






UnitedHealthcare eAlliance CTM Risk Audit Scorecard – Partner Auditor Evaluation of Sales/Enrollment Agent(s)



Auditor Name:		Enrollment Start Time:		State:	
Agent Name:		Enrollment Date:		County:	
Enrollee Name:		Effective Date:		ZIP Code:	
Plan Name:		Election:			
Audit Level Notes:					



#	Evaluation Question:	Yes	No	N/A	✓	Error/Coaching Timestamp and Notes
CTM Risk: Misleading/Inappropriate Agent Title						
1 	(HIGH) Did the agent identify themselves by first and last name, state they are a licensed sales agent, and refrain from implying affiliation with Medicare?				✓	
Did the agent avoid implying employment with, endorsement from, or direct affiliation with Medicare?						Missed - Affiliation with Medicare
Did the agent provide their first name and last name (as listed on their license)?						Missed - First Name
						Missed - Last Name
Did the agent indicate that they are a licensed agent (broker/sales representative)?						Missed - Licensed Sales Agent
CTM Risk: Benefit Coverage Information and Cost Information						
2 	(HIGH) Did the agent accurately present minimum medical baseline benefits, including applicable cost and coverage limits?				✓	
Did the agent accurately provide complete inpatient hospital coverage and cost?						Missed - Inpatient Hospital copay/coinsurance
Did the agent accurately provide the Medical Deductible, if present on the plan?						Missed - Medical Deductible
Did the agent accurately provide Primary Care Provider coverage and cost?						Missed - PCP copay/coinsurance
Did the agent accurately provide Specialist Provider coverage and cost?						Missed - Specialist copay/coinsurance

#	Evaluation Question:	Yes	No	N/A	✓	Error/Coaching Timestamp and Notes
3 	(HIGH) Did the agent obtain the consumer's prescription drugs and accurately provide the prescription deductible, formulary coverage, costs, and coverage limits?				✓	
Did the agent offer Rx lookup without discouraging the consumer or mischaracterization of the lookup?						Missed - Offer Rx lookup
Did the agent provide the deductible when applicable?						Missed - Prescription Deductible
Did the agent accurately indicate coverage for all medications indicated?						Missed - Formulary Coverage
Did the agent accurately provide prescription costs?						Missed - Copay/Coinsurance
Did the agent accurately/completely provide Rx dispensing/utilization restrictions? (QL, PA, ST)						Missed - QL
						Missed - ST
						Missed - PA
Did the agent accurately/completely provide a description of the catastrophic stage?						Missed - Catastrophic Coverage

#	Evaluation Question:	Yes	No	N/A	✓	Error/Coaching Timestamp and Notes
CTM Risk: Cost Information						
6	(HIGH) Did the agent accurately provide the premium amount, including it is in addition to Part B premium, and read/address all corresponding disclaimers/questions?				✓	
	Did the agent accurately provide the plan premium?					Missed - Premium Amount
	Did the agent indicate the premium is in addition to the Part B premium?					Missed - Part B
	Did the agent provide the LEP/Extra Help/IRMAA disclaimers?					Missed - LEP/Extra Help/IRMAA
	Did the agent provide all payment options and obtain the consumer's selection?					Missed - Payment Options
	Did the agent provide any disclaimers relative to the payment option selection?					Missed - Payment Method Disclaimer
CTM Risk: Coordination of Benefits						
7	(LOW) Did the agent confirm the consumer's other health coverage, other prescription coverage, and read applicable disclaimers based on consumer responses?				✓	
	Did the agent ask the other Rx coverage question?					Missed - Other Rx Coverage
	Did the agent ask the MedSupp coverage question and/or read the MedSupp disclaimer?					Missed - Medicare Supplement Coverage
	Did the agent ask the other health coverage question?					Missed - Other Health Coverage
	Did the agent read any scripted disclaimer applicable to the consumer's other coverage?					Missed - Applicable Disclaimers

#	Evaluation Question:	Yes	No	N/A	✓	Error/Coaching Timestamp and Notes
CTM Risk: Plan Suitability						
8 	(HIGH) Did the agent accurately distinguish/explain the difference between the different plan types?				✓	
Did the agent ensure the consumer's understanding of the difference between an MA/PD plan and a MedSupp plan if/when discussed?						Missed - Medicare Supplement vs. Medicare Advantage
Did the agent ensure the consumer's understanding of Original Medicare if/when discussed?						Missed - Original Medicare
Did the agent ensure the consumer's understanding of an MA Only Plan if/when discussed?						Missed - MA
Did the agent ensure the consumer's understanding of an MAPD Plan if/when discussed?						Missed - MAPD
Did the agent ensure the consumer's understanding of a PDP Plan if/when discussed?						Missed - PDP
Did the agent ensure the consumer's understanding of a MedSupp Plan if/when discussed?						Missed - Medicare Supplement
CTM Risk: Enrollment Process, Plan Suitability, and Enrollment Without Permission						
9 	(HIGH) Did the agent verify that the consumer was eligible to enroll and provide plan name and effective date?				✓	
Did the agent obtain sufficient evidence the consumer was eligible for the plan and election period?						Missed - Eligibility
Did the agent accurately provide the complete plan name?						Missed - Plan name
Did the agent accurately provide the plan effective date (MM/DD/YYYY)?						Missed - Effective Date

#	Evaluation Question:	Yes	No	N/A	✓	Error/Coaching Timestamp and Notes
10 	(HIGH) Did the agent confirm who will be completing the enrollment, follow the auth rep/witness process and obtain demographics?				✓	
Did the agent obtain auth. rep. attestation and demographics when applicable?						Missed - Auth Rep Process
Did the agent obtain consumer authorization and witness demographics when applicable?						Missed - Witness Process
11 	(HIGH) Did the agent accurately fill out the application to ensure a hassle-free enrollment process?				✓	
Did the agent accurately obtain or confirm the consumer's full name?						Missed - Name
Did the agent accurately obtain or confirm the consumer's DOB?						Missed - DOB
Did the agent accurately obtain or confirm the consumer's physical/residential address?						Missed - Physical Address
Did the agent accurately obtain or confirm the consumer's mailing address?						Missed - Mailing Address
Did the agent accurately obtain or confirm the consumer's county (MA/PD Only)?						Missed - County
Did the agent accurately obtain or confirm the consumer's Medicare Number?						Missed - MBI
Did the agent confirm LTC residency when required by plan or scripting?						Missed - LTC information
Did the agent accurately obtain or confirm the consumer's choice of PCP? Did the agent accurately confirm the consumer's current patient status (when required by scripting)?						Missed - PCP
Did the agent accurately select the consumer's plan selection (and rider when applicable?)						Missed - Plan/Rider
Did the agent accurately obtain or confirm the consumer's chronic verifying provider and contact information?						Missed - Chronic Verification Provider
Did the agent accurately select/identify the consumer's election period when discussed?						Missed - Valid Election Period

#	Evaluation Question:	Yes	No	N/A	✓	Error/Coaching Timestamp and Notes
CTM Risk: Agent Service and Agent Misstatement						
14 	(LOW) Did the agent remain professional, address all questions and concerns, provide accurate information, and provide the consumer with personal/customer service contact information?				✓	
Did the agent avoid rude/unprofessional tone/behavior and match pace with the consumer?						Missed - Pace and tone
Did the agent avoid excessive use of jargon without sufficient explanation?						Missed - Jargon
Did the agent ensure the consumer had cognitive ability to comprehend and enroll?						Missed - Cognitive Abilities
Did the agent provide only accurate/verifiable information? (Benefit info not scored here.)						Missed - Accurate Information
Did the agent provide plan customer service or agent/agency phone number?						Missed - Contact Information
Did the agent attempt to completely address all consumer questions/concerns?						Missed - Address questions/concerns
15 	(HIGH) Did the agent avoid superlatives, stating the plan was endorsed by AARP, and negative comments about other companies?				✓	
Did the agent use superlatives regarding the plan or networks?						Missed - Superlatives
Did the agent avoid indicating AARP endorsement of MA/MAPD/PDP plans?						Missed - Endorsed by AARP
Did the agent avoid negative comments about Medicare or other plans/carriers?						Missed - Other companies
16	How many HIGH questions were missed?	HIGH				
17	How many LOW questions were missed?	LOW				

Evaluation Score:	
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