

Agent Secret Shopper Resource Guide

The questions listed on this resource are combined from the scorecards utilized by our internal vendor and the Centers for Medicare and Medicaid Services (CMS). It should be noted that this is sampling and not a complete representation of all the Secret Shopper questions. Managers and agents are to review these questions and use this information to prepare for their events. ***This tool is not to be viewed by Consumers.***

Note: When agents use flipcharts in their sales presentations, CMS Secret Shoppers will be noting in their reports any information that is not covered or skipped by agents that use flipcharts. Any flipcharts that are used to conduct sales presentation, must be approved by CMS prior to use

General Questions All Plans
<input type="checkbox"/> Did event begin on time?
<input type="checkbox"/> Was a light snack or meal provided? If so, describe food items provided.
<input type="checkbox"/> Were the enrollment periods covered?
<input type="checkbox"/> Did the agent explain that consumers must continue to pay their Medicare Part B premium unless it is paid by the State?
<input type="checkbox"/> Was the word "free" used when referring to plan premium or benefits?
<input type="checkbox"/> If materials were distributed, did they include CMS approval code and were they for the current year?

One Breath Situations
<input type="checkbox"/> Did the agent say that he/she was an employee of CMS?
<input type="checkbox"/> Did the agent say that he/she was an employee of AARP?
<input type="checkbox"/> Did the agent say that the Medicare Advantage or Part D plan was endorsed or recommended by Medicare, CMS or AARP?
<input type="checkbox"/> Did the agent offer any inducement (i.e. gift certificates) to enroll?
<input type="checkbox"/> Did the agent write on materials or remove/add materials from Pre-Enrollment kits?
<input type="checkbox"/> Did the total cost of all giveaways combined (including snacks) exceed the \$15 nominal retail value?
<input type="checkbox"/> Were gifts provided to all consumers in attendance (not through a drawing)?
<input type="checkbox"/> If gifts were provided through a drawing, was contact information required to enter the drawing?
<input type="checkbox"/> Did the agent indicate that there is no obligation to enroll in the plan to be eligible for drawings or prizes?
<input type="checkbox"/> Did the agent utilize any intimidating manner to force consumers to sign up for the plan or provide their contact information?

<input type="checkbox"/> Were any non-health care related products presented or referred to during the event?
<input type="checkbox"/> Did the agent make any superlative statements about their plan, such as the plan is "the best", the highest-rated or "it has more providers than any other plan"?
<input type="checkbox"/> Did the agent compare the plan to competitor's plans or make disparaging remarks about competitors?

All Products:
<input type="checkbox"/> Did the agent announce the product name(s) that will be presented at the start of the presentation?
<input type="checkbox"/> Did the agent cover eligibility requirements to enroll?
<input type="checkbox"/> Did the agent explain the plan's provider network, (i.e. limitations, referral requirements, in and out of network cost sharing)? (Except the Private-Fee-for-Service plans)
<input type="checkbox"/> Did the agent explain that the plan was provided under contract with Medicare?
<input type="checkbox"/> Did the agent explain that Medicare Advantage plans are different from Medicare Supplement plans?
<input type="checkbox"/> Did the agent review plan benefits and cost sharing?

Product Specific Questions:
Private-Fee-For-Service Plan (PFFS)
<input type="checkbox"/> Did the agent explain that if members have Medicaid other plans might be better suited for them?
<input type="checkbox"/> Did the agent read the Private-Fee-for-Service disclaimer statement?
<input type="checkbox"/> Did the agent explain that each time a member visits a provider, that provider must accept/agree to the plan's "terms and conditions" in order for services to be covered (except in emergency situations)?

Dual Special Needs Plan
<input type="checkbox"/> Did the agent explain that consumers must be enrolled in Medicare Parts A&B, and receive Medicaid benefits to enroll in the Dual SNP plan?
<input type="checkbox"/> Did the agent explain that cost-sharing may vary based on the level of help consumers receive from Medicaid?
<input type="checkbox"/> Did the agent explain that the consumer will be responsible for the cost sharing if they lose their Medicaid benefits?
<input type="checkbox"/> Did the agent explain the process for disenrollment if the consumer loses his/her Medicaid status?
<input type="checkbox"/> Did the agent explain that once the plan has paid for a consumer's covered benefits, their provider should bill the state Medicaid program for their cost sharing?

Evercare Chronic Illness Special Needs plans:

Did the agent explain that consumers must be covered under Medicare Parts A&B, and have at least one qualifying chronic illness condition to enroll in the Chronic Illness plan?

Did the agent explain that consumers will not be able to enroll in a chronic illness SNP if their qualifying condition cannot be confirmed by their physician.

Medicare Complete Plans (Health Maintenance Organization (HMO), Preferred Provider Organization (PPO) & Point of Service (POS))

Did the agent explain that PPO/POS consumers will generally have lower cost sharing when they see in-network providers?

Did the agent explain that **HMO** consumers must use in-network providers except in emergency/urgent situations to receive coverage?

Medicare Supplement Insurance Plans

Did the agent explain that the Medicare Supplement plan helps pay Original Medicare deductibles, coinsurances and copays?

Did the agent explain that consumers may see any Medicare participating provider nationwide?

Prescription Drug Plans (AARP or UnitedHealthcare)

Did the agent explain the different tiers of coverage?

Did the agent explain about coverage in the "gap" or "donut hole"?

Did the agent explain plan formularies?

Did the agent explain how to find out if their prescription drugs are covered, and member prescription costs?

Did the agent describe cost saving measures that consumers can do on their own?

WHAT TO DO IF YOU THINK YOU HAVE A SECRET SHOPPER IN YOUR AUDIENCE?

- Be a gracious host.
- Do not treat the shopper differently from any other consumer.
- Do not call attention to the shopper.

If you have concerns about your performance, contact your manager.

If you have been shopped by CMS, the plan will only be notified if there are negative performance issues.