?

We're here to help! Please feel free to reach out to the following contacts for assistance.

Sales Contacts

- Hiram Bermudez, VP of Sales: hiram.bermudez@cloverhealth.com
- Amy Rieg, Director, Sales Enablement: amy.rieg@cloverhealth.com
- Clover's Sales Managers: cloverhealth.com/salesmanager

Broker Support

- brokers@cloverhealth.com/1-855-979-2236 (9 am–5 pm ET, Monday–Friday)
- commissions@cloverhealth.com
- contracting@cloverhealth.com

Clover Health Website

Check out the For Brokers tab for enrollment forms, our Broker Marketing Portal, broker FAQ, helpful selling resources, and more!

FAQ

1. **Is AHIP required as part of or in addition to the Miramar:Agent appointment process?**

   Yes, AHIP (or an approved equivalent such as Pinpoint, NAHU, or Convey) is required as part of the appointment process. There is also an option to take an equivalent certification that will cost the Agent $45. During the appointment process, the Agent will be asked to supply a certificate verifying that the Agent completed the training. Agents simply need to upload their certificate, and then they can move to the next step in the appointment process.

2. **Do Agents get a notification in the Miramar:Agent system once their appointments/cert is completed and they are RTS?**

   Yes, each Agent's dashboard in Miramar:Agent will display their RTS for each state in which they are appointed. They will also receive an email from Miramar:Agent/Clover confirming their appointment and RTS status for each state.

3. **Are background checks required and part of the certification/RTS process?**

   It is a requirement that every appointed Agent (RTS or not) passes a Level 1 background check. This happens as part of the appointment process.

4. **Does Clover cover the state appointment cost in Miramar:Agent?**

   Clover pays the appointment fees for two (2) states. Any additional state selected by the Agents will cost $6 per additional state selected.

5. **Does Clover verify that each Agent is licensed in each state they plan to sell?**

   Yes, an automated license check is run through NIPR daily. Agents must remained licensed throughout the year to retain ability to sell and be paid commissions on Clover plans.

6. **Does Clover have a script available for call center telephonic enrollments?**

   No, we require Agencies to have their own script. This script must be reviewed and approved by our Compliance team.

7. **What is Agent's writing number?**

   Agent's national producer number (NPN)

8. **Can Agents assign commissions to their own company?**

   Yes. As long as Agent is sole Writing Agent in the company, updating W-9 information to Writing Agent's information (tax ID, name, etc.) will assign commission to Writing Agent's company. If there are multiple Writing Agent's under the company, contact Clover's Contracting team for assistance.

9. **Can Agents assign commissions to their upline Agency?**

   Only Writing Agents are tied directly to a member. If Agents wish to move business from Agent to Upline Agency, it must be moved to another Writing Agent; in most cases that is the Agency Principal. This is completed by requesting a Book of Business transfer.

10. **How do Agents add/delete/update banking information for (ACH) direct deposit?**

    Log into the Clover Broker Portal and update banking information there. No one at Clover has the ability to add/delete/update or even view banking information.

11. **Where can Agents find their 1099?**

    Each year Clover mails out 1099s using the address found on your W-9. Please make sure your W-9 is always up to date to ensure your 1099 is processed correctly. If you need a copy of your 1099, please contact the Commissions team.

Online Agent Resources

- Provider/Formulary Lookup
- Helpful Resources
- Broker FAQ
- Broker Marketing Portal
- Plan Documents and Enrollment
- Broker Portal

If there are any additional questions, please reach out to a local sales manager or Clover's contracting team.