



Humana.

Marketing / Sales Events - Reminders

MarketPoint Sales Integrity



# Agenda



## 1. Marketing / Sales Events – Reminders

- Meals / Food Distribution Activities
- Unsolicited Door-to-Door Advertising
- Marketing / Sales Materials – Requirement for Corporate / CMS Review
- Nominal Gifts

## 2. Important Takeaways

## Marketing / Sales Events – Reminders

### Meal / Food Distribution Activity

- Agents or the health plan are not permitted to provide or subsidize meals associated with sales/marketing events.
- Even if the meal is not provided by Humana/CarePlus and is a usual activity in that location (for example, a soup kitchen), sales agents are to avoid marketing and sales events at locations like these any time when a meal would or may potentially be provided.
- Similarly, food items provided at food banks or similar are likely to be edible while the consumer is on site (for example, fruits, nuts, vegetables, or similar) and therefore, could be bundled and considered a meal.
- Food, that either individually or bundled, could be considered a meal is not permitted during sales/marketing events per CMS regulation.



## Marketing / Sales Events – Reminders



### Unsolicited Door to Door Advertising

- Agents may not use door-to-door solicitation, including leaving information such as a leaflet or flyer at a residence.
- Agents are encouraged to schedule lead generation events to meet Medicare beneficiaries:
  - Educational seminars: Medicare 101, Social Security and PIAB
  - Sales Seminars, NMO, ANOC and Plan to Plan
  - Informal Event: Marketing Table or Booth
  - Agent of the Day: Staffed Location at a PCP

## Marketing / Sales Events – Reminders

### Requirement for Corporate / CMS Review

- Agents may hand out materials that are classified as marketing, including materials that have premium, benefit, and reward information if the materials have been reviewed and approved by Humana through its corporate review process.
- Agents may not alter or utilize unapproved marketing content. Agents must only use Humana/CarePlus approved marketing materials, sales scripts, and sales presentations during sales/marketing events.
- Agents are encouraged to use the pre-approved Humana-branded or non-branded sales/marketing materials that are available in the MRC.



# Marketing / Sales Events – Reminders



## Nominal Gifts

- Examples of nominal gifts include Humana promotional items such as hand sanitizer, a pen, a notepad, a water bottle, and comparable items of nominal cost where the fair market value (FMV) does not exceed \$15.
- Any gift that exceeds \$15 FMV and being used as a contest or raffle gift must be reviewed and approved by Humana Legal via [contests@humana.com](mailto:contests@humana.com).
- Any other gift that exceeds \$15 FMV is not permitted as these gifts might induce a Medicare beneficiary to enroll in a specific health plan or select a specific primary care provider. **Examples of these gifts include cell phones and tablets. This is applicable whether the career agent, partner agent, or another third-party vendor offers these devices to qualifying Medicare / Medicaid beneficiaries.**
- **Additionally, gifts such as alcoholic beverages, haircuts, manicures/pedicures, massage services, or similar could induce a beneficiary to make a health care decision even if their worth is \$15 or less.**

# MarketPoint Sales Integrity/Tool | **Important Takeaways**

## *Impact/Benefits to Agents/Members:*

- **Attract Prospects & Retain Membership:**
  - Schedule educational and sales/marketing events regularly to increase your presence in the community.
  - Provide Humana / CarePlus promotional items of nominal gift value to increase brand awareness. Should not exceed FMV of \$15.
  - Your business cards and Request for Future Contact Forms are permitted at all types of events.
  - Food should not be supplied even if the meal is not provided by the plan.
  - Unsolicited Door to Door marketing is **NOT** permitted.

## **Questions?**

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