

# Sterling Health Plans

## Frequently Asked Questions

**Q – What is the compensation rate for Sterling Health Plans? Do all companies have the same agent compensation?**

**A –** Call RBI to discuss further. Commission levels are dictated by CMS.

**Q – Can producers advertise in the local newspaper that they represent Sterling and other additional carriers?**

**A –** No, producers cannot advertise in local newspapers UNLESS the piece is CMS approved. This means that you must send the piece to RBI and we have it approved. Generic marketing only, no company names or benefit information may be included.

**Q – Does Sterling Health Plans have a Stand-Alone Drug Plan?**

**A –** Yes, Sterling Health Plans *does* have a Stand-Alone Drug Plan, but it is not currently offered through independent brokers.

**Q – Is there a deadline for producers to get certified for Sterling for 2010?**

**A –** No, there is no deadline, but the sooner you get certified the better because the process can take a week or more.

**Q – Do producers need a scope of appointment form completed when doing a phone-sale?**

**A –** You can do a recorded scope of appointment. RBI recommends that you record the scope of appointment along with the entire presentation. This ensures that you are compliant and that you have proof of such.

**Q – Are digital versions of the Sterling enrollment applications available for download?**

**A –** Yes, on the Sterling Health Plans website; [www.sterlinghealthplans.com](http://www.sterlinghealthplans.com).

**Q – Why do you need a scope of appointment if you never met with the client (phone-sale, etc)?**

**A –** A scope of appointment is required for any presentation whether over the phone or in-person. This is according to CMS.

**Q – Are the summary of benefits for Sterling Health Plans available online?**

**A –** Yes, they are located on the Sterling Health Plans website; [www.sterlinghealthplans.com](http://www.sterlinghealthplans.com).

**Q – Is it possible for members to change payment type to EFT after the initial enrollment?**

**A –** Yes, members can change payment type at any time. Producer may leave proper form with beneficiary for future use.

**Q – Can producers give a prospect-member any plan information prior to receiving a formal writing number?**

**A –** Yes, you can send them the necessary materials assuming that you have completed everything (Online Credentialing, Product & Compliance Training). However, producers cannot run Sterling appointments before your Agent ID has been assigned.

**Q – What do the various Sterling color-coded maps on the RBI website signify?**

**A –** They represent the competitiveness of the plans. Red territories are not as competitive as Blue or Green territories. Blue territories are not as competitive as Green.

**Q – As it is vital to make sure that enrolling-members have Part D coverage, what should producers do since there is no Stand-Alone Part-D coverage currently offered with Sterling Health Plans to independent brokers?**

**A –** Producers can enroll clients on the Sterling Part-D through Medicare directly though this would be without commission on the Part-D enrollment. Another option to consider is a stand-alone Part-D plan for most members.

**Q – Are producers given a certificate when certifications are completed?**

**A –** The entire credentialing process (no more forms submissions and online product and compliance training) is tracked internally. If you have any questions on your current status, please call RBI. You will receive an email and letter directly from Sterling Health Plans once your agent ID has been assigned.

**Q – After producers complete the online certifications, will producers automatically be sent their agent ID?**

**A –** Yes, once you complete everything (no more forms, online certifications) your writing number will be issued once your background check and state-appointments are complete. The agent ID will be sent directly from Sterling Health Plans to your e-mail, with the same information in a letter as well.

**Q – Is there a script that can be used when obtaining a recorded phone scope of appointment?**

**A –** This will be available online soon, call RBI and we will be happy to send it to you.

**Q – When submitting an application, if producer faxes in enrollment application are they also required to send it FedEx?**

**A –** No, producers can *either* fax it to Sterling Health Plans (360) 685-5950 or send it via FedEx.

Q – When obtaining a scope of appointment, does it have to be carrier specific to the plan that the member is enrolling in?

A – No, producers can use *any* scope of appointment form as long as it is CMS approved.

Q – When ordering supplies, are producers responsible for paying the balance that is due for the marketing materials ordered?

A – No, Sterling covers the cost of marketing materials and supplies. The materials are free to producers.

Q – If a producer is selling a Medicare Advantage policy, can they discuss other health products (Supplements, etc) with beneficiaries during the same appointment?

A – No, if a producer is selling a Medicare Advantage policy, that is the only product which can be sold in the appointment. Other products must be sold in a separate appointment typically the following day. There is no “48-Hour” rule when going from MA to another product. The two products simply must have distinct separate appointments.

Q – Can producers have authorization to contact beneficiaries by phone and e-mail for 1 year?

A – A scope of appointment form authorizes producers to contact beneficiaries for 9 months or until the beneficiary requests otherwise.

Q – Can producers discuss a PFFS plan as an option for Medicaid beneficiaries to consider?

A – Yes, producers can discuss a PFFS plan as an option for Medicaid beneficiaries, but the beneficiary *must* request enrollment. CMS feels as though PFFS plans are *not* the best option for dual-eligible’s.

Q – Can producers order one individual enrollment kit?

A – No, the smallest order that can be placed for enrollment kits is 10. All enrollment kits come in sets of 10.

Q – If a beneficiary resides in WA but uses doctors in OR and the county color-code for WA is green and OR is blue, which is the actually premium charged to the beneficiary?

A – The premium is purely based on the resident county of the beneficiary. If the doctors in Oregon are willing to accept the terms and conditions, the beneficiary can use those doctors.

Q – If a beneficiary is on Medicaid can producers enroll them in a PFFS plan that gives them additional benefits?

A – For 2010, you can only enroll a Medicaid beneficiary on a PFFS plan if they specifically request it.

Q – Can producers enroll a Dual-Eligible on any Sterling plan?

A – None of the Sterling plans are designed as a Special-Needs-Plan. For 2010, a Dual-Eligible beneficiary may request to be enrolled in a PFFS plan.

Q – Are co-op lead generation activities planned for Sterling in 2010?

A – In the past RBI has participated in co-op lead generation. We are currently working with Sterling to develop a program for their plans.

Q – Does Sterling supply leads and what is the cost for them?

A – Sterling does not supply direct leads at this time, However RBI does. They vary from free on up depending on the product and type of lead.

Q – Sterling only offers a Part-D plan in my area. Should I continue with the credentialing process?

A – The Part-D Plan is not currently offered through independent brokers. Look for it in the near future.

Q – Are enrollment applications sent to both Sterling and Upline?

A – No, enrollment applications are sent to Sterling *only*. This can be via fax to (360) 685-5950 or in the prepaid FedEx envelopes provided by Sterling Health Plans in every packet.

Q – Can we get a copy of the presentation slides from the webinar?

A – The recording of the webinar is available for viewing on our website.

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