Clover supports brokers with tools they need.

Broker Website
cloverhealth.com/brokers
Broker Hotline
855-979-2236

As the only MAPD plan of its kind in New Jersey, Clover wants to give brokers tools for helping both members and providers better understand Clover's unique open-access PPO network.

Who is Clover again?

The winner of back-to-back Senior Choice Gold Awards for Excellence in Medicare Benefits Value in both 2015 and now again in 2016, Clover quickly became the #2 MAPD plan in Hudson County after its debut in 2013. Previously known as Carepoint Health, Clover introduced its new name and unique network accessibility this past summer, in 2015.

A completely open-access network? Sounds too good to be true...

But it's not. Clover is able to offer open-access benefits because, simply put, Clover is uniquely built from the ground up. Integrated teams of Clover nurses, doctors, and data scientists reduce member health risk, improve health outcomes, and keep networks open.

All Medicare doctors must accept Clover—is that true?

Yes. Although it's possible you'll come across Medicare providers who don't feel obligated to offer services to Clover members, these providers are mistaken. Any doctor accepting Medicare must also accept Medicare PPO plans like Clover.

What's in it for providers?

Whether primary care or specialist, in Clover's network or not, Clover reimburses all Medicare providers for 100% of Medicare rates for their services. And with primary care visits at $0, and specialist visits as low as $0, providers don't have to collect big copays.

What should Clover members do if Medicare doctors are denying them services?

Immediately contact Clover's Provider Relations team at **844-504-1145.** Clover will speak to the provider's staff, clarifying Clover's benefits and the doctor's full Medicare reimbursement.

With prices this low, how exactly does Clover plan on staying in business?

Clover's low prices for members and high reimbursements for providers aren't going anywhere, and that's also because of Clover's unique model. By continuing to improve members' overall wellness over the long term, Clover will also continue offering the best prices around for members and providers alike.

What drugs are included in Clover's formulary?

See the entire formulary here: **cloverhealth.com/members/formulary-lookup.html**.

Does Clover enroll dual eligibles?

Yes, and Clover enrollment won't affect an eligible's Medicaid status or HMO membership.

As a broker, what additional tools are available to me?

If a member informs you of a Medicare doctor refusing services, contact our broker support team at **855-979-2236**, or **broker@cloverhealth.com**, and we'll resolve the confusion. To learn more, head to our dedicated broker website at: **cloverhealth.com/brokers**.

Clover helps brokers by keeping doctors informed.

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The Clover team understands that because we take a new approach toward open-access networks, there may be Medicare providers who don't fully understand our plans. Clover is expanding provider outreach to make sure all providers know:

- If they accept Medicare, they must accept Medicare PPO plans like Clover.
- Whether they're in- or out-of-network, primary care providers or specialists, Clover will always reimburse providers for 100% of Medicare rates for the services they provide.

Clover members don't have to worry about being denied services

If a Clover member seeks out-of-network services from a Medicare provider, and that provider denies them services, members don't need to worry. They should immediately call our Provider Relations team at **844-504-1145.** From there, on the member's behalf, the Clover team will resolve the misunderstanding, and the member will receive services—guaranteed.

We're here to help you close the sale

Prospective Clover members telling you about Medicare providers refusing them services? You don't have to worry either. Give our dedicated Broker Hotline a call at **855-979-2236** and let us know the provider's name. Our Provider Relations team will immediately send the provider a written obligation to pay them 100% of Medicare rates, or even visit the provider personally to answer any questions.

Educating providers about Clover proactively

The Clover team isn't waiting around to inform providers about the benefits of working with us. Right now, our direct mail campaigns and advertising are reaching primary care physicians across New Jersey, informing them of Clover's obligation to pay 100% of Medicare rates. We're also providing hardcopy versions of written payment agreements, which providers will have on hand.

Visiting providers in person

Clover appreciates all Medicare providers because they're critical to the health of our members. Not only is our Provider Relations team out in the field meeting with providers to explain Clover benefits, but the team can also help providers understand their obligation to Clover members.

For broker support, please call our dedicated Broker Hotline at **855-979-2236**, contact us at **broker@cloverhealth.com**, or head to our dedicated broker site at **cloverhealth.com/brokers.**