

# HEALTH NET AGENT AND BROKER GUIDELINES

*At Health Net, our relationship with our brokers is a critical part of our business. We take pride in the professional sales force of licensed agents and brokers who sell our products.*

## Representing Health Net

All Health Net broker representatives must hold a valid Arizona Life and Health license. A copy of this license must be submitted to Health Net upon its renewal and can be faxed to 1-800-332-7451. No commission will be paid prior to the effective date of the license. Brokers must be contracted with Health Net of Arizona in order to receive a commission payment.

Health Net requires two original signed copies of our Broker Agreement, a completed and signed W-9 form and a copy of your valid Arizona Life and Health license. You will receive a fully executed copy of the Broker Agreement once the process is complete. Please refer to the Health Net Broker Agreement for contractual details.

Any change in broker or brokerage name or tax identification number requires the submission of an Arizona Life and Health license, Broker Agreement and W-9 form in the new name.

## Change in Brokers

Any change in brokers on an active Health Net account requires a Broker of Record notice signed by the applicant/subscriber, including the effective date if it is not immediate.

Broker commission payable changes are always effective the first day of the month after Health Net receives the change notification. If a future effective date is requested, the change will become effective the first day of the month of the effective date requested.

The chart below provides examples.

Questions can be directed to your Health Net representative or email Health Net Broker Relations at [robert.d.villescas@healthnet.com](mailto:robert.d.villescas@healthnet.com).

## Commission Payments

Commissions are paid monthly on all premiums paid and posted prior to the last day of the previous month. Any adjustments to be made to commissions will be paid in a separate check on the last working day of each month.

A detailed statement is sent with each commission payment outlining the name and number of the subscriber, amount of premiums received, premium applied month and commission amount. Please refer to the Commission Schedule attached to your Broker Agreement for compensation details.

You can have your commissions deposited directly to your checking or savings account simply by filling out the Direct Deposit form included in the forms section of this CD. The form provides you with all the details for submitting your direct deposit request.

HN RECEIVES NOTIFICATION	EFFECTIVE DATE SHOWN	COMMISSION PAYABLE CHANGE BECOMES EFFECTIVE
August 1	August 1	September 1
August 1	August 5 or effective upon notice	September 1
August 1	September 5 or effective upon notice	September 1
August 1	October 5	October 1

### **Retroactive Action (Rescissions)**

Health Net may void or rescind medical coverage at any time due to false or omitted health history information on the application. If an undisclosed pre-existing condition is discovered, the contract may be retroactively cancelled and premiums will be refunded.

Broker commission is adversely affected by retroactive cancellations. Any commission paid on a policy that is rescinded will be charged back and collected from the broker.

### **General Agents**

Health Net uses certain recognized General Agents. All agents or brokers working through a General Agent must be contracted and licensed with Health Net. Please contact your Account Executive to see if your General Agent is contracted with Health Net.

Some General Agents require payment of broker commissions to them, while others require payment directly to the broker. Please check with your General Agent to see if Health Net pays commissions directly to you. All business sold through a General Agent is sold at a rate negotiated with the General Agent for the General Agent and the Broker.

### **Bonuses and Rewards**

Cash bonuses and other incentives are Health Net's way of thanking you for working so hard to bring us new business. Periodically we offer special incentive programs that reward brokers above and beyond their regular commission. Bonuses are paid in a separate check by the last working day of every month. Contact your Account Executive for information on current bonus and incentive programs.

### **Application Process Responsibility**

Your clients must complete their own applications. In order to ensure there are no delays due to errors and omission of pertinent information, you should strongly advise your clients to provide a complete and detailed application, including medical history.

### **HIPAA Personal Health Information**

As "member advocates" Health Net brokers can access certain information without written authorization from the member.

**Information available without a member authorization form, except in cases where the member has requested a confidential or restricted communication:**

- Claims status, if you know the provider name, date of service and claim amount
- General benefit information
- General eligibility information
- Payment and premium information

**Information that requires a member's written authorization form:**

- Medical records
- Diagnosis
- Type of physician or facility that is treating the member
- Member's name, address, telephone number, Social Security number and employment status

**Examples:**

Health Net **will** answer the following question without a member's authorization:

"I'm calling about John Smith's daughter, Samantha, who was treated at Desert Samaritan in November. Was the claim paid?"

Health Net **will not** answer the following question without a member's authorization:

"Was John Smith's daughter admitted to the hospital?"

The *authorization form* is available to print from this CD. You also can ask your Account Manager or Broker Service Representative to fax a form to you or provide you with further HIPAA clarification.

**Health Net's Advantage Hotline**

We're always looking for ways to enhance service offerings to our brokers. One way we've done this is through our Health Net Advantage Hotline. You can call the hotline number for inquiries regarding claims, eligibility, commissions, network and other issues. Our highly skilled hotline staff will work with you to resolve your issue at the time of your call. In cases where additional information and research is needed, the representative will work with other Health Net personnel and resources for assistance. Our hotline staff is committed to quality service and sensitivity to response times.

The Health Net Advantage Hotline number is 1-800-881-7808, Monday through Friday, 7 a.m. to 6 p.m. Arizona time. You can also email your inquiry to [ASU@healthnet.com](mailto:ASU@healthnet.com) or fax it to 203-402-7075. We're ready and waiting to assist you with your inquiries. It's just another way Health Net is working to make things better.

The Advantage Hotline cannot provide information on rates and quoting. Please contact your Health Net representative for more information.

**New Online Application Tracking**

You can now access the online client application status tool on [healthnet.com](http://healthnet.com). You'll find it in the Individual & Family Plans section of the Arizona home page. It allows you to track the status of your clients' Health Net Individual & Family Plans applications on a daily basis. You can track and sort these reports by applicant and application status, among other details. For more information and access to this tool, contact your Health Net representative.

**Website Link**

Linking up with Health Net is easy. An electronic linking form to Health Net's website is included in your IFP CD. Follow the instructions to submit your request. You'll receive an approval, along with our electronic logo and instructions for its use.

Commission will be paid directly to you for any referrals from your site to ours that result in a completed and approved Individual & Family Plans application.

**Communications**

We keep you up-to-date with news about products, prices, processes and services, as well as company changes. Be sure to read this information as soon as you receive it. It's important for you to ensure that we have your most up-to-date contact information, including your email address, contact phone numbers and mailing address so we can communicate with you quickly and effectively. Please contact Health Net Broker Relations via email at [robert.d.villescas@healthnet.com](mailto:robert.d.villescas@healthnet.com) with any changes. If there are any topics you'd like us to address, please feel free to contact your Health Net representative with suggestions.

**Health Net Marketing Materials**

To do your job successfully, you need to be fully stocked with Health Net marketing materials, including brochures, provider network directories, applications and other forms. Just contact your Health Net representative for all material requests. They will ensure the items are delivered to you promptly. PDFs are available for some forms and sales literature on the IFP CD. They can also be emailed to you directly by your Health Net representative or accessed on our website at [healthnet.com](http://healthnet.com).

## Advertising

We're honored when our brokers want to use the Health Net name or logo in their advertising. It also gives them the benefit of our brand name recognition. In order to adhere to State of Arizona regulatory guidelines and ensure our branding standards remain consistent, we must approve any materials that expressly or indirectly refer to Health Net. Please contact your Health Net representative for more information.

Health Net may provide materials that are intended for your use only – not for external distribution to the general public. These materials cannot be distributed to any active or potential applicant, according to the Arizona Department of Insurance.

## Important Forms and Documents

Your Health Net Broker Toolkit CD contains many of the forms required for selling Health Net Individual & Family Plans. The forms are in PDF format and can be downloaded and printed easily on your PC. You can also find broker tools on our website at *healthnet.com*.

Please contact your Health Net representative if you have any questions regarding the correct forms and marketing materials to use.



Decision Power<sup>SM</sup> is not part of Health Net's commercial medical benefit plans nor affiliated with Health Net's provider network and it may be revised or withdrawn without notice. Decision Power is part of Health Net's Medicare Advantage benefit plans but is not affiliated with Health Net's provider network. Decision Power services, including Health Coaches, are additional resources that Health Net makes available to enrollees of the Health Net companies.

In Arizona, benefits are insured and/or administered by Health Net of Arizona, Inc. for HMO plans and Health Net Life Insurance Company for indemnity plans and life coverage. The Health Net of Arizona, Inc. service area includes all Arizona counties. Participating Providers are neither agents nor employees of Health Net of Arizona, but are independently contracted entities that are legally responsible for their own care, treatment and other services provided to Health Net members.