# Clover

Clover is excited to work with you for 2019 AEP and beyond!

To help create an easy, effective onboarding, we have created this resource to help answer many of the questions you have about how to work with Clover before, during, and after AEP.

If you have any other questions, please do not hesitate to contact your Clover representative at any time.

# Index

# Why Clover?

**We want to create a better member experience for your clients**

**We aim to be the best possible partner for you**

**We understand that we are not the right plan for everyone**

# Strategic Broker Partnerships

### We want to work with you

Our mission is to be the best-in-class payer partner to the broker community. We listen to you, understand your challenges, and make changes based on your feedback.

### We have targeted partners

We have hand-picked strategic partners for each market to grow with us and believe in true partnerships, not broad-stroke contracting.

### We focus on our members

We invest heavily in our member experience. Our customer service team does not transfer members based on department and is trained to handle every call.

### We plan for rapid growth

We are growing quickly and plan to be in 5 or more new markets each year.

# Agency & Agent Onboarding in Sentinel Elite

## Congratulations on successfully contracting with Clover!

To complete the onboarding process, please complete the following steps to ensure:

- We can quickly and easily complete the Agency Onboarding process
- All downline agents are successfully appointed with Clover
- Clover can accurately assign your downline agents to your agency to ensure accurate AEP and pre-AEP reporting as well as commissions payments in 2019

## Required Actions by New Agencies:

1. **Share Agency admin info**. Share the name and contact information of your Agency's Admin/Operations lead. This will be the point-person with Clover to kick off all future onboarding and appointment processes.

2. **Work with Clover's Sales Operations team to setup Agency and Agent Onboarding**. Clover's Sales Ops team will reach out to your designated Admin/Ops lead to begin the process:
    - Collecting your Agency Principal's name, NPN, and Social Security Number (for registration with Sentinel Elite)
    - Sharing the "Agent Upload List" form so that you can provide the list of your contracted, downline agents for appointment with Clover. This form is a Google Sheet and will require that you use a Gmail-backed email address in order to access (setup help here)
    - Outlining the remainder of the process once your Agency in onboarded, which involves uploading your downline agents into Sentinel Elite and helping them work through the Clover 2019 appointment program.

3. **Complete Agency Onboarding program**. Clover's Agency Onboarding program is a short, four-step program that requires you to:
    - Enter key administrative and financial info for your agency to ensure we can complete commissions payments on time
    - Upload proof of E&O coverage as defined in our contract
    - Upload a signed copy of your 2019 FMO agreement with Clover (we can provide a copy to you if necessary)
    - Select the states that your agency is licensed in. You will not need to provide a copy of your licenses, simply select the correct states and SE facilitates the license checks.

4. **Contract your downline agents**. Based on your FMO Agreement with Clover, contract your downline agents on either an LOA or a contract you have drafted.

5. **Provide a list of your contracted downline agents for upload into Clover's 2018/2019 Appointment program in Sentinel Elite**. Via the process outlined above, share the list of your contracted downline agents with Clover, including the following information:
    - First and Last Name
    - NPN
    - Social Security Number
    - Email

- Primary Selling Market (Clover to provide; for reporting purposes only)
- Past FMO (if transferring from another FMO)

6. **Allow Clover to upload your agents and notify them that their program is ready to complete**. Once you have shared the list of agents with data points outlined in Step 5, Clover's Sales Ops team will upload into Clover's 2018/2019 Certification program. Once uploaded, Clover will notify you that the list of agents have been entered into Sentinel and can work with you to notify agents to login and begin their program. If you would prefer to contact agents directly, Clover can provide a template email for you to share. A quick summary for agents includes:
   - Go to www.sentinelelite.com and either login or register as an agent
   - Verify that your "Group" matches the FMO that you believe you are currently contracted under (note: you can only be contracted under ONE FMO at any time)
   - Complete the "Clover Health 2019 FMO Core Certification" program listed on your Dashboard
   - Once the "Core Certification" is completed, agents will automatically be asked to select the states in which they plan to sell Clover in 2019. Clover will cover the appointment cost of the first state but agents are responsible for the $26 appointment fee for every subsequent state.
   - Agents will become Ready to Sell (RTS) with Clover in a given state once they have fully completed the State-based training and pass a license check facilitated by Sentinel. Once RTS, agents will receive an email notifying them that they are RTS in a given state. Until they receive this email, agents are NOT Ready to Sell (RTS)!

   ****** Please also indicate if there are any downline contracted agents that you do not want to see their commissions information in our broker portal! This would apply only to any employed/captive agents that do not follow the traditional commissions schedule, for example**.****

7. **Recruit agents to our F2F sessions**. Clover strongly encourages, though does not require, a Face-to-Face (F2F) training session in order for agents to become appointed with Clover. The goal of the F2F sessions is to share Clover's story, our value proposition, and what makes us different from other carriers. We have found that attendance at F2F sessions drives higher agent productivity and better Compliance scores. For this reason, we strongly encourage all agents and agency leads to attend! For agents that cannot attend the F2F, Clover will also offer webinars as a substitute.

   Clover asks that you recruit your contracted agents to attend a local F2F session in their area. Please inquire at brokers@cloverhealth.com or using this number 1-855-979-2236 to obtain a calendar of events in each of the markets you cover. During the F2F events and webinars, we ask each agency to collect the required data points from attending agents so that we can load them into our appointment tool.

8. **Ensure agents complete appointment process**. Within 72 hours of agent files being submitted, your agents will be able to log into Gorman by visiting www.sentinelelite.com and using their NPN to view their agent dashboard. Once on the dashboard page, they will be able to begin completing the "Clover Health 2019 FMO Core Certification" link waiting for them there.

As a reminder, agents are not RTS until they receive a confirmation email from Clover that they are RTS in a given state. The agent can also view their ready to sell status in the right hand side of their dashboard. See sample below:

| READY TO SELL | | | | | |
|---|---|---|---|---|---|
| Plan | Contract Name | Contract # | State | Benefit Year | Effective |
| Clover / CarePoint Health of New Jersey | Clover Health | H5141 | GA | 2018 | 10/23/2017 |
| Clover / CarePoint Health of New Jersey | Clover Health | H5141 | NJ | 2018 | 10/11/2017 |
| Clover / CarePoint Health of New Jersey | Clover Health | H5141 | PA | 2018 | 10/13/2017 |
| Clover / CarePoint Health of New Jersey | Clover Health | H5141 | TX | 2018 | 10/13/2017 |

9. **Clover shares appointment status**. Each Friday, Clover will share a file indicating the appointment status of each of your downline agents working through the appointment process. Closer to AEP, we will share this file more frequently. Once an agent is confirmed RTS for 2019 in a given state, they will be able to market and sell Clover plans for both 2018 and 2019.

## Clover's 2018 and 2019 Markets

Keep in mind, for **2018** Clover is only offered in the following markets:

- 15 counties in NJ: Atlantic, Bergen, Burlington, Cumberland, Essex, Gloucester, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union
- 1 county in Texas: Bexar County (San Antonio)
- 1 county in Georgia: Chatham County (Savannah)
- 1 county in Pennsylvania: Bucks County (outside of Philadelphia)

For **2019**, Clover will be available to market and sell in (new counties in red and bold):

- 16 counties in NJ (Atlantic, Bergen, Burlington, Cumberland, Essex, Gloucester, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union, Camden)
- 2 counties in Texas: Bexar County (San Antonio) and El Paso County
- 1 county in Georgia: Chatham County (Savannah)
- 2 counties in Pennsylvania: Bucks County and Philadelphia County
- 1 county in South Carolina: Charleston County (Charleston)
- 3 counties in Tennessee: Davidson, Rutherford, Williamson Counties (Nashville)
- 1 county in Arizona: Pima County (Tucson)

## Need help?

We're here to help! Please feel free to work with the following contacts to help you work through this process:

- Contracting and Relationship
  - Scott Clark (Scott.Clark@cloverhealt.com)
  - Melanie Watterberg (Melanie.Watterberg@cloverhealth.com)
- Operations
  - Jacob Shmukler (Jacob.Shmukler@cloverhealth.com)
  - Taylor Holleschau (Taylor.Holleschau@cloverhealth.com)
- Broker Support
  - brokers@cloverhealth.com
  - (855) 979-2236 (M-F, 9-5pm ET)

# Application & SOA Submission

Submitting applications in a complete and timely manner is the most important operational priority for you and for Clover during the AEP time period. You have a number of choices when it comes to how your agents submit applications, and Clover has worked to accommodate the various tools and programs you already have available to your agents. At a high level, options for application submission include:

1. Online:
   - Broker submits application directly to Clover via online form, OR
   - Broker submits paper app to FMO and FMO keys onto Clover's online form
   - Online application form available here: www.cloverhealth.com/brokers/plans
2. Enrollment file:
   - Broker submits application to FMO portal, which generates enrollment file that is passed to Clover via process outlined below, OR
   - Broker submits paper application to FMO and FMO keys application information into enrollment file that is passed to Clover via process outlined below
   - Enrollment file submission uses standard CMS OEC file format and is submitted via Clover's SFTP

FMO Operational leads should work with Clover to determine the best option for your Agency. Clover can accept any of the above submission processes but will work with you to ensure that the option selected also allows us to collect and store the associated enrollment forms with each application, including:

- A paper copy of the application forms (if they exist)
- Scope of Appointment
- Clover Legal and Clinical Consent forms

## Online Application Submissions

Online applications can be submitted directly by the broker or by the FMO within the Clover-required 48 hour submission deadline, i.e. within 48 hours of the application being taken by the broker. A copy of the online form is here.

As part of the online submission process, agents will also have the option to upload a copy of the following forms:

- PDF of paper application form
- Scope of Appointment
- Clover Legal and Clinical Consent forms
- Continuity of Care forms

Failure to upload and submit these additional forms will not stop the application from being submitted but will result in Clover following up directly with agent and FMO to collect these.

## Enrollment File Submission Process

Clover also accepts daily enrollment files as a means of submitting applications, assuming that Agencies follow the process that Clover has outlined. This form of application submission involves a few key steps worth noting here, and additional detail will be shared once Agencies express interest in submitting applications this way. However, at a high level, Agencies must:

- Submit a file daily to Clover that follows a Clover-defined file format similar to CMS's OEC format (Clover's version contains just a few additional fields)
- Submit these files on Clover's SFTP according to the naming convention and file destination pathway specified by Clover

- Submit a PDF copy of each paper enrollment kit collected (should one exist), which includes the application itself, the SOA, and other Legal/Consent forms.
    - At a minimum, Agencies must collect and store the SOA as outlined in your contract with Clover

For additional detail and instructions, please follow up with Clover's Sales Operations team.

# Call Center Agencies & Requirements

Clover is excited to maximize our distribution channels through call center agencies as well as field agents. However, due to the increased oversight in this channel, Clover requires an additional set of information from Agencies with call center capabilities to ensure we have oversight of your agents telephonic sales and marketing activities and insight into the operational and Compliance-related elements of a call center team.

To establish your call center team to market and sell Clover, Clover asks that you notify the Sales Operations team who will share the Call Center Agency Questionnaire, which includes information about:

- Call center information and setup
- Operational capabilities and software
- Sales/Marketing scripts and agent processes
- Active Compliance programs and contacts

Clover's primary requirements for accepting telephonic enrollments based on MMG guidance are:

- Approved call recording technology
- Use of Clover's CMS approved Scripts (Inbound, Outbound, & Enrollment)
- Use of Clover's online enrollment form or, if available Clover's approved OEC File
- Acceptable availability and retention of call recordings

  *The above assumes all other compliance requirements are met (i.e. licensure, appointment, certification, PHI data security, etc.).

The Call Center Onboarding listed above is REQUIRED to submit telephonic enrollments to Clover!

# Reporting

Reporting will be available to Agencies before and during AEP in a number of key areas.

## Pre-AEP Reporting

Prior to AEP, Clover will provide reporting to Agencies on the appointment status of each of your downline agents. This will allow us to:

- Identify the agents who have completed the appointment process
- Work the remaining agents to complete the process as quickly and easily as possible
- Highlight areas where increased information will help agents completed the appointment process

Reports will be available weekly or upon request.

## AEP Reporting

During AEP, Clover will provide reporting around your agents' production each week, including the following data points:

- Total production of your agents
- Top performers in your Agency
- Percent of agents who have sold at least one application (activation rate)
- Other key trends that could be used to drive increased performance

Clover intends to review this information each week during AEP and track action items following each discussion. After AEP, Clover will provide a summary of this information to better understand your Agency's overall performance from Oct. 15th - Dec. 7th.

# Commissions

Commissions will be paid according to Brokers and Agencies according to the rates and policies outlined in Exhibit C of your contract with Clover. Clover pays commissions monthly and works with Agencies to ensure that payments are timely, accurate, and disputes are resolved as quickly as possible.

For 2019, Clover will provide access to a portal for both Agents and Agencies to access their commissions statements, book-of-business, and historical payment information via our commissions platform, CallidusCloud (now owned by SAP). Statements will be posted as early in the month as possible and available in real-time once ready.

# Broker Support

## Broker Support Line

Our Broker Support team is here to help support agents and agencies throughout each of the processes and services outlined thus far. Our Broker Support team is trained to provide a range of support services to help agents get through the appointment process, resolve any administrative issues that may arise, and generally be more effective at selling Clover.

Specific services of the team include:

- Provider and formulary lookup
- Eligibility lookup for LIS
- Benefits and plan information
- Application status lookup
- Commissions help and investigation
- Resolution or escalation of any other administrative issue

Please note, while the Broker Support team is available for agents to help resolve issues in working with Clover, it should not be used as a substitute for your agency's own administrative and support teams. In many cases, Clover will advise agents to troubleshoot issues with their own FMO/upline first before turning to Clover. In the event that Clover does need to become involved in resolving the issue, we would prefer that we work directly with our administrative or operational counterpart at your Agency rather than provide an answer directly to the agent which may conflict with information or guidance that your Agency has already shared.

Broker Support at Clover can be reached at:

- Brokers@cloverhealth.com
- (855) 979-2236

## Broker Marketing Portal

Brokers will also have access to a Marketing portal that will allow them to order and/or download marketing materials to help enable them to sell.

**Location:** Our Broker Marketing Portal is available at: www.brokers.cloverhealth.com.
**User Setup:** Individual agents are enabled automatically once they complete their appointment program. Until then, they will not be able to access the portal. However, Agency users (including Agency Admins) will have access to the portal once the Agency in onboarded. Clover's strong preference is that Agencies place orders directly for individual agents in bulk and provide access to these materials in a centralized location in the local market.
**Materials:** Agents will be able to access, order, and download the following types of materials:

- Enrollment kits
- Sales and marketing materials, such as plan brochures
- Other Sales & Marketing Event supplies
- Sales presentations
- Business cards

**Order Restrictions:** Agents will be limited to order just 20 enrollment kits per AEP. This is done intentionally to limit unnecessary orders to individual agents.

However, Agency restrictions are much less restrictive, with 500 kits per market (and per language) being assigned to each Agency upfront and access to another 500 without question. Beyond that, orders will be approved on an as-needed basis. In addition, Agencies should partner with their local area Sales Managers to access kits from a local Clover office, which will have plenty of kits throughout AEP.

# Compliance

Clover maintains an active and robust set of Agent Oversight activities. We will work with your Compliance team to ensure there is complete transparency about the type and scope of Compliance activities that will be expected of your Agency before, during, and after AEP.

As part of the onboarding process with Clover, our Agent Oversight team will reach out to your Compliance team to review our Compliance activities and programs. Additional requirements for call-center based Agencies will be outlined during that introductory meeting.

## Marketing Allegations and Grievances

### Member rights to file a Grievance or CTM:

Members are allowed to file grievances and CTMs at any moment they feel dissatisfied or mislead by any individual involved in their enrollment and health services. Brokers will sometimes be part of these complaint investigations. If Clover deems the broker's involvement with the case is necessary, an email will be sent to him/her with instructions on what is needed.

### Agent responsibilities in response to Grievances and CTMs:

Clover requires that all sales persons or plan representatives respond to any marketing allegation or member grievances sent by the plan within 48 hours of receipt.  Failure to comply with the health plan's requirements may result in suspension of marketing any of the plan's products or in termination.

All marketing allegations are thoroughly investigated by Clover's Agent Oversight Committee. In the event of an allegation, the salesperson or plan rep may not contact the member. When a decision is reached, agents will receive an email letting him/her know the case's determination and any required disciplinary action. Disciplinary action may include a training refresher, suspension, or termination.

## Secret Shopper Program

### Overview of Clover's 2017/2018 Secret Shopper Program:

Clover Health has a secret shopper program 2018/2019 season. We have contracted with a third party to ensure everyone is selling compliantly. Secret shoppers will be attending both formal and informal events as well as appointments.

Any agent who scores less than 85% will be reviewed automatically. If any deficiencies are deemed high risk, the agent will be evaluated for disciplinary action, such as retraining, ride alongs, or mock evaluations.

Agents who "no show" a secret shopping appointment (i.e. agents who set up an appointment but fail to show up, or who fail to reschedule a planned appointment) will receive a score of zero on the secret shopping report and will be required to attend mandatory retraining.

## Clover's Compliance Team

Chief Compliance Officer: Wendy Richey, Wendy.Richey@cloverhealth.com
Compliance Director: Robert Davis, Robert.Davis@cloverhealth.com
Agent Oversight Associate: Jarming Huang, Jarming.Huang@cloverhealth.com

# Agency Onboarding FAQ's:

| Questions | Answers |
|---|---|
| Who completes the Agency onboarding? | The Agency Principal will need to complete this step; he/she will enter info about their agency that allows us to keep regular license checks active and have a reliable source of information about the Agency's Admin/Ops team and Compliance team. |
| How will FMOs track their progress? | For the first time, we will be able to generate automated reporting that will send to each FMO the status of their uploaded agents all the way through the process. |
| Will 2019 onboarding and appointments apply to 2018 as well? | Yes. Clover has designed the 2019 training and tests to apply for both 2018 and 2019 appointments. Agents and Agencies will only need to go through this once. |
| How can an agent change FMOs mid-year? | Agents are allowed one FMO change per year (after their initial FMO selection). Agents can change FMOs only under these two conditions:<br>Agent has not produced business for Clover under his/her current FMO for at least six months<br>The releasing and receiving FMO agree to the release, which can be verified and submitted to Clover using this "Agent Release" form. |
| Does Clover have a dedicated Contracting inbox for sharing contracted agent info or for troubleshooting any other issues throughout this process? | There is not a dedicated contracting email address. Agencies can work with their existing Clover representative or Sales Operations team for any issues throughout this process.<br><br>Please note: Clover can set up a secure email chain with your Agency but it must originate from Clover. All responses in the email chain will then be sent securely. |

# Agent Appointment and Certification

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|---|---|
| Is AHIP required as part of or in addition to the Sentinel appointment process? | Yes, AHIP is part of the Gorman/appointment process. There is also an option to take an equivalent certification but will cost the agent $45. During the appointment process, Gorman will simply ask for an AHIP certificate verifying that they completed the training. Agents simply need to upload their AHIP certificate and then they can move to the next step in the appointment process.. |
| Does Clover verify that each agent is licensed in each state they plan to sell? | Yes, the last step in our appointment process is an automated license check that Gorman runs directly through NIPR.. The check is completed daily by Gorman, so the agent must remained licensed through the entire year in order to continue receiving their commissions and ability to sell Clover. If an agent's license lapses, Clover is notified and will share that info with both the agent and their upline FMO. |
| Do agents get a notification in the Gorman system once their appointments/cert is completed and they are RTS? Is there any other way to view this information? | Yes, each agent's Dashboard in Sentinel will display his/her RTS for each state they became appointed. They will also receive an email from us confirming their appointment and RTS status for each state. |
| Background checks: are they required by CMS? Is this a requirement of the FMO? | This happens as part of the appointment process via Gorman/SE. It is a requirement that every appointed agent (RTS or not) passes a Level 1 background check. |

## Enrollment Submission and Collection of SOAs

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|---|---|
| How does Clover capture SOAs? | Clover's online enrollment platform allows agents to upload a SOA at the time of submission. If an SOA is not collected at that time, FMOs are required to facilitate the collection of those forms and they must be audit-able by Clover at any time. |
| Does Clover have passive enrollment sites for enrollees to enroll themselves after a sales presentation? | Unfortunately, Clover does not have this functionality at the time. |
| Does Clover have a script available for telephonic enrollments? | Yes, Clover has a telephonic enrollment script for 2018 and 2019 and can provide upon request. |

## Commissions and Reporting

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|---|---|
| If a writing agent decides not to certify for the next calendar year, are they eligible to continue receiving their commissions? | For an agent to continue to receive renewal commissions, he/she must recertify with Clover each year. Clover offers the agents to remain appointed with us but not RTS, which means they can continue to receive residuals but cannot generate new business.<br><br>An agency can retain the business by assigning a new agent of record. An agency may dedicate an employee to complete the requirements for recertification and then change the AOR to that employee to receive the renewal commissions. |

# Extra Resources

| | |
|---|---|
| Where is Clover's provider lookup tool located? | The Clover Provider Directory is available online here, and can be found from our public website at www.cloverhealth.com |
| Does Clover offer Telemedicine? Can they prescribe medications? | Yes, Clover has partnered with Teladoc to provide this service. Teladoc providers can prescribe medication at their discretion. |
| Does Clover provide a Broker Support line? What services does this team offer? | Clover aims to provide a top-notch Broker experience through our Broker Support team, which can provide the following services:<br>• Provider and formulary lookup<br>• Eligibility lookup for LIS<br>• Benefits and plan information<br>• Application status lookup<br>• Commissions help and investigation |
| My agency has a call center. What additional steps do I need to take in order to have my agents sell telephonically? | Clover requires that agencies with call center capabilities provide a brief set of additional information around the operations, administration, and compliance programs built around the call center. Clover does allow telephonic enrollments given certain Compliance and Oversight guidelines and expectations are met. Please inquire for more information. |

**If there are any additional questions, please reach out. Let's make this year a great one!**