

# National Medicare Sales

## Kaiser Permanente Medicare Program



### Annual Medicare Sales Compliance Training Frequently Asked Questions: Medicare Brokers

#### 1. Who is required to complete the training?

Prior to selling any Medicare plan or product, the Centers for Medicare & Medicaid Services (CMS) requires all employed sales and account management staff and select others who steer, attempt to steer, solicit, negotiate, renew, or sell to Medicare beneficiaries and/or employer/union groups that include Medicare beneficiaries to be trained annually on: 1) a plan's specific Medicare products and benefits; 2) current Medicare marketing requirements.

The following agents who may or may not sell KP Medicare plans and products to Medicare beneficiaries are **required to take KP's annual Medicare sales agent/broker compliance training**:

- **All KP staff who sell KP Individual Medicare plans/products.**
- **Any KP commercial sales & account management staff** who manage and renew customer accounts that offer group Medicare or who engage directly with Medicare beneficiaries.
- **External brokers who sell KP products**
- **Staff who work in KP retail kiosks.**

**Note:** KP sales agents, commercial sales & account management, or other KP staff who only **refer** beneficiaries to a KP Medicare sales office and do not conduct sales presentations or engage with beneficiaries are **not required to take the training**.

#### 2. Why do Medicare sales agents/brokers have to take the training?

CMS expects agents to be thoroughly familiar with the products they are selling, including the plan specific details and the Medicare rules that apply to the specific products.

#### 3. Do learners need a National Producer Number (NPN) to take the training?

**YES. Kaiser requires agents to input their NPN in Miramar:Agent.** Failure to provide NPN will result in a pending/incomplete training status with Kaiser.

#### 4. Do I have to Upload my 2024 CMS Compliance Training Certificate?

You will need to upload your 2024 CMS Compliance training certificate (AHIP or Core equivalent). If you have loaded it previously for another carrier, Convey Health Solutions / Miramar should confirm it is in their system. Be aware that validation will occur within 1-3 business days. If it is denied, you will receive an email notification and reason for denial.

**Please note- Your profile name should match the name on your AHIP certificate. You can update your name in your profile. It is located in the upper right hand corner of your Agent Dashboard. Click on the**

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field to change, make changes, then click Save.

#### 5. How do I upload my certificate of completion?

You will be directed to upload your Program Completion Certificate. To upload the Program Completion Certificate, follow the steps below:

- Certificates may only be uploaded through the corresponding step in their certification program, certificates may not be emailed
- This is the screen an agent is presented if certificate upload option and Convey Core Training option is available

- This is the screen an agent is presented if they can only upload a certificate

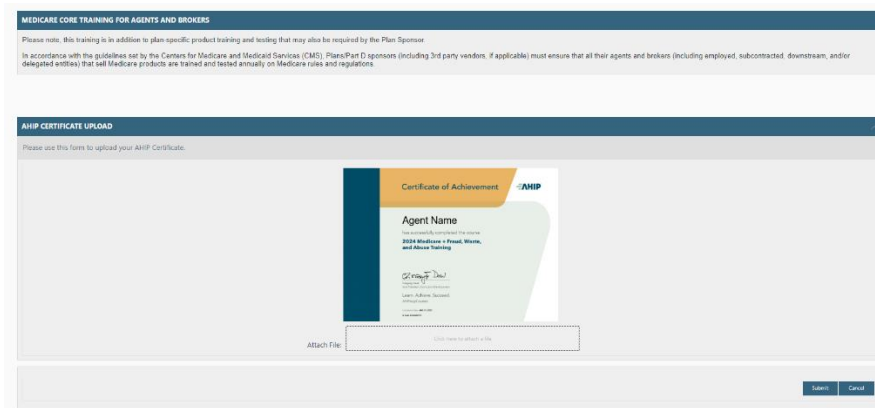
- The agent must click the blue button that correlates to the certificate type they have to upload
- Once they click the correct certificate upload option, they will be presented with the next screen to upload their certificate

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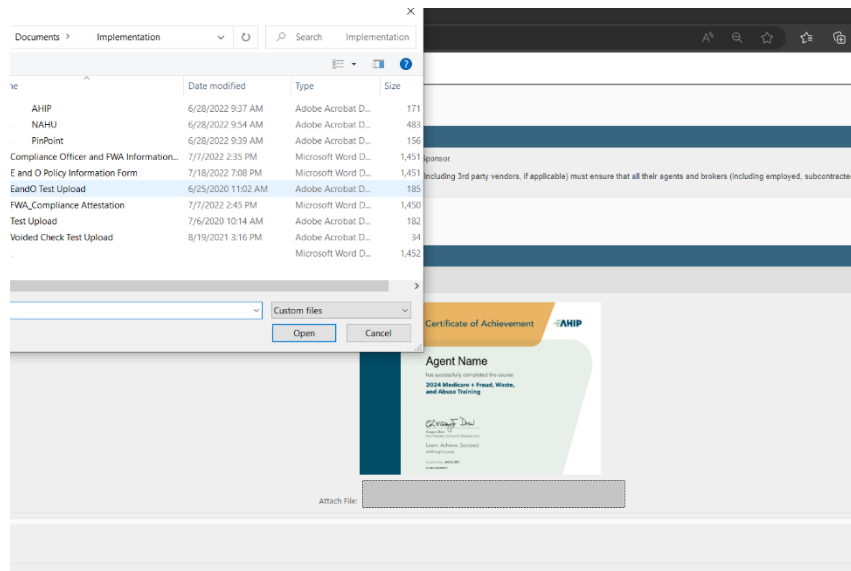
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- The agent must then click the box below the image that states “Click here to attach a file”.
- Once they click the box, it will open the files/documents on their computer. Then they would select in their files/documents the correct document to upload. Which will look like the image below



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- When they select the correct document, and click open, they will then be presented with the screen below. You can see the file name is in the box below the image. If they select the wrong document to upload, they can click the “x” in the attach file box to delete what they selected then click the box again to upload the correct document

**MEDICARE CORE TRAINING FOR AGENTS AND BROKERS**

Please note: this training is in addition to plan-specific product training and testing that may also be required by the Plan Sponsor.  
In accordance with the guidelines set by the Centers for Medicare and Medicaid Services (CMS), Plans/Plan O sponsors (including 3rd party vendors, if applicable) must ensure that all their agents and brokers (including employed, subcontracted, downstream, and/or delegated entities) that sell Medicare products are trained and tested annually on Medicare rules and regulations.

**AHP CERTIFICATE UPLOAD**

Please use this form to upload your AHP Certificate.

Attach File: 

Submit Cancel

- They must then select the Submit button at the bottom of the page. After clicking Submit they will be presented with the screen below.

#### 6. What is the training about and how long does it take?

The following Medicare training course must be completed annually to market or sell KP Individual products during each specific year.

- KP Medicare Products & Benefits:** A one-hour web-based course that covers region-specific KP Medicare products and benefits for the group plan segment. **You must pass this exam with a score of 85% or higher.**

#### 7. Email Address Verification

New users, and existing users who have not already done so, may need to verify their email address. Upon completing registration or logging in for the first time since email verification has been required, you will see a message prompting this update. Be sure to close all of your browser windows prior to opening the verification email. If you do not close your browser windows, you may receive an error message.

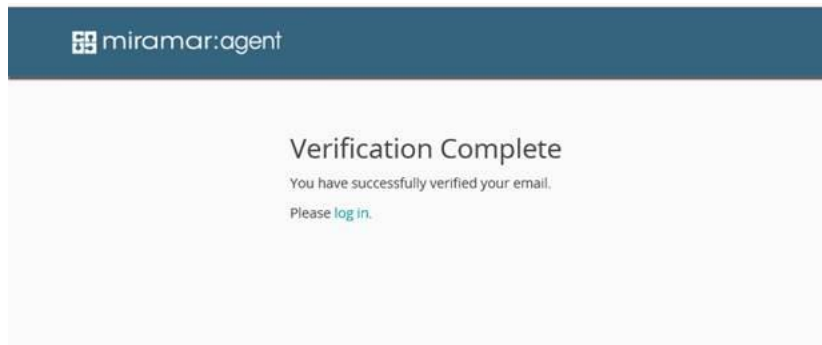
- You will receive an email with a link to verify your email address.** If you do not receive this email, please be sure to check your spam or junk folders. The link in the email is a one-time URL which will expire after 24 hours of receipt. If you receive an error message, you will need to log in again to initiate a new verification email.

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#### 8. How do learners access the training?

Learners can access the training at <https://miramar-agent.com>.

- **First time users** will need to register as an agent in the system.
  - Click on **Register as an Agent**. You will be asked to enter your Social Security Number (SSN). SSN is the unique identifier for users in the system. This step will check all existing users to verify the SSN entered does not already exist in a profile. Failure to use a valid SSN could result in the inability to successfully complete a program.
  - Follow the rest of the instructions to complete your Agent registration and profile.
  - Make sure your Profile Name matches the name used on your AHIP Certificate.
    - If your name has changed, please update your profile name to match your AHIP certificate.
- **For returning learners:**
  - Log in and enter your username and password and click **Log In**.
  - On the Agent Dashboard, click **Register New Program**
  - Enter the PIN/registration code provided to you via email. **Do not** attempt to guess the PIN Code in anticipation of accessing the training early. If anyone accesses the training before Go-Live, they will be required to retake the training.

#### 9. If a learner logs on to the Miramar:Agent website and does not see the 2024 Kaiser Training Program under Active Programs on their dashboard, what should they do?

All learners must first register for the current plan year training by clicking “Register” in their dashboard and entering the registration code provided in their Access Granted email. If the learner has not received a registration code, they should send an email to [AnnualMedicareSales-ComplianceTraining@kp.org](mailto:AnnualMedicareSales-ComplianceTraining@kp.org) providing their name, region, and NUID to request assistance.

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#### 10. Clearing Cache and Cookies

You may need to clear your cache and cookies prior to accessing the Miramar:Agent web site. Browsers normally clear cookies but clearing them manually may solve problems logging in or bringing up websites.

##### Do the following:

- From the “Menu” button in the upper right corner of the Chrome window, choose “More Tools” > “Clear browsing data...”
- Press “CTRL” + “Shift” + “Delete” keys in Windows, or “Command” + “Shift” + **Delete** keys on MacOS.
- Select “Menu” > “Settings” > “Advanced” > **Clear** browsing data...”

#### 11. Forgot your username or password?

If you’ve forgotten your username or password, you can retrieve them directly to your email after completing the one-time email verification process.

- Click on **Forgot your username or password?** on <https://miramar-agent.com> and enter your email address when prompted. Click **Forgot Password** or **Forgot Username**, depending on which you need to recover. You will receive email instructions for retrieving your password or username. If you’ve forgotten your password, you will need your username in order to retrieve it. If you continue to attempt to log in with the incorrect password, you will be locked out. If after **two attempts** you cannot log in, or if you have been locked out, contact Miramar:Agent Customer Service at (855) 856-7852 or [AnnualMedicareSales-ComplianceTraining@kp.org](mailto:AnnualMedicareSales-ComplianceTraining@kp.org).

#### 12. Learning Environment

Ensure you have a quiet environment in which to take your Annual Medicare Sales Compliance training. You are only allowed **three attempts** to complete the training. **If your computer times out once you’ve begun your exam, that counts as an attempt.** If you are in an environment where you can be interrupted, then wait until you can spend the time to take the training. As a reminder, this training may be a condition of employment.

#### 13. What is the pass rate required for the training course?

Learners need a score 85% or better on Individual KP Medicare 2024 Products & Benefits Training to satisfy the training requirement.

#### 14. How many times can a learner attempt to take the training to pass?

Each learner is permitted three attempts to successfully pass the assessment test at the end of each training module. Learners who do not pass the course after three attempts will not be able to sell KP Individual plans / products for that plan year. **Ending the exam without completion will result in a failing score and will count as one of the learner’s opportunities to pass the test.**

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#### 15. Training Completion Deadline:

For those agents who are granted access to the Annual Medicare Sales Compliance training on 8/15/23, the requested completion date is 10/1/23.

#### 16. Can the learner take a break during the training without completion?

The training is broken into three modules and agents can stop and save progress at any time. If you are reading through the modules and leave the site idling for 30 minutes or more, it will time out, but you can resume where you left off.

- **Once the learner begins the end of module assessment exam, the learner must complete it in its entirety. Ending the exam without completion will result in a failing score and will count as one of the learner's opportunities to pass the test.**

#### 17. The learner believes they've completed the training, but the training report shows the learner as "incomplete". What can the learner and his/her coach / trainer / manager do?

The learner should confirm on <https://miramar-agent.com> that they have completed all steps by checking the Training and Programs sections from the menu on the left-hand side.

- In the Training section, check to see if all trainings have been completed with a passing score.
- Once this is verified, check the Program section to verify if all program steps have been completed.
- If there is an incomplete step, it will be shown under the Task header and the program Status will be In-Progress, click on the step and complete all remaining steps of the program.
- Once all steps are complete, click on the Programs to check the status of the program.
- If after confirming all steps/trainings in the program are complete and clicking on refresh, the learner's program still does not show a status of complete, the learner can contact [AnnualMedicareSales-ComplianceTraining@kp.org](mailto:AnnualMedicareSales-ComplianceTraining@kp.org) to request additional support.

#### 18. Should learners print course completion certificates for each training module?

Yes. Upon successful completion of each training course, a certificate will be placed in the Documents section of the Agent Dashboard. The learner will have the option to save and print a copy of the course completion certificate. Learners should save a copy of the course certificate as proof of course completion.

#### 19. Will incentive compensation be compromised if a learner does not complete the training?

Please refer to your sales incentive plan policy and/or your incentive compensation consultant to confirm if your compensation will be compromised if you do not complete this training.

#### 20. Is a state insurance license required before a learner can take the training?

No. Learners do not need a license to access and take the course. Depending on the state, the license could take

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90 days to obtain. In addition, not all Medicare sales agents (per state requirements) are required to be licensed by the state (e.g., California sales agents).

#### 21. Can learners use an Apple computer to complete the training?

Learners can use any computer (including Macs) to complete the Medicare marketing training, ideally through Google Chrome but other web browsers (i.e., FireFox, Safari, and Edge) are also compatible.

#### 22. Who should the learner contact with questions about the training?

Learners may contact [AnnualMedicareSales-ComplianceTraining@kp.org](mailto:AnnualMedicareSales-ComplianceTraining@kp.org), which is monitored Monday – Friday, from 8:00 am – 5:00 pm, PST

- We would want the agents to be comfortable with contacting us for any reason. We can help direct them to the appropriate support team, based on their particular need.

Convey / Miramar:Agent Customer Service at (855) 856-7852, Mon-Fri between 8:00-5:00 pm., EST. Extended hours will begin 8/8 and run through 10/29, Mon-Fri 8:00 am-7:00 pm, EST.

- Convey Customer Service can help with technical issues in using the Miramar:Agent tool. For example, if they cannot log in. Convey can't help with any questions related to content, appointment, licensing, group or registration pin questions, or anything regarding the programming.