



# Producer Guide

MEDICARE ADVANTAGE | 2022

COXHEALTH MEDICAREPLUS (HMO)



Serving the Missouri counties of Barry, Christian, Greene, Lawrence, Stone, Taney and Webster



# A Partnership Between Two Missouri Healthcare Leaders

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Essence Healthcare partnered with CoxHealth, an area leader in healthcare, to create a Medicare Advantage plan that better serves residents in Southwest Missouri.

Essence Healthcare was founded in 2003 by a group of doctors who wanted to create a new and better Medicare plan for their patients.

We work closely with our community of trusted physicians and provide them with the tools, funding and resources they need to truly focus on each patient.

We're confident that with our **teamwork approach and dedication to improved health**—coupled with the **expertise** that CoxHealth brings from more than 115 years of service—our members will have **a better overall healthcare experience**.

## *New for 2022!*

If you're familiar with our plans, you'll notice that we've recently changed the look of our materials. We think the new look better reflects who we are and what we're about. Although we've made changes, rest assured that we provide the same great benefits and service that members have come to know and expect from us.

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# Enrollment Steps

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## Electronic Applications

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### **Electronic applications are submitted via the Producer Portal:**

- Log in to the Producer Portal at <https://Producer.EssenceHealthcare.com>
- Select the Start New Application option.
- Complete and submit the application.
- The Send a Quick Quote feature allows a beneficiary to fill out an online application that is delivered to us with your name attached as the Agent of Record.
  - **Video Instructions:**\* [www.Vimeo.com/460348062/eb159a9c43](http://www.Vimeo.com/460348062/eb159a9c43)
- You are not required to submit a Scope of Appointment, but you are required to produce it when necessary.

### **Text to Enroll**

This is a quick way to pre-fill an enrollment application and have your clients electronically review, sign and submit. For more information on this process, contact Producer Support or visit the Producer Portal.

### **Screen Share**

To screen share presentations with clients, set up a free account at <https://Meet.Google.com>, [www.ScreenLeap.com](http://www.ScreenLeap.com) or [www.Zoom.com](http://www.Zoom.com). All presentations are available for download in the Storefront section of the Producer Portal.

**Video Conference Training:** [www.Vimeo.com/429879180/8fd7cf22de](http://www.Vimeo.com/429879180/8fd7cf22de)

### **Summary of Benefits**

You may also want to send your client an electronic version of our Summary of Benefits. All plans are available for download within the Documents section of the Producer Portal.

*\*To access the most up-to-date training videos, log in to the Producer Portal. Select the “Start New Application” icon from the dashboard. Then select a plan to access all training videos.*



# Telephonic Applications

## Applications can be submitted over the phone by calling Producer Support:

- Calls are completed on our recorded telephone lines with a verbal signature.
- You will make a three-way call to Producer Support at 1-877-259-8657 with your beneficiary on the line. The beneficiary **MUST** be on the line when you call.
- Per CMS guidelines, Producer Support representatives are only allowed to take demographic information. You are responsible for explaining benefits and answering questions during the call.
- Producer Support representatives follow a script that includes demographic questions and terms and conditions. All terms and conditions are read out loud, and each requires a verbal acknowledgment of understanding from the beneficiary.
- You and the beneficiary will receive a confirmation number when enrollment is complete.
- A paper application is not required.
- You are still required to complete a Scope of Appointment. This can be done verbally or on a recorded line by Producer Services prior to a telephonic enrollment if no scope has been taken yet.

### Did You Know?

For every submission (electronic or paper), be sure to include the following:

- Enrollment application that contains:
  - Signature date
  - Effective date
  - Application received date (the date you take possession of the application)
- Agent Checklist
- Scope of Appointment (SOA), which can be submitted via email or mailed to the plan, or if you do not submit it with the application, you agree to retain it per CMS guidelines



# Paper Applications

**Paper applications can be submitted in two ways:**

## Phone enrollment

- Once the application has been filled out, signed and dated, you must leave the beneficiary's presence.
- Call 1-877-259-8657 to phone in the details of the application.
  - Applications must be phoned in the same day they are taken.
  - In rare circumstances, we will allow phone applications to be received the next day before 11 a.m. local time.
- You are limited to three applications per call.
- Note the call-in date and confirmation number in the "For Office Use Only" section on the last page of the application.
- Mail the application, Scope of Appointment and Agent Checklist to our enrollment processing center within 48 hours of receiving confirmation. A pre-addressed, postage-paid envelope is included in every sales kit.

## Quick Entry

- Log in to the producer portal at <https://Producer.EssenceHealthcare.com>
- Select the Start New Application option.
- Complete the form online, and upload your paper documents.
- **THE FOLLOWING ITEMS MUST BE MAILED** to our enrollment processing center within 48 hours of receiving confirmation: application, Scope of Appointment and Agent Checklist.
- Mail the papers to our enrollment processing center within 48 hours. A pre-addressed, postage-paid envelope is included in every sales kit.

Essence Healthcare

PO Box 12487

St. Louis, MO 63132-9922

1-877-259-8657

Producer Support Hours: Monday through Friday, 7 a.m. to 7 p.m.;

Saturday 8 a.m. to 1 p.m. during the AEP

# Sales and Marketing Support

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## Presentation Tool:

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Use the presentation tool to give your clients a comprehensive view of our plans and to help you stay compliant. The presentation tool is located on Storefront. You can find instructions for Storefront later in this booklet.

### **The presentation tool can help you:**

- Cover all necessary plan components and CMS requirements.
- Clarify plan benefits.
- Reduce confusion.
- Build credibility.
- Avoid prohibited statements.

## Marketing Materials:

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Producer Marketing

We have created CMS-approved marketing materials that you can personalize and use to better market yourself and our plans. These materials are located on Storefront.

# Producer Portal

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The producer portal is your one-stop shop to get all you need to manage your business with us. Visit <https://Producer.EssenceHealthcare.com> to access the following features:

## **Start New Application (Online Enrollment Portal)**

Use the online enrollment tool to complete an application with a beneficiary. Or, you can also use the Quick Entry feature to submit a paper application. The Send a Quick Quote feature allows a beneficiary to independently complete an application that comes to us in your name.

## **Application Tracking**

Track your applications through the enrollment process so you can follow up with your clients on any outstanding requests for information.

## **Book of Business**

View all the clients you have with us.

## **Commissions**

View your commission statements.

## **Ready to Sell**

View your Ready to Sell (RTS) status, your certifications and your license information that we have on file.

## **Documents**

Find administrative, plan and marketing materials that you may use to help you produce more enrollments.

## **Storefront**

Utilize the Storefront to order sales materials such as enrollment kits, product brochures, posters, etc.

## **Find a Provider**

You will have access to the online provider search tool.

# Storefront Instructions

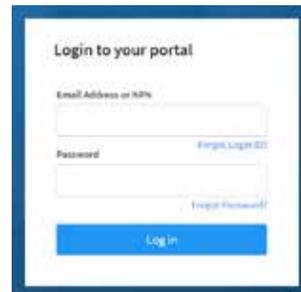
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Storefront is our online tool where you can get access to the materials you need as one of our Ready to Sell agents.

In Storefront, you'll be able to order items and have them shipped to your home/office, customize and print marketing pieces as well as download extra copies of things you might need, such as a Scope of Appointment form or even our sales presentation.

Once you are certified, you will have single-sign-on access from the Producer Portal directly into Storefront.

1. Log in to the Producer Portal at <https://Producer.EssenceHealthcare.com>.



Storefront

2. Click the Storefront icon.

3. Click on the specific health plan to buy materials.

4. You'll notice various categories of materials listed. For the sake of this example, let's walk through purchasing a sales kit. Click "Enrollment Materials."



Enrollment  
Materials

- **Enrollment Materials** includes items such as enrollment kits, summary of benefits, enrollment forms, etc.

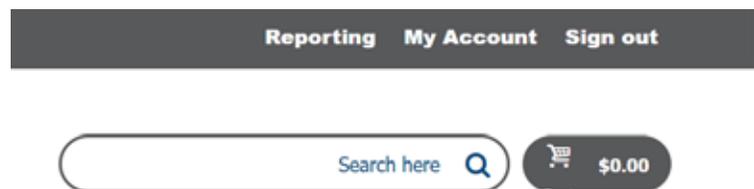


Producer Marketing

- **Producer Marketing** includes materials such as postcards and posters that you can personalize and have printed.

5. Select a year.
6. From here, you'll see a list of items. Scroll until you find the sales kit.
7. In the Quantity box, type the amount you wish to purchase. Then, click "Add to Cart," which is located at the bottom of the page.
8. Then, you can either continue shopping or proceed to checkout.
9. When you check out, you'll go through a series of tabs—Summary, Address, Shipping, and Payment. Fill out the information needed under each tab and click "Proceed to Checkout" each time to move to the next tab to fulfill your order.
10. Once you've gone through all the tabs, you can click "Submit Order" on the Payment screen.
11. Once you place your order, you'll be directed to a checkout page to enter your address.
12. After you place an order, you'll receive an email with an order confirmation number. Once your order ships, you'll receive another email with tracking information.

At any time, you can access your order and its status by clicking "My Account" in the top right menu.



# Important Dates

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## **October 1**

Annual Enrollment Period (AEP) marketing begins.

## **October 15**

AEP selling begins.

AEP applications can be received beginning this day.

## **December 7**

AEP ends.

Any AEP application submitted after this day must include an attestation that it was received on December 7.

## **January 1 through March 31**

Open Enrollment Period (OEP)

Beneficiaries can make a one-time enrollment into another Medicare Advantage Prescription Drug (MAPD) plan if they are currently on an MAPD plan.

# Provider Search

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## Here are the steps to search for a provider:

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1. Log in to the Producer Portal at <https://Producer.EssenceHealthcare.com>
2. From the main menu, click on the Find Provider icon.
3. Select the appropriate plan year and market.
4. From the Find a Provider page, select a provider type/specialty. Additional filters will appear, which allow you to specify the provider's name, hospital affiliation, medical group and/or gender.
5. Next, enter a location to search. You can enter a specific address, city or zip code then click the Find Now button below.
6. Results will display on the bottom portion of your screen. You also have the option to download the search results in PDF or CSV format.



If you need assistance with the Find a Provider tool, please reach out to:  
Producer Support 1-877-259-8657

Find Provider

**For more step-by-step instructions, this link can help:**

[www.Vimeo.com/465166116/c751f67a11](http://www.Vimeo.com/465166116/c751f67a11)

# Key Contacts

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## Producer Support:

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1-877-259-8657 or [producersupport@lumeris.com](mailto:producersupport@lumeris.com)

Our team can help answer questions about benefits, commissions, Ready to Sell (RTS) status and more.

Monday through Friday, 7 a.m. to 7 p.m.;  
Saturdays, 8 a.m. to 1 p.m. during the AEP

## Market Lead:

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Linda Barnett

[lbarnett@lumeris.com](mailto:lbarnett@lumeris.com)

O: 1-417-409-6502

C: 1-417-860-4773

## Springfield Address:

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3330 S. National Avenue, Suite 100  
Springfield, MO 65807

# Vendors

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## **Amplifon Hearing Health Care**

Toll Free: 1-877-846-7076

TTY users call: 711

[www.AmplifonUSA.com/Essence](http://www.AmplifonUSA.com/Essence)

Open Monday through Friday, 7 a.m. to 7 p.m.

## **Convey Health Solutions**

Toll Free: 1-844-271-8566

TTY users call: 711

[www.CoxHealthMedicarePlusOTC.com](http://www.CoxHealthMedicarePlusOTC.com)

Open Monday through Friday, 7 a.m. to 10 p.m.

## **DentaQuest**

Toll Free: 1-800-214-9881

TTY users call: 711

[www.DentaQuest.com](http://www.DentaQuest.com)

Open Monday through Friday, 7 a.m. to 5 p.m.

## **Mercy Behavioral Health/Chemical Dependency Services**

Toll Free: 1-877-405-7612

TTY users call: 711

[www.MBH-EAP.com/Managed-Behavioral](http://www.MBH-EAP.com/Managed-Behavioral)

Open 24 hours a day, 7 days a week

## **EyeQuest**

Toll Free: 1-800-214-9881

TTY users call: 711

[www.DentaQuest.com/Vision](http://www.DentaQuest.com/Vision)

Open Monday through Friday, 7 a.m. to 5 p.m.

## **SilverSneakers Fitness Program**

Toll Free: 1-888-423-4632

TTY users call: 711

[SilverSneakers.com](http://SilverSneakers.com)

Open Monday through Friday, 7 a.m. to 7 p.m.

# Benefit Details

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## All-in-One Coverage

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CoxHealth Medicare*Plus* bundles medical, hospital and prescription drug coverage—as well as important money-saving extras—together into one convenient plan. With one insurance card and one number to call, we eliminate the hassle and cost of dealing with multiple insurance companies so our members can focus on more important things.

**New for 2022**—more benefits at no added cost:

- \$0 copay for primary care visits
- \$0 copay for preferred generic medications at preferred pharmacies or through mail order



## CoxHealth Medicare*Plus* Provides Coverage on Over-the-Counter Items for Our Members

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We know that over-the-counter (OTC) items can play an important role in helping our members get and stay healthy. We offer coverage on OTC products such as non-prescription drugs and health-related items at no additional cost to our members.

Members have a quarterly allowance to purchase covered OTC items and may order twice per quarter. Money does not roll over from quarter to quarter. OTC items can be purchased through Convey via catalog order only and cannot be purchased at a local retailer. All orders are for home delivery, and orders can be placed online, by mail or by phone.

For more details on OTC coverage, please review our Summary of Benefits or the Evidence of Coverage.



## Money Should Never Get in the Way of Proper Diabetes Management

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In order for members with diabetes to keep their health on track, it's critical that they have affordable access to all necessary supplies, screenings and trainings. We recognize the importance of proper diabetes management. That's why we're providing members with a generous diabetic package.

### **Our plan includes the following benefits for people with diabetes:**

- 0% co-insurance on diabetic supplies (limited to certain Bayer/Ascensia products if obtained at pharmacies)
- \$0 diabetic eye exam at contracted specialist
- \$0 copay for Tier 6 insulins

For full benefit details, see our Summary of Benefits.



## Coverage for One of Our Most Important Senses: Hearing Aids and Exams

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Hearing loss can be connected to stress, anger, depression, loneliness, memory loss and many other problems. Hearing problems can get worse or become permanent if ignored. That's why regular hearing exams are important.

Our plan covers routine hearing exams, and because hearing aids can get expensive, we include a generous allowance to help with the cost.



## Dental and Vision Coverage Has Never Been More Affordable

Because we know the importance of proper dental and vision care, we include benefits for both for no additional premium.

**Enhanced for 2022!** Annual allowance of \$1,250 for dental care—from routine exams to fillings and extractions—with no deductible.

	Comprehensive Dental Benefits	Preventive Dental Benefits
Dental Exams	✓	✓
Routine Cleanings	✓	✓
X-rays	✓	✓
Fluoride Treatments	✓	✓
Fillings	✓	
Extractions	✓	
Deep Cleanings	✓	

	Vision Benefits
Annual Eye Exam	✓
Eyeglass Lenses	✓
Frames or Contact Lenses	✓
Outpatient Services	✓
Annual Glaucoma Screening	✓
Diabetic Retinopathy Screening	✓
Eyeglasses or Contact Lenses After Cataract Surgery	✓

For more details on dental and vision coverage, please review our [Summary of Benefits](#).





CoxHealth Medicare*Plus* is an HMO plan with a Medicare contract. Enrollment in CoxHealth Medicare*Plus* depends on contract renewal. This information is not a complete description of benefits. Call 1-866-597-9560 (TTY: 711) for more information.

CoxHealth Medicare*Plus* complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

**Customer Service**

Toll Free: 1-866-597-9560

TTY users dial: 711

8 a.m. to 8 p.m., seven days a week

[www.CoxHealthMedicarePlus.com](http://www.CoxHealthMedicarePlus.com)

**Producer Support**

Toll Free: 1-877-259-8657

Hours: Monday through Friday, 7 a.m. to 7 p.m.;

Saturdays, 8 a.m. to 1 p.m. during the AEP

Email: [ProducerSupport@lumeris.com](mailto:ProducerSupport@lumeris.com)

You may reach a messaging service on weekends from April 1 through September 30 and holidays. Please leave a message, and your call will be returned the next business day.



13900 Riverport Drive  
Maryland Heights, MO 63043  
[Producer.EssenceHealthcare.com](http://Producer.EssenceHealthcare.com)