



BlueCross BlueShield
of Texas



2023 Seamless Blue Toolkit

Materials to help members transition
to Medicare and stay with Blue

Introduction



There are 100,000 members aging into Medicare this year. We are here to help provide the tools and materials you need to help transition these valuable members to a Blue Cross and Blue Shield of Texas Medicare plan.

In this Seamless Blue toolkit, you will find all the materials and resources you need to be able to sell Medicare plans to members that are aging into Medicare.

Medicare Basics & How Medicare Works



Medicare Basics

The Four Parts of Medicare

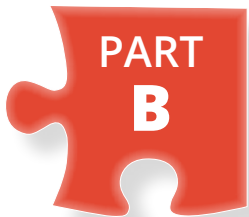
Medicare is the nation’s largest health insurance program, covering health care services such as hospital stays, skilled nursing and physician services for tens of millions of Americans.

There are four parts to Medicare, each providing different types of health care services.



Hospital Insurance

Helps pay for inpatient hospital care, skilled nursing facility care, home health care and hospice care. While most Americans are enrolled automatically in Medicare Part A, it may not cover all of your healthcare costs. Parts B, C and D are voluntary programs that provide additional coverage.



Medical Insurance

Helps pay for covered doctor’s services and many other medical services and supplies. If you don’t enroll in Part B when you are first eligible, you may have to pay a penalty later.



Medicare Advantage Plans

Offers medical coverage through a network of providers, such as an HMO or PPO, that is an alternative to Original Medicare (Parts A&B). These plans may or may not cover prescription drugs.



Prescription Drug Coverage

Helps pay for covered prescription medications. As with Part B, if you do not enroll when first eligible, you may have to pay a penalty later.

Medicare Supplement Insurance Optional coverage helps to pay for expenses beyond what is covered by Medicare. There are several Medicare Supplement insurance plans, each with different benefits and premiums, so you can choose the plan that works best for your specific needs. Medicare Supplement insurance plans are identified by the letters “A” through “N”. The basic benefits of each plan are exactly alike for all insurance companies.

How Medicare Works



Medicare Advantage Plans cover:

- Emergency, urgent and hospice care
- Medicare Part A benefits
- Medicare Part B benefits
- Dental, hearing and vision
- Health, wellness and fitness programs
- Prescription drug coverage
- Provider networks to help manage costs

Costs for Medicare Advantage Plans:

Premium: you pay a monthly premium in addition to your Part B premium

Copays: you pay this at the time you receive a service covered by your plan

Coinsurance: the plan may require that you pay a percentage of the cost of certain covered services

Deductible: the cost you are responsible for before your plan begins to pay. Copays and coinsurance usually count towards the deductible.

Maximum out-of-pocket costs: this is the most you will have to pay for covered medical services each year.

*You can't have a Medicare Supplement Insurance Plan and a Medicare Advantage Plan at the same time.



You may to eligible to enroll in Medicare Part A and Part B if:

- you are age 65 or older and have Social Security or Railroad Retirement Board benefits
- you are under age 65 with certain disabilities
- you or your spouse worked for at least 10 years in Medicare-covered employment

You may also be eligible to enroll in Medicare Part D or Part C

In addition to qualifying for Medicare Part A and Part B, you must live in a plan's service area to be eligible for that plan.

The Initial Enrollment Period is only for those turning 65 and reaching Medicare eligibility for the first time – not for those who are switching Medicare plans. It is a 7-month period - three months before your 65th birthday, your 65th birthday, and three months after your 65th birthday.



Producer Certification and Training



Producer Certification & Training

Use our [resource page](#) as your source and guide to certification

[View the FAQs](#) if you have additional questions about certification

2023 MAPD/PDP Producer Certification Training

The annual CMS required producer training includes 2 sessions:

Section 1: AHIP Curriculum

- Medicare Basics Course
- Medicare Marketing Course
- Non-Discrimination Disclosure
- General Compliance & FWA Course and Exam

Section 2: HCSC Curriculum

- Sales Agent Requirements Course
- HCSC Courses & Exam
- Producer Certification Form
- Producer Amendment (where applicable)

Producers must complete all courses in order to be deemed certified to sell 2023 MAPD/PDP plans during AEP. Here is the link to access both training sessions:

hcsc.cmpsystem.com

HCSC has negotiated a lower rate for contracted producers of \$125 instead of \$175.

Make sure you use the certification link in the AHIP/CMP platform in order to receive the discounted rate.

There are informational webinars that you can register to attend prior to completing your certification, along with AHIP Medicare Training you can attend.

Bonuses, Incentives & Promotions

You could earn a bonus of up to \$175 for each new policy sold through our Medicare Supplement Insurance Plan 2022–2023 Bonus Program. [Download](#)

See how far you can go.
Medicare Supplement Insurance Plan
2022-2023 Bonus Program

2022-2023 Medicare Supplement Insurance Plan Bonus Program
Blue Cross and Blue Shield of Texas (BCBSTX), is committed to rewarding you for your extra efforts throughout the year with a special bonus program for new Medicare Supplement Insurance Plan sales. It's our way of saying thank you for all you do.

The Medicare Supplement Insurance Plan Bonus Program includes a tiered bonus schedule based on your production level. The higher the number of Medicare Supplement Insurance policies sold by a writing producer throughout the program period, the higher total payout.

There is no maximum payout!

Bonus Amounts Based on Production
There are four bonus-per-policy amounts, depending on the total number of policies sold during the bonus period:

- If you sell up to 19 policies, your bonus per policy is \$30.
- If you sell up to 49 policies, your bonus per policy is \$75.
- If you sell up to 74 policies, your bonus per policy is \$125.
- If you sell 75+ policies, your bonus per policy is \$175.

*Maximum bonus payout for applicants aged 65-69 is \$175.
*Maximum bonus payout for applicants aged 70-79 is \$125.
*Applications submitted for age 80+ will not count toward production minimum or bonus payout.
You must sell a minimum of 5 new policies during the program period to qualify for the bonus.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Earn up to \$175* per Medicare Supplement policy sold!
See the reverse page for details on the bonus structure, program period and payout dates.

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If you complete your AHIP and HCSC certification between 7/1 and 10/1, and sell a minimum of 10 new MAPD or PDP policies during AEP, then you will receive a coupon code to cover the cost of next year's certification.

[Download](#)

Training On Us!

Be part of the Training On Us program
This program allows you to earn free America's Health Insurance Plans (AHIP) training in 2023. At Blue Cross and Blue Shield of Texas (BCBSTX) we stand with our producers. We want to recognize your loyalty with our Training On Us program.

[See back page for details.](#)

Use these referral cards to personalize and distribute. If a Medicare beneficiary calls and enrolls in an MAPD plan, you get paid a referral fee. [Download](#)

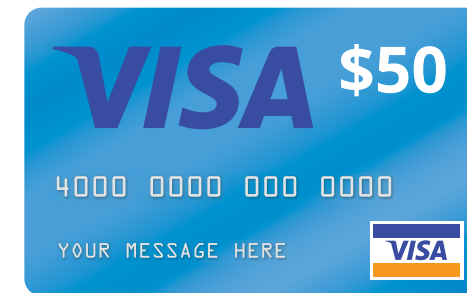
Referral Program
Call for Medicare information today!
855-745-6928
TTY/TDD 711
See business hours on back.
When calling, be sure to provide the following:
Producer Name
Producer ID#

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Get Certified and Receive a Gift Card

In recognition of your costs related to training and testing to become Medicare certified to sell our Blue Cross Medicare AdvantageSM and Blue Cross MedicareRxSM plans, we'll provide a \$50 Visa gift card to agents who complete our required 2023 product certification no later than **Sept. 1, 2022**.

The gift card is not compensation for the sale or renewal of any policy or enrollment. Supplies are limited to the first 5,000 agents.

To take advantage of this offer:

- You must be a current resident licensed agent within the state of Texas to qualify.
- No sales or marketing of 2023 Medicare plans is allowed until your annual Medicare certification is complete.
- Only agents within our GA, NMO and directly-contracted channels are eligible.
- Those under our TMO, EGA and preferred channels do not qualify.

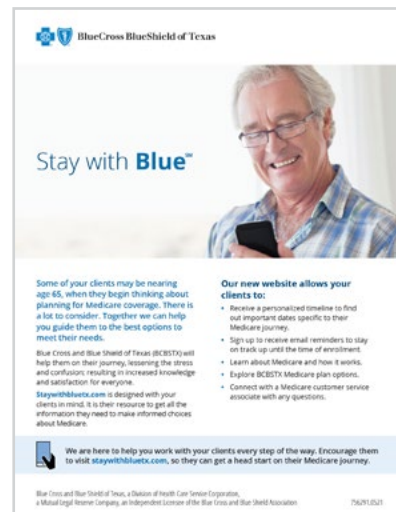
Your time is valuable – we hope this small effort will help you complete our 2023 product certification by Sept. 1.

Tools to Find the Right Plan

Here are some online tools to help guide clients to find and select the right plan that meets their needs and budget.

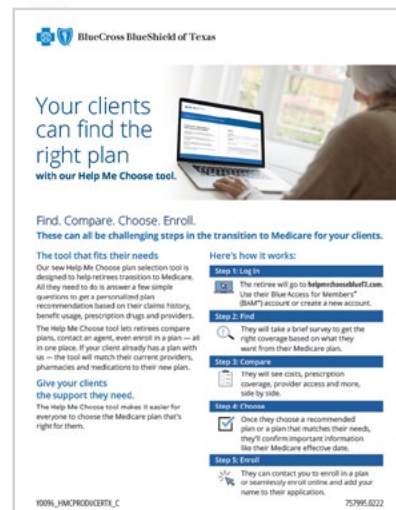
***You must be certified** to sell MAPD/PDP products to access the Producer Supply Portal

Online Tools



Producer Stay with Blue flyer

Our new [website tool](#) is designed with your clients in mind. It is a resource to get all the information they need to make informed choices about Medicare. [Download](#)



Help Me Choose flyer

Our new [plan selection tool](#) is designed to help retirees transition to Medicare. All they need to do is answer a few simple questions to get a personalized plan recommendation based on their claims history, benefits usage, prescription drugs and providers. [Download](#)

Creative Materials to Help You Sell

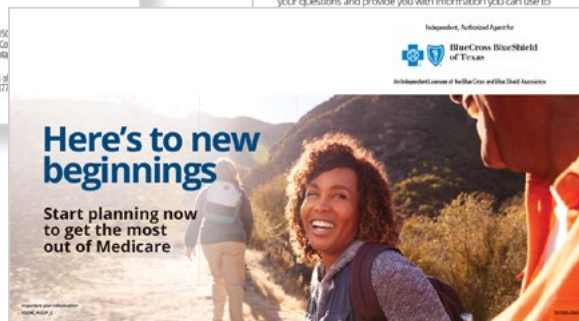
There are many ready-to-use Age-In creative templates on the [Producer Supply Portal](#) that can be personalized and customizable with your agency name and logo. Choose from a variety of postcards, FSI's, flyers, email, and seminar templates.

***You must be certified** to sell MAPD/PDP products to access the Producer Supply Portal

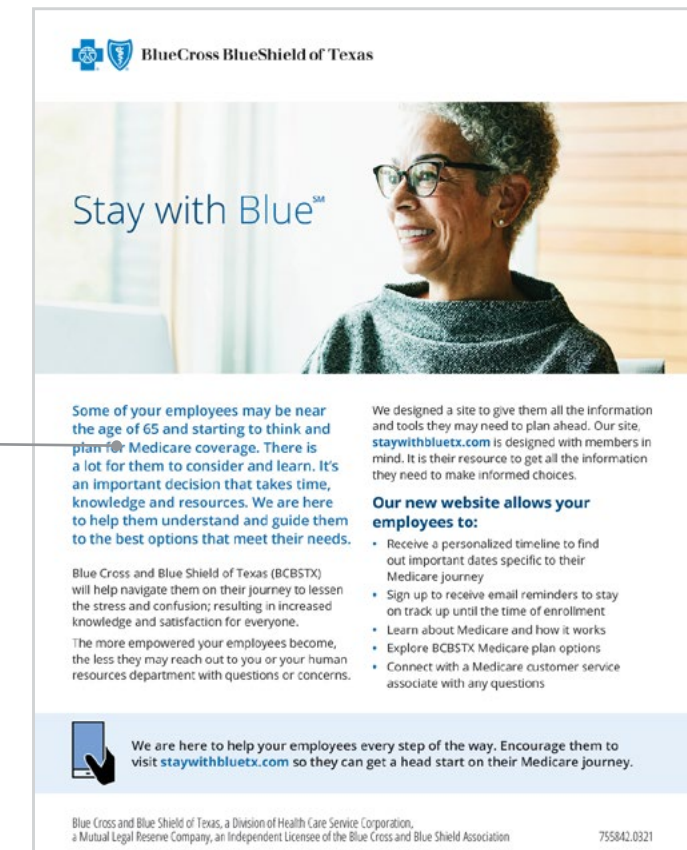
Highly
personalized
direct mail



Build a
Postcard
campaign



Employer
Stay with
Blue flyer
[Download](#)



Contact Information

Producer Service Center Email: producer_service_center@hcsc.net
Commission and Certification related inquiries

IT Helpdesk: 888-706-0583
Issues with the ComplianceWire website

PDP/MAPD Line: 888-723-7423
PDP/MAPD policy, application, and POR related inquiries

Supply Line: 888-655-1357

Supply Email: bcbssupport@summitdm.com
Supply and Supply Portal related inquiries

Supply Website: www.yourcmsupplyportal.com
Ordering PDP/MAPD supplies

AHIP (external number): 866-234-6909
Inquiries concerning AHIP's website or training

