HCSC & AHIP Certification Requirements for 2015

The information you have been asking for.

1. **What are the 2015 MAPD/PDP certification requirements and processes?**
   **Answer:**
   
   *New!* The 2015 Certification process includes a two-part system for producers and sub-producers. All producers who are earning their 2015 certification must use the AHIP certification platform. The HCSC MAPD/PDP product course and exam is accessed through ComplianceWire (*a change from KnowledgeWire.*)

   Remember, to be certified to sell or market MAPD/PDP plans, you must complete all of the courses and exams by the deadline. This includes (1) AHIP’s training and (2) HSCS MAPD/PDP product training. Completion of the annual MAPD/PDP certification process is the sole responsibility of the producer (*agent*).

   **New! There are two parts to the 2015 certification training and both are mandatory.**

   All producers who want to sell or market HCSC MAPD/PDP plans in 2015, will now access their certification training through the AHIP and ComplianceWire platforms.

   - The AHIP platform will be used for the following courses:
     - Medicare Basics
     - Medicare Marketing Rules and Regulations
     - Fraud, Waste and Abuse (FWA)

   - The HCSC platform called ComplianceWire became available on July 21st and will be used for the following:
     - MAPD/PDP Product course and exam
     - Sales Agent Requirements course
     - Producer or Agency Certification Form
     - Producer or Agency Amendment (*this doesn’t apply to Sub Agents*)

2. **How do I access AHIP’s training?**
   **Answer:**

   We prefer our producers to access the AHIP certification training by using this link: [http://www.ahipmedicaretraining.com/clients/hcsc](http://www.ahipmedicaretraining.com/clients/hcsc).

   **Why?** This link will provide our producers a discounted course rate of **$125**. That’s $50 off the standard rate of $175.

   First timers using the AHIP platform you will need to create a new AHIP account.

   Here’s what a producer will need to create their account:

   - **User ID:** 10-digit National Producer Number (NPN). (Add zeroes in front to create a 10-digit number. Example: 0000123456).
   - **Password:** Producer creates during registration.

   Link to the 2015 New AHIP Certification User Guide *(Login Screen Shots)*

3. **How do I access ComplianceWire?**
   **Answer:**

   You may access ComplianceWire through this link [https://www.compliancewire.com/partners/hcscproducers](https://www.compliancewire.com/partners/hcscproducers);

   - **User ID:** 10-digit National Producer Number (NPN). (Add zeroes in front to create a 10-digit number. Example: 0000123456).
   - **Password:** 10 digit NPN. Producers will have an opportunity to change this password after initial login.
   - **Company Code:** HCSCProducers (case sensitive).

   **Very Important!**
   - Producers must use their National Producer Number *(NPN)* as their *User Name*.
   - After two failed attempts to log in, producers should *stop* and *click, Forgot Password*.
   - Producers *must* first register and complete the required AHIP training prior to logging in to the ComplianceWire platform.
   - You will not have access to ComplianceWire until you have completed the AHIP training.
4. **What is my National Producer Number (NPN)?**

   **Answer:**
   Your NPN is a National number utilized by the National Association of Insurance Commissioners and the National Insurance Producer Registry to keep track of individual producers throughout the United States. Some states include the producer’s NPN on the agent ID card.

   **Don’t know your NPN number?**
   - Go to the National Insurance Producer Registry at [www.nipr.com](http://www.nipr.com), and click on the “National Producer Number Lookup” link. The link is located at the bottom of the left navigation bar.
   - If you are an individual producer, enter your Social Security Number (SSN) and last name and then click the Submit Query button.
   - For agencies, enter the Federal Employer Identification (FIN) number and then click the Submit Query button.
   - Producers can also enter their insurance license number and state.

5. **AHIP charges a fee for their service. Since I am certifying for HCSC, does the AHIP fee apply to me?**

   **Answer:**
   Yes. The $125 AHIP fee is charged to producers who utilize a specific AHIP/HCSC link. Remember, this is a $50 savings off the standard $175.00 rate charged by AHIP.

   ✓ **Here’s a tip:** In order to receive the $125 rate, producers must use this URL: [http://www.ahipmedicaretraining.com/clients/hcsc](http://www.ahipmedicaretraining.com/clients/hcsc)

   **Does HCSC charge a fee to complete the MAPD/PDP certification course?**

   **Answer:**
   No. HCSC does not charge for certification courses or exams.

6. **Does the AHIP certification curriculum completely satisfy the HCSC/HISC annual PDP certification requirement?**

   **Answer:**
   No. The AHIP certification content covers two of the four required courses and exams. These courses are Medicare Basics, Rules & Regulations and Fraud Waste and Abuse. Producers and sub-producers must also complete the HCSC Product course and exam through the [ComplianceWire](http://www.compliancewire.com) platform. (See #14 for details on required courses.)

7. **How many attempts do I have to pass the AHIP and the HCSC exams?**

   **Answer:**
   Both AHIP and HCSC/HISC allow three attempts to pass the exams for certification. Although rare, if a producer uses up their three attempts they will be locked out from the certification process and will not be able to certify to sell, market or service 2015 Medicare MAPD/PDP products.

   If a producer exceeds the number of attempts and has been deemed as “Failed” the certification requirement, they will be notified by AHIP for any portion of the course failed. Notification for the HCSC product course will be sent within seven business days by certified carrier.

   ✓ **Here’s a tip:** If a producer fails to pass the AHIP course exams in three attempts, they should contact AHIP toll-free at 866-234-6909 or [support@AHIPInsuranceEducation.org](mailto:support@AHIPInsuranceEducation.org) to discuss additional options the producer may have.

8. **I submitted an exam and it indicated that I “Failed” to pass with the required passing score. How quickly may I take the exam again?**

   **Answer:**
   The system will allow producers to take a subsequent exam almost immediately. Please keep in mind, upon the third exam failure, a producer will be locked out of the system for the 2015 MAPD/PDP plan year.

9. **I have started the curriculum, but was interrupted and had to return. Will I receive credit for work already performed such as previously “Passed” exam?**

   **Answer:**
   Yes, producers will receive credit for all prior work completed as long as they do so before the deadline.

   If producers were in the process of completing an exam, they will be required to start over with question number one and complete the exam from the beginning.

10. **The passing score on the HCSC certification exams is 85%, but what is the required passing score on the AHIP exams?**

    **Answer:**
    By law, the minimum HCSC/HISC passing score is **85%**, and the AHIP passing score is **90%**.
11. **What is considered an exam attempt?**

   **Answer:**
   An attempt occurs only after clicking the exam’s “Submit” button.

12. **Along with HCSC, I sell MAPD/PDP plans for another company. I completed the AHIP course, but didn’t use the AHIP/HCSC link. So that I can complete the HCSC courses and any applicable forms or amendments, how can I transfer my AHIP course credits to HCSC?**

   **Answer:**
   Producers who have completed the AHIP course for another MAPD/PDP plan may transfer AHIP credits to HCSC.
   - Just log in to Blue Access for Producers (BAP) and click on the link for the AHIP website.
   - After a producer is logged into AHIP, they will be able to update their profile and transmit the scores to HCSC.
   - The process is the same in all five HCSC states. (Illinois, Montana, New Mexico, Oklahoma, Texas)

   Once the completion credits are received, the producer’s **Task List** will be credited with completion of the Medicare Basics & Rules and Regulations and Fraud Waste & Abuse courses. Please allow at least **one business day** before attempting to complete your remaining requirements through the HCSC ComplianceWire platform.

   ✓ **Here’s a tip:** We cannot accept notification of a producer’s AHIP certification by email, fax or paper. Log in to Blue Access for Producers (BAP) portal and click on the link for the AHIP website.

13. **What if I have technical problems? Who do I call?**

   **Answer:**
   Technical issues happen from time to time. For **ComplianceWire issues**, please call toll-free **888-706-0583**. For **general questions** about the certification requirements, please call the **Producer Service Center** toll-free at **855-782-4272** or contact your representative.

14. **What courses and tasks are required in the annual MAPD/PDP certification process?**

   **Answer:**
   Principles, Producers, Sub-Producers and Agencies must complete the required curriculum and exams. Below is a high level overview to help guide producers.

   **AHIP - Producers must complete the following courses and tasks:**
   - Medicare Basics Course
     - Medicare Basics Exam
   - Medicare Marketing Rules & Regulations Course
     - Medicare Marketing Rules & Regulations Exam
   - Contractual Requirements & FWA Course
     - Contractual Requirements & FWA Exam

   **ComplianceWire - Producers must complete the following courses and tasks:**
   - Complete the Annual Information Form
   - Sales Agent Requirements Course
   - MAPD/PDP Product Course
     - MAPD/PDP Product Exam
   - Producer Certification Form
   - Producer Amendment

   **ComplianceWire - To certify an agency, Principals who completed the sub-producer training, must also complete the following course and tasks:**
   - Annual Information Form
   - Sales Agent Requirements Course
   - Agency Certification Form
   - Agency Amendment

   **Continued**
ComplianceWire - To certify an agency, Non Selling Agency Principals must complete the following courses and tasks:
- Annual Information Form
- Sales Agent Requirements Course
- Medicare Marketing Rules & Regulations Course
  - Medicare Marketing Rules & Regulations Exam
- Contractual Requirements & FWA Course
  - Contractual Requirements & FWA Exam
- Agency Certification Form
- Agency Amendment

15. **Is the PDP certification course and exam still available?**
   **Answer:**
   No. In 2013, the PDP and MAPD courses were combined into one course. Producers who successfully complete the training will now be afforded the opportunity to sell both PDP and MAPD products.

16. **How long does it take to complete the curriculum and exams?**
   **Answer:**
   Each individual has their own reading comprehension and testing abilities. For this reason, we cannot provide you with an exact time for completion.

17. **How will I know when I successfully completed the annual MAPD/PDP certification process?**
   **Answer:**
   Upon successful completion, producers will receive a congratulatory email. This message will be sent to the email address provided on the Producer Information Form required during the process.

18. **I believe I completed all of the requirements for the 2015 MAPD/PDP certification, but I did not receive the congratulatory email. Who can I contact?**
   **Answer:**
   Confirmation emails should be received within two to three business days of completion and will be sent to the email address provided during the certification process. If producers need to contact us, they can send an email requesting PDP certification verification to bmrxcertification@hcsc.net.

   ✓  **Here’s a tip:** For quicker service, provide your full name and your BCBS producer number.

19. **Will I be notified if I started a course and did not complete it during the same day?**
   **Answer:**
   Notification of incompletion will be sent by email approximately seven days after the producer begins the certification process and has failed to complete the training.

20. **I am a producer for HCSC and sell MAPD/PDP products in more than one of HCSC states. Will my certification completion satisfy the requirement for the other states?**
   **Answer:**
   The certification you have completed in one state will satisfy the requirements for all HCSC states. (IL, NM, MT, OK, TX)

21. **Why is there a certification requirement for MAPS/PDP, but not for Medicare Supplement products?**
   **Answer:**
   Medicare Part D (PDP) and Medicare Part C (MAPD) are federally sponsored and governed programs requiring by law, that all producers to annually certify to market or sell MAPD/PDP products. Medicare Supplement plans are considered an insurance product and governed by state laws and regulations. At this time, there are no certification requirements in place.
1. **When will I be able to begin the 2015 MAPD/PDP annual certification process?**

   **Answer:**
   HCSC’s annual MAPD/PDP certification and compliance portal will be opened in July 2014.

   **Below is a listing of important dates for the 2014 Annual MAPD/PDP Certification Process:**

   - **June 20, 2014**  
     2014 Certification will be **unavailable** between June 20\(^{th}\) and July 1\(^{st}\), 2014
   - **June 23, 2014**  
     2015 AHIP Course is **opened** for producers
   - **July, 2014**  
     2015 HCSC/HISC Certification **opens** for producers
   - **August 31, 2014**  
     2014 HCSC/HISC Certification **closes**
   - **December 26, 2014**  
     2015 HCSC/HISC Certification **closes** for sub producers at 11:59 p.m.
   - **December 31, 2014**  
     2015 HCSC/HISC Certification **closes** for all individual producers and agency principles
   - **January 5, 2015**  
     2015 Certification **reopens** for Feb 2015 effective dates and beyond

   **Important:** Producers, sub-producers and agencies who fail to complete their annual certification by their respective deadlines, will no longer be able to receive renewal commissions for in-force Blue Cross MedicareRx or Blue Cross Medicare Advantage business written for 2009 and subsequent plan years.

   **Renewal commissions for in-force business written** in 2008 or prior years will not be affected because the annual certification was not required until 2009. (Medicare Improvements for Patients and Providers Act (MIPPA) of 2008)
1. **How will the principle of an agency be notified to complete the Agency Amendment?**

   **Answer:**

   After the completion of the required annual MAPD/PDP certification process by an agency sub-producer, a notification will be sent to the agency’s email address and will include instructions for the principle, owner or designated official of the agency to complete the agency portion of the certification process. This notification will generally take place within one business day from the date the sub-producer completes the certification requirements.

   **Important:** HCSC requires agencies to complete the required Medicare Amendment and forms by October 1, 2014. Failure to certify the agency prior to a sub-producer submitting business may result in the loss of that business. This is because the sub-producer would be deemed to be selling, but not certified under the agency.

2. **What documents are required to be completed in order for an agency to be deemed, certified to sell?**

   **Answer:**

   **Non-Selling Principals:**

   In order to avoid compliance issues in certification, it is highly recommended that the agency principal complete the following training and amendments prior to October 1, 2014.

   - Sales Agent Requirements
   - Medicare Marketing Rules & Regulations course
     - Medicare Marketing Rules & Regulations exam
   - FWA Course
     - FWA exam
   - Certification Form
   - Medicare Amendment

   **Selling Principals:**

   In order to avoid compliance issues in certification, it is highly recommended that the Agency Principal complete the following training and amendments prior to October 1, 2014. Selling Principals are required to follow the standard certification process as a sub-producer of the agency. The process includes all required courses and exams. The principal will receive notification to complete the remaining agency forms.

   - Annual Information Form
   - Sales Agent Requirements Course
   - Agency Certification Form
   - Agency Amendment

3. **Is the agency principle required to take the annual MAPD/PDP certification curriculum if they do not sell MAPD/PDP products?**

   **Answer:**

   Agency principles selling, marketing or servicing MAPD or PDP products must complete the entire curriculum under their sub-producer number. They must also execute the Agency Amendment and Certification documents.

   Principles that do not sell, market or service MAPD or PDP products, will not need to complete the entire curriculum, but must complete the assigned materials including the Rules and Regulations and the Fraud Waste & Abuse courses and exams as well as the Agency Amendment and Certification documents.

4. **As a Sub-producer of an agency, I have completed the certification process, but my agency hasn’t. Am I entitled to commissions?**

   **Answer:**

   Although you have completed the required certification, the agency for which you work must complete the required **Agency Amendment**. Please contact the principle of your agency to ensure the agency requirements have been submitted.

5. **My agency is adding new sub-producers during the annual MAPD/PDP certification period to market these products. What is my agency required to submit? What is the process for having them added as a sub-producer?**

   **Answer:**

   Please contact the Producer Service Center for more information specific to your agency. The number is toll-free 855-782-4272.
6. I am a sub producer for an agency and want the compensation amounts set for the 2015 plan year.
   Answer:
   Your agency principal will have the commission schedule for the 2015 plan year. HCSC does not release commission related
   information to sub producers without express permission from the principal.

Continuing Education Opportunity

1. Will I receive Continuing Education (CE) credits for taking and passing the annual MAPD/PDP certification requirement?
   Answer:
   Producers have the option of requesting CE credit hours through AHIP at the following fees:

<table>
<thead>
<tr>
<th>Credit Hours</th>
<th>State</th>
<th>Filing Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>IL</td>
<td>$25.50</td>
</tr>
<tr>
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<td>MT</td>
<td>$28.50</td>
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<td>$26.50</td>
</tr>
<tr>
<td>8</td>
<td>TX</td>
<td>$28.50</td>
</tr>
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   2. Will HCSC submit the hours to the state for CE credits?
   Answer:
   HCSC is in the process of requesting CE hours for the MAPD/PDP product course and is currently under state consideration. This
   information will be updated when confirmation is received from each state including the number of hours granted for CE credits.
   Producers who take the course prior to state approval will not receive CE credits for the completion.

Commissions – Why you should certify now.

1. I didn’t complete the annual MAPD/PDP certification by the deadline. What will happen to my commissions?
   Answer:
   Producers, Sub-Producers and agencies who fail to complete their annual certification by the deadlines, will no longer be able to
   receive renewal commissions for in-force Blue Cross Medicare Part C or D business written for 2009 and subsequent plan years.

   o December 26, 2014 2015 HCSC/HISC Certification closes for sub producers at 11:59 p.m.
   o December 31, 2014 2015 HCSC/HISC Certification closes for all individual producers and agency principles

   Renewal commissions for in-force business written in 2008 or prior years will not be affected because the annual certification was
   not required until 2009. (Medicare Improvements for Patients and Providers Act (MIPPA) of 2008)

2. I submitted an application that will be effective January 1, 2015. I completed the annual MAPD/PDP certification but not
   prior to writing and submitting the application. Will I be paid for that policy?
   Answer:
   Federal law requires that a producer complete the annual certification prior to selling, soliciting or negotiating a MAPD/PDP policy.
   In this instance, commissions would not be paid for that policy.

3. Can I maintain my MAPD/PDP certification and be an active participant as a producer in the MAPD/PDP referral program at
   the same time?
   Answer:
   A producer is prohibited from participating in both programs at the same time. Essentially, enrollment in the MAPD/PDP referral
   program effectively terminates your ability to market or receive commissions on these products.

4. What are the commission amounts for the 2015 MAPD/PDP products?
   Answer:
   The commission schedules will be listed on your producer/agency amendment which is completed as part of the certification
   process. Please refer to this amendment.

   o For any other MAPD/PDP commission related questions, please contact the Producer Service Center toll-free at
     855 782-4272 or by email at Producer_Service_Center@hcsc.net.