



September 24, 2013

# eBulletin

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## 2014 Medicare Advantage Group Renewals and Certification Training Update

The Independence Blue Cross (IBC) Medicare Advantage (MA) and Part D 2014 group renewals will be mailed to customers for receipt by the end of September. Producers can easily access the group renewal directly via ROAM. As licensed agents must be certified to market and sell IBC's group MA and Part D products, we are pleased to announce that certification training is now available. Get your certification now to offer these competitive, industry leading products to your customers.

The Centers for Medicare & Medicaid Services (CMS) require that all sales representatives and agents who are licensed and appointed to sell Medicare Advantage or Medicare Prescription Drug Products complete an annual certification program. You must be certified to receive commission for group Medicare Advantage and Medicare Prescription Drug Plan sales.

The 2014 Medicare Advantage Sales Certification program includes important information on group plan-specific training, CMS rules and regulations, and new 2014 Medicare benefits, premiums, deductibles, and standard Part D coverage.

We strongly encourage you to get certified now. At this time, IBC can only pay commissions if the appointed agent noted on Agent of Record letter is certified prior to renewing or selling any IBC Medicare Advantage or Prescription Drug Plans.

CMS requires that you complete the certification program before selling any Medicare Advantage or Medicare Prescription Drug Plans. There is no cost to you for this program. The following information will help you determine the certification program that applies to you:

- If you are already certified to sell 2013 IBC Individual Medicare Advantage

products, please use the link previously provided to you by IBC to gain access to the 2014 Individual MA certification. Once you complete the Individual certification, you will be given the option to complete the Group certification.

- If you are not certified to sell 2013 Individual Medicare Advantage products from IBC, get instant access to the [2014 group MA certification](#). If you also want to be certified to sell 2014 Individual MA products, contact your Primary Agent.

**Please note:** If you are not certified to sell Individual Medicare Plans, you cannot assist beneficiaries with the Individual enrollment process. Please have them contact IBC directly at 1-877-393-6733 or visit [ibxmedicare.com](http://ibxmedicare.com) for more information.

### **Medicare Commission Program**

Remember, IBC can only pay commissions if the appointed agent noted on the Agent of Record letter is certified prior to renewing or selling any IBC Medicare Advantage or Prescription Drug Plans. In June, 2013, we were pleased to release an [eBulletin](#) announcing increased commissions for Group Medicare Plans.

For your reference, these new commissions schedules are as follows:

[Producing Agent commission schedule](#)

Do your customers want to know more about the advantages of choosing an IBC Medicare Advantage or Part D product? Let them know that IBC is a marketplace leader recognized for its:

- commitment to Medicare beneficiaries for more than 45 years;
- "Excellent" NCQA rating\*;
- extensive product portfolio of Medicare Plans, including the low-cost Keystone 65 Select HMO; robust provider network; and
- innovation in patient-centered medical homes to improve quality and reduce costs.

If you have any questions about certification, please contact your Brown & Brown account manager.

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1901 Market Street | Philadelphia, PA 19103

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