

Blue Cross Blue Shield of Michigan and Blue Care Network 2012 Individual Medicare Advantage Training and Certification

Starting **September 2, 2011**, Blue Cross Blue Shield of Michigan and Blue Care Network will provide 2012 Individual Medicare Advantage training for agents wishing to market *Medicare Plus Blue PPOSM*, *BCN Advantage HMO-POSSM* and *Prescription Blue PDPSM* to Medicare eligible individuals.

What are the requirements to be certified to market 2012 Individual Medicare Advantage products?

- Hold a State of Michigan license with accident and health qualifications.
- Have errors and omissions coverage.
- Have a valid Michigan System ID number. If you do not know your System ID number, access the Office of Financial & Insurance Services Web site at Michigan.gov/dleg ([click here for Financial & Insurance Services](#)) or call OFIS toll-free at 877-999-6442
- Be a BCBSM/ BCN contracted/ appointed agent and have a valid BCBSM 5-digit agent ID number.
- Take BCBSM/BCN 2012 **Individual** Medicare Advantage on-line training to market and sell the **Individual** Medicare Advantage plans, pass the final exam with a score of 85 percent or higher.
- Complete and sign an **Individual** Medicare Advantage BCBSM/ BCN Producer Agreement

Remember: Training and certification for **Individual** Medicare Advantage products and training and certification for Group Medicare Advantage products are separate processes.

Who is required to train on line?

All producing agents are required to be licensed and appointed by BCBSM/BCN, complete the BCBSM/BCN 2012 Individual Medicare Advantage training program and be certified before engaging in any sales-related activities involving BCBSM/BCN 2012 **Individual** Medicare Advantage plans (MA, MAPD, PDP).

- Newly Licensed Producing Agents must complete 2012 Individual Medicare Advantage training **after** becoming appointed with BCBSM/BCN.
 - To become a Blue Cross Blue Shield of Michigan/ Blue Care Network independent, contracted agent:
 1. go to [bcbsm.com](#),
 2. choose **I am a:** AGENT,
 3. choose The Agent area is for people who sell our products,
 4. choose AGENT SERVICES- Become a Blues Agent.
Contact a Managing or General Agent who will provide an access code to complete online agent contracting training.

Renewal Commissions

In order to receive renewal commissions, producing agents must successfully complete 2012 BCBSM/BCN **Individual** Medicare Advantage training and be certified to market and sell 2012 **Individual** Medicare Advantage products. Any producing agent expecting to receive BCBSM/BCN **Individual** Medicare Advantage renewal commissions must complete this required training by December 31, 2011

What is the 2012 on line training program?

The 2012 training program is made up of two curriculums. Each containing its own Final Exam:

1. 2012 BCBS of Michigan and BCN Individual Medicare Advantage Sales Training Curriculum – Modules 1-5 and Final Exam
2. 2012 BCBS of Michigan and BCN Individual Medicare Advantage Plan Specific Training – Modules 6 &7 and Final Exam

A passing score of 85% or better is required on the final exam to be certified to market and sell BCBSM/BCN 2012 **Individual** Medicare Advantage (MA, MAPD and PDP) products.

There is a limit of 2 opportunities to complete and pass the final exam. If the final exam is failed twice, BCBSM/BCN will not permit an agent to retest for **Individual** Medicare Advantage certification for 1 year and BCBSM/BCN **Individual** Medicare Advantage renewal commissions will not be paid.

How much will on line training cost?

The cost for the BCBSM/BCN 2012 **Individual** Medicare Advantage (MA, MAPD and PDP) online training is \$99.00 (required).

Continuing Education Credits (optional)

The cost for Continuing Education Credits (CE credits) is \$12.00 (optional). A maximum of 4 credits will be applied to the Resident Health License.

Agents who intend to receive CE credits for the BCN/BCBSM 2012 Medicare Advantage Training Program must meet the following requirements:

- Agents may complete all of the coursework for this course online.
- The final exam may be completed online but **MUST** be completed in a closed book manner, without any assistance and in the presence of a proctor.
- The proctor must be a disinterested third party. The State of Michigan defines the disinterested third party as a person who has no financial interest in the success or failure of a licensee maintaining an insurance license.
- The proctor must complete the *Continuing Education Proctor Form* (attached) in its entirety, sign it and return it by fax or e-mail as instructed on the form. The completed proctor form must be received

within 3 business days of the completion of the course; otherwise, it will not be accepted.

- Continuing Education credit hours will be reported to the State of Michigan by Gorman Health Group.

What if I have already taken other 2012 Medicare Training?

If an agent has completed Medicare Advantage and Part D Plans 2012 America's Health Insurance Plans (AHIP) certification, BCBSM/BCN 2012 **Group** Medicare Advantage certification or 2012 Gorman certification, all 4 BCBSM/BCN 2012 **Individual** Medicare Advantage training modules will not have to be completed.

What should I do if I have already certified through one of the above approved trainings?

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[Click here to access, register, and receive a training user name and password by e-mail.](#) You will be prompted to login using your social security number and to complete the registration page by selecting a secure password which will secure your account profile. Under My Programs select the program step to upload or fax your equivalent 2012 training certificate where you will be prompted to either upload or fax your current year's certificate. *Note: If faxing click on fax icon and instructions, including Fax Number, will be given.*

- The abbreviated training curriculum will be available immediately for completion.
- The abbreviated training includes only 2 Modules.
- There will be no cost for online training for abbreviated training.
- There will be no CE credits awarded for the abbreviated training.

What should I do if I have not taken one of the above trainings?

[Click here to access, register, submit payment and receive a training user name and password by e-mail.](#) You will be prompted to login using your social security number and to complete the registration page with selecting a secure password which will secure your account profile.

How do I register to train on line?

During the registration process, these important registration fields must be completed accurately by producing agents.

- **License #-** 7 digit OFIR number
- **Category-** *select* "Producing Agent"
- **Agent/ MA/GA or Employee ID-** 5 digit BCBSM/BCN Producing Agent Code

If incorrect information is entered during the registration process, credit for training will not be received.

[Click here to access 2012 Gorman Online Training User Manual](#) for all details on registering and Gorman Health training process. Note- if the URL does not open, hold down the 'CTRL' key on the keyboard while clicking on the distribution link above.

Who should I call if I need assistance?

Please contact the GHG support line at 888-895-5585 if you are experiencing difficulties accessing, registering, submitting payment, receiving a training user name and password by email or training and testing on-line. They are open from 8AM to 7PM EST.

Other questions related to 2012 BCBSM/BCN **Individual** Medicare Advantage certification should be directed to your Managing Agent or General Agent.

How will I be notified of 2012 Certification?

Producing Agents may not market or sell 2012 BCBSM/BCN Advantage **Individual** Medicare Advantage products until they receive an email from BCBSM/BCN stating that they are certified for 2012 BCBSM/ BCN **Individual** Medicare Advantage.

Producing Agents will receive an email from BCBSM/BCN within two business days of completing the online training and exam stating either that they are certified to market and sell BCBSM/BCN 2012 **Individual** Medicare Advantage products or that additional requirements need to be met in order to complete certification.. The email address provided during the registration process will be the address to which the 2012 notice of certification will be sent. If the agent has scored less than 85% on the final exam, no notification will be sent.