



Authorized Agent Guide



Your how-to guide to becoming an authorized agent with Geisinger Gold.

GEISINGER HISTORY

GEISINGER HEALTH SYSTEM—At the age of 85 Abigail Geisinger built a hospital that ultimately became Geisinger Health System. **"Make my hospital right; make it the best,"** she demanded of Harold L. Foss, M.D., the young physician she chose for her first surgeon-in-chief.

Foss shared her vision and brought it to fruition. Trained at the Mayo Clinic, he had become committed to the concept of group practice, where specialty-trained physicians worked together to benefit their patients. Mrs. Geisinger concurred, though it was a bold step for the early 1900s, but a decision that has made Geisinger Medical Center the largest rural health care facility in the United States.



Abigail Geisinger with Dr. Harold Leighton Foss, MD.

GEISINGER HEALTH PLAN—A rural, prepaid Health Plan was offered as a pilot program in 1972 to Geisinger Medical Center employees and residents of the five-counties that surrounded the hospital. The five counties included Montour, Columbia, Northumberland, Snyder and Union. In 1985, the Health Plan received its Certificate of Authority to operate an HMO under the authority of the Pennsylvania Health Maintenance Act of 1973.

In 1994, Geisinger Health Plan received approval from the Department of Insurance to offer Medicare Advantage plans.

AUTHORIZED AGENT TOOLS

As an agent with Geisinger Gold you will have access to a number of tools to help you be a better broker,

- Our support staff is available to answer questions regarding contracting, compliance, certifications, commissions, enrollment and much more.
- Agents have access to helpful sales kits that help explain our products.
- Agents can personalize CMS pre-approved marketing templates for lead development.
- Agents have access to our dedicated Broker Service Unit support team.
- Our support staff can verify if an individual is dual eligible for our Secure 1 HMO-SNP plan.
- Agents receive the top commission allowable by CMS (Centers for Medicare and Medicaid Services)

Our helpful staff is just a phone call away!

866-488-6653

The Broker Service Unit is located in North Eastern PA and reps are available Monday-Friday from 8:00 a.m.—5:00 p.m. You can also email questions to: Goldbroker@thehealthplan.com.



BECOMING A GEISINGER GOLD AUTHORIZED BROKER⁴



Contact an FMO

Product
Certification/ AHIP

Appointment

1. Chose an FMO

Geisinger Gold partners with six different Field Marketing Organizations (FMOs). The first step is to contact one of our FMOs and talk to them about contracting with Geisinger Gold, and then complete your appointment paperwork. Your FMO will then forward all your information to our Licensing Coordinator. For a full list of our FMO contact information please contact the Broker Service Unit at 866-488-6653, opt. 1 and opt. 1 again.

2. Product Certification/AHIP

Since you have been assigned a "Broker Number" you will receive a notification email with a link to our product training site. You will click on that link and you will be asked to enter your broker number, which will serve as your username, and be asked to create a password. You are now ready to take your product training. You have (3)three attempts to pass with an 85% or higher.

We also require that you complete and pass your AHIP training, and provide us with a copy of your certificate.

3. Appointment

Once our licensing coordinator has received your completed appointment paperwork, we can then appoint you with the state in which you wish to sell.

Assigned a Writing
Number

Ready to sell
Geisinger Gold!

4. Assigned a writing number

After you have been appointed with that state, your information will be entered into our system and you will be assigned a “Broker Number.”

5. Ready to sell Geisinger Gold

Once you have successfully completed all the previous steps you are now a Geisinger Gold Authorized agent. You can order supplies on the broker portal website, at www.thehealthplan.com. For questions please call the Broker Service Unit at 866-488-6653.

Congratulations!



This guide is not intended for distribution to Medicare beneficiaries. Producers must be licensed in the applicable state, appointed by Geisinger Health Plan and certified to sell in their applicable state prior to engaging in any Sales related to Geisinger Gold products.

1. According to enrollment data from Geisinger Health Plan from November 2013. Enrollment numbers are subject to change based on disenrollment and other factors.

2. NCQA Medicare Health Insurance Plan Rankings 2012-2013

3. Geisinger Gold Medicare Advantage plans are offered by Geisinger Health Plan/Geisinger Indemnity Insurance Company/Geisinger Quality Options, Inc., health plans with a Medicare contract. You must live in the service area to enroll.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits may change on January 1 of each year. You must continue to pay your Medicare Part B premium. MSA Plans combine a high deductible Medicare Advantage Plan and a trust or custodial savings account (as defined and/or approved by the IRS). The plan deposits money from Medicare into the account. You can use this money to pay for your health care costs, but only Medicare-covered expenses count toward your deductible. The amount deposited is usually less than your deductible amount, so you generally have to pay out-of-pocket before your coverage begins.

Medicare MSA Plans don't cover prescription drugs. If you join a Medicare MSA Plan, you can also join any separate Medicare Prescription Drug Plan.

There are additional restrictions to join an MSA plan, and enrollment is generally for a full calendar year unless you meet certain exceptions. Those who disenroll during the calendar year will owe a portion of the account deposit back to the plan.

4. You must be licensed in the state where you intend to sell, appointed by Geisinger Health Plans, and have successfully completed your AHIP exam and Geisinger Gold product training for the year in which you wish to sell, prior to marketing or selling Geisinger Gold Medicare Advantage Plans.



www.geisingergold.com
www.thehealthplan.com