



MarketPoint Sales Integrity

Humana appreciates the continued collaboration with sales partners to support a positive sales experience and reduce allegations. Beginning September 11, 2024, Sales Risk Management (SRM) will be updating processes to ensure clear alignment between the allegation details, classification, and corrective actions issued. These changes are being made to ensure allegation determinations are narrowly focused on the specific allegation from the member or member's representative. As such, an allegation of an agent not obtaining proper consent to an enrollment (Did Not Consent to Enroll classification) will be deemed founded in scenarios such as, but not limited to:

- the member (or representative) never provided consent to enroll in the plan in question (ex.- member called only to ask questions and did not provide consent to enroll or member hung up before consent was properly completed); or
- member was unable to provide consent to enroll in the plan in question due to explicitly stating they cannot make their own healthcare decisions OR indications throughout the call with the member that they are unable to provide valid consent (ex.- Member states they have advanced Alzheimer's and they do not make their own healthcare decisions OR member repeatedly shows signs of unresolved confusion around the plan even if they ultimately provided consent to enroll).

SRM will continue to highlight and educate agents on identified non-compliance outside of the allegation through EQIs (Enrollment Quality Issues) and agents will be required to complete the appropriate corrective actions for each EQI. EQIs will be included and considered in the agent's allegation history for determining the Agent Risk Profile Assessment (ARPA). As a result of these updates, SRM expects to see a decrease in founded Did Not Consent to Enroll allegations across all sales partners and an increase in other EQIs identified.

Please contact us at salesintegrityoversight@humana.com with any questions.