Online Enrollment Quick Reference Guide

Clover Health

There's no better Medicare plan

*For Agent Use Only

Go To www.cloverhealth.com



Select For Brokers

• You <u>must</u> access the online application via the **FOR BROKERS** section to ensure you are the Broker of Record.



• Select **PLAN DOCUMENTS & ENROLLMENT** to access the online enrollment application.

Search Plans by Zip Code

• Enter your client's zip code



Select Desired County

• If applicable, select the appropriate county.



Select Desired Plan

• Plans available will display by zip/county selection.



Additional Plan Details

• Additional plan details are available if you scroll down and select the link.

Clover Health Classic (HMO) (002)	Clover Health Premier (PPO) (054)	Clover Health Value (HMO) (003)	Clover Health Choice Value (PPO) (007)	Clover Health Premier Value (PPO) (055)	Clover Heal Choice (PP (004)
\$0 / month	\$0 / month	\$35 / month	\$35 / month	\$35 / month	\$0 / month
A plan with \$0 to low copays, diabetes monitoring supplies, no Part D deductible, allowances for comprehensive dental, eyewear, and OTC items. <u>View full benefits</u>	A plan that offers a monthly Part B Giveback to reduce your Medicare Part B premium. Plus prescription drug coverage, low doctor copays and an eyewear allowance. <u>View full benefits</u>	A plan with \$0 to low copays and allowances for comprehensive dental, eyewear, and OTC items. Best if you receive Extra Help for prescriptions. <u>View full benefits</u>	A plan with the freedom to choose your PCP without paying more. Plus allowances for comprehensive dental, eyewear, and over-the-counter items. <u>View full benefits</u>	A plan that offers a monthly Part B Giveback to reduce your Medicare Part B premium. Plus prescription drug coverage, low doctor copays and an eyewear allowance. <u>View full benefits</u>	A plan with the freedom to choos your PCP withou paying more. Plus allowances for comprehensive dental, eyewear, over-the-counter items. <u>View full benefits</u>
Select Clover Health Classic (HMO) (002)	Select Clover Health Premier (PPO) (054)	Select Clover Health Value (HMO) (003)	Select Clover Health Choice Value (PPO) (007)	Select Clover Health Premier Value (PPO) (055)	Select Clover Health Choice (PPO)

Click link to see full benefit details for plan.

Scroll for Extra Benefits & Services

• See Side-by-side benefit comparisons on each available plan.



Scroll for Core Benefits

• See Side-by-side benefit comparisons on each available plan.



Select link for provider directory

Scroll for Prescription Comparisons

• See Side-by-side prescription cost comparisons on each available plan.



See if your medications	s are covered \rightarrow				
\$0 for Tier 1 \$10 for Tier 2 \$40 for Tier 3 \$90 for Tier 4 30% for Tier 5 \$150 for Tiers 3–5 deductible	\$0 for Tier 1 22% for Tier 2 22% for Tier 3 25% for Tier 4 25% for Tier 5 \$300 for Tiers 2–5 deductible	\$2 for Tier 1 22% for Tier 2 22% for Tier 3 25% for Tier 4 25% for Tier 5 \$505 for Tiers 2–5 deductible	\$2 for Tier 1 22% for Tier 2 22% for Tier 3 25% for Tier 4 25% for Tier 5 \$480 for Tiers 2–5 deductible	\$0 for Tier 1 22% for Tier 2 22% for Tier 3 25% for Tier 4 25% for Tier 5 \$480 for Tiers 2–5 deductible	\$0 for Tier 1 \$10 for Tier 2 \$37 for Tier 3 \$90 for Tier 4 30% for Tier 5 \$150 for Tiers 3–5 deductible
Select Clover Health Classic (HMO) (002)	Select Clover Health Premier (PPO) (054)	Select Clover Health Value (HMO) (003)	Select Clover Health Choice Value (PPO) (007)	Select Clover Health Premier Value (PPO) (055)	Select Clover Health Choice (PPO) (004) Medicare Quest

Make Plan Selection

• Make a plan selection to begin application process.



Enrollment Process Steps

• Please note the 6 six easy steps in the enrollment process.



Broker Information

The first field displayed will be a request for your NPN if not, you will not be the broker of record.



Applicant Information

• Complete fields marked with a RED asterisk (*).

	You are enrolling in:	Contact Information		
Applicant	Clover Health Choice (PPO)(001)	Permanent Residence Street A	Address *	nt suite unit (ontional)
	* Indicates a required field	Don't enter a PO Box		pt, suite, unit (optional)
		No street address (PO Box is a construction)	allowed if homeless)	
sonal Information		City *	State New Jersey	Zip code 07099
t Name *	Middle Initial Last Name *	Mailing Address same as Resid	dence? *	
ny	Any	• Yes O No		
		Primary Phone Number *		
te of Birth *	Gender *	(
/	C Female C Male	Alternate Phone Number (Optio	onal)	
mat MM/DD/YYYY				
:e *	Ethnicity *			
lect all	Select all	Email		Why provide Clover Health your email address?
ect all that apply	Select all that apply	name@example.com		Providing your email allows us to: Send your application submission confirmation page
				 Send you updates on the status of your application submission Provide you with updates and information about your Clover Health plan benefits and programs
				4
Race & Ethnicity are ne out.	wly required by CMS but you may choose to op	ot		 Improved email communication.

Applicant Information cont'd

• Complete fields marked with a RED asterisk (*).

Communication Preference		Special Accommodations (Optional)
Language Preference (Optional)	Special Accommodations (Optional)	None
Select one	Select one	Braille
		Large Print
Plan Documents (Optional)		Audio CD
Select all		
Select all you wish to receive via email		Language Preference (Optional)
Need additional halp?		English
• Reed additional help:		Spanish
Please contact Clover at 1-888-778-1478 if you need information in an	accessible format or language other than what is listed. Our office hours are	Other
weekends and holidays. TTY users should call 711.	r oorn, arrennate recimologies (for example, voiceman) win de used on the	

Other Coverage Information

• Complete all required fields marked with RED asterisk (*).

Additional Insurance Coverage	
Will you have other prescription drug coverage (like VA, TRICARE) in addition to Clover Health Choice (PPO)(001)? *	
	Physician Selection
O Yes 💿 No	Choose the statement which best describes your current situation. *
Do you work? *	 I have or would like to choose a primary care physician, clinic, or health center. I don't have a primary care physician, clinic, or health center.
Ves No	A Out-of-network Providers
Does your spouse work? *	Please note that out-of-network providers are under no obligation to treat Clover members, except in emergency situations.
O Yes O No O N∕A	

Eligibility Information

• Complete fields marked with a RED asterisk (*).

	MEDICARE HEALTH INSURANCE
Medicare Number is required.	SP
Part A Coverage Date	Name/Nombre
	JOHN L SMITH
Ex 03-01-2016	1EG4-TE5-MK72
	Entitled to/Con derecho a Coverage starts/Cobertura empieza
Part B Coverage Date	HOSPITAL (PART A) 03-01-2016
	MEDICAL (PART B) 03-01-2016

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Part A & B dates will be validated by

CMS

Eligibility Information

Select all that are appropriate, regardless of enrollment period time-frame.



Eligibility Information

• Select all that are appropriate, regardless of enrollment period time-frame.

Lo	st coverage		0	ther special circumstances	
	I left coverage from my employer or union (including COBRA	2		I have or am enrolling in other drug coverage as good as Medicare prescription drug coverage (like TRICARE or VA coverage).	0
	coverage).			I lost my Special Needs Plan because I no longer have a condition required for that plan. 🛛 👔	
	I lost other, non-Medicare drug coverage that's as good as Medicare drug coverage (creditable coverage), or my other,	9		I have both Medicare and Medicaid, my state helps pay for my Medicare premiums, or I get Extra Help paying my Medicare drug coverage.	0
	non-Medicare coverage changed and is no longer considered creditable.	•		l recently had a change in my Medicaid (newly got Medicaid, had a change in my level of Medicaid, or lost Medicaid).	0
	Lost my coverage because my plan no longer covers the			I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. 🛛 👔	
	area that I live or it ended its contract with Medicare.	0		I requested Medicare information in an accessible format. I got less time to make my decision, or I didn't get it in time to make a choice before my enrollment period ended.	0
	I lost my coverage because Medicare ended its contract with my plan. I got a letter from Medicare saying I could join	0		I was affected by an emergency or a major disaster (as declared by the Federal Emergency Management Agency, or by Federal, my state, or my local government). One of the other statements on this page applied to me, but I was unable to make my request because of the disaster.	0
	another plan.			I'm in a plan that's had a star rating of less than 3 stars for the last 3 years. I want to join a plan with a star rating of 3 stars or higher.	0
	Care for the Elderly) plan.	?		I'm in a plan that was recently taken over by the state because of financial issues. I want to switch to another plan.	0

Effective Date and Payment

• Select effective date month and year.

Effective Date	
Effective date is the date your coverage for this Plan will begin, if eligible for that the first day of the month following your application but can be delayed under ca on Medicare eligibility guidelines. During the Annual Enrollment Period, benefits the following year.	t date. Benefits usually beg ertain circumstances based will begin January first of
Select your requested effective date below. Start Date *	
Select one	
Payment Method	
Payment Method	Monthly Premium
Plan Clover Health Value (HMO)(003)	Monthly Premium \$35.00
Plan Clover Health Value (HMO)(003) If Medicare requires Clover to apply a Late Enrollment Penalty (LEP), it Clover Health plan premium.	Monthly Premium \$35.00 will be added to your
Plan Clover Health Value (HMO)(003) If Medicare requires Clover to apply a Late Enrollment Penalty (LEP), it Clover Health plan premium. How do you want to pay your monthly premium? *	Monthly Premium \$35.00 will be added to your

\$0 premium plans will only offer Direct Bill or EFT as options

If selecting SSA/RRB, please read the details closely to understand the timing of premium deductions/payments with SSA/RRB.

EFT (Electronic Fund Transfer)
 SSA (Automatic Deduction from monthly Social Security
 RRB (Automatic Deduction from monthly Railroad Retirer

<u>Note</u>: Any Late Enrollment Penalty (LEP) is calculated by CMS and communicated to Clover for Clover to collect from the member.

EFT as a Billing Option

• Enter EFT banking information

Direct Bill	
) EFT (Electronic Fund Transfer)	
SSA (Automatic Deduction from n	nonthly Social Security check)
RRB (Automatic Deduction from n	nonthly Railroad Retirement Board benefits)
Account Holder Name *	
Account Type *	
O Checking O Savings	
Routing Number *	Bank Account Number *

SSA or RRB Deduction as a Billing Option

• Coordination of deduction from SSA or RRB will occur post enrollment.

Please note the timeframe and process while determining payment and eligibility. Clover Health can coordinate with Social Security Administration (SSA) or the Railroad Retirement Board (RRB) to have your plan premium (and any Late Enrollment Penalty) automatically deducted from your benefits check. Eligibility is determined by SSA or RRB.

It may take 2 or more months to determine eligibility and/or coordinate deduction. You will receive a bill in the mail during this time. You may disregard while you wait to hear of SSA/RRB determination. If SSA/RRB denies your eligibility, you will need to pay any premium in arrears.

If SSA/RRB validates your eligibility and approves automatic deduction, the first deduction from your benefit check will start the month following notification of eligibility. Usually, the first deduction is equal to 2 months of premium (plus LEP, if applicable). After that initial deduction, SSA/RRN will only deduct 1 month's premium payment (plus LEP, if applicable) at a time.

If SSA/RRB denies your eligibility for automatic deduction, Clover Health will Direct Bill you for your monthly premium. You may change from Direct Bill to EFT by calling member services at 1-888-778-1478 (TTY 711).

Authorize and Approve

• Client, as applicant, should read, select proper authorization and key signature into signature box.

Select a statement which best describ	es your relationship with	
the applicant listed on this enrollment	application. *	
• Lam the applicant		
Tam the applicant.		

<u>Note</u>: This selection is NOT for indicating you are broker of record; this is for situation where a Power of Attorney or the like is assisting with application

Authorize and Approve

• Client, as applicant, must read, select proper authorization and key signature into signature box.

Sign Application

By completing and submitting this form, I agree to the following:

- I must keep both Hospital (Part A) and Medical (Part B) to stay in Clover Health.
- By joining this Medicare Advantage plan, I acknowledge that Clover Health will share my information with Medicare, who may use it to track my
 enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act
 Statement below). Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- I understand that I can be enrolled in only one MA plan at a time and that enrollment in this plan will automatically end my enrollment in another MA
 plan (exceptions apply for MA PFFS, MA MSA plans).
- I understand that when my Clover Health coverage begins, I must get all of my medical and prescription drug benefits from Clover Health. Benefits and
 services provided by Clover Health and contained in my Clover Health "Evidence of Coverage" document (also known as a member contract or
 subscriber agreement) will be covered. Neither Medicare nor Clover Health will pay for benefits or services that are not covered.
- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.

Statement of Understanding (SOU)

- My Clover plan will now provide all my Medicare health and/or prescription drug coverage. I will use my Clover ID card instead of my Medicare card
 when I require medical services or visit the pharmacy. Note: The plan I have chosen is not a Medicare Supplemental (Medigap) plan.
- I will not be covered by this plan until the Center for Medicare and Medicaid Service (CMS) can verify my eligibility. As a result, my actual "effective date" may be different from the one on my application.
- I understand that any federal or state subsidies I may have or am eligible for is not governed by Clover. However, my agent has educated me about
 these programs and helped me enroll if I am eligible.
- My agent has reviewed the Summary of Benefits with me. I understand the plan's premium, Part D deductible, all covered benefits, copays, and coinsurance amounts. Based on this review, my agent and I have determined that I am a good fit to enroll in Clover based on my current health plan needs.
- · My Part D Prescription Drug coverage includes only those drugs found in the plan's formulary, unless an exception is granted.
- Out-of-network providers are not required by law to accept Clover members (except for emergency or urgently needed services or out-area dialysis).
- By checking this box, I certify that I understand the statements above and that I have completed an enrollment form. I also understand Medicare must review all enrollment applications.

Signature *

Your typed name acts as representation of your signature

I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and
understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:

 This person is authorized under state law to complete this enrollment.

Summary Review

• Application is <u>not yet submitted</u>. Review all information in the summary and then click SUBMIT APPLICATION button at bottom of page to submit to Clover.

0 0	0 0		6	Applicant	
Broker Applicant (Coverage Eligibility	Finalize	Complete	Name	Ветту Воор
During		You are enrolling in:	Switch Plan	Date of Birth	09/04/1956
Review Summary		Clover Health Value (HMO)(003)		Gender	F
Your application is not yet submitted.				Race	I choose not to answer
Please review all information on this page and clic	SK SUBMIT APPLICATION button at bottor	n of page to submit to Clover.		Ethnicity	I choose not to answer
Broker				Permanent Residence Address	100 Main street Brighton, NJ 07099
NPN	123456				
Broker Signature Date	Jan 6, 2023			Mailing Address same as Residence?	YES
Application Type	l am a broker in an in-person appoint: application.	nent and my client will electronically	sign their	Primary Phone Number	1234567890 (landline)
				Alternate Phone Number	
Plan Details				Email	tweight@test.com
Plan Name	Clover Health Value (HMO) (003)			Language Preference	English
Plan Year	2023			Special Accommodations	
Monthly Premium	\$35.00			Plan Documents	

Summary Review

• Review all information in the summary and click SUBMIT APPLICATION button at bottom of page to submit to Clover.

Coverage	
Will you have other prescription drug coverage (like VA, TRICARE) in addition to Clover Health?	NO
Do you work?	NO
Does your spouse work?	NO
Eligibility	
Medicare Number	1EG4TE5MK72
Part A Coverage Date	03-01-2016
Part B Coverage Date	03-01-2016
Eligibility Reason(s)	I am new to Medicare

Effective Date	
Requested coverage start date:	February 1, 2023
Payment Method	
You have elected to pay with:	Direct Bill
You have elected to pay with: Authorization	Direct Bill

Application Confirmation

• Confirmation of submission and options to print, email or download summary.



Post Enrollment

- Link to complete Getting to Know You survey.
- Access your Broker Portal to review application status, your book of business and commission statements (if paid directly by Clover Health)

	W	at's Next?	
\$50 broker payout for completion within 72 hours	1	Getting to Know You	* Completing the survey also earns the
		Let's get acquainted! Please complete the <u>Getting to Know You (Health Assessment) Survey</u> form.	member \$100 in the LiveHealthy Rewards program
	_		
	2	Continuity of Care	
		We want to be sure that you continue medically necessary treatments if you are new to Medicare, or are switching from another Medicare insurance plan. To qualify, you must be receiving covered services from a previous health insurance plan at the time that you move to Clover. These are known as Continuity of Care Benefits. If you qualify for continuity of care, please fill out the form below to submit your request electronically.	
		Continuity of Care Request Form	
	*Sub	ect to change and Medicare approval.	

Post Enrollment

- Link to complete Getting to Know You survey.
- Access your Broker Portal to review application status, your book of business and commission statements (if paid directly by Clover Health)

	What's Next?			
\$50 broker payout for completion within 72 hours	1	Getting to Know You		
		Let's get acquainted! Please complete the <u>Getting to Know You (Health Assessment) Survey</u> form.		
	2	Continuity of Care		
		We want to be sure that you continue medically necessary treatments if you are new to Medicare, or are switching from another Medicare insurance plan. To qualify, you must be receiving covered services from a previous health insurance plan at the time that you move to Clover. These are known as Continuity of Care Benefits. If you qualify for continuity of care, please fill out the form below to submit your request electronically.		
	*Subject to	o change and Medicare approval.		

Application Issues

• If you experience issues with the online enrollment application, please consider these options:

Access and complete a paper application.

- Paper application can be found in Clover's Enrollment kit OR you can download and print a pdf of the application from the Plan Documents and Enrollments section of the For Brokers page.
- Submit paper application via fax, email or mail OR enter into online application at a later time.

Access the online enrollment application at a later time (allow at least 15 minutes before trying again and clear your cache and cookies before doing so).

Contact Broker Support to report the issue and determine next steps.

1-855-979-2236 (press 3 for issues) OR <u>brokers@cloverhealth.com</u> Monday – Friday, 9am – 7pm ET

- Specifics to where/how you encountered an issue are helpful, such as the section of the application, the zip for the applicant, the plan selected, etc.
- Screenshots of any error messaging also very helpful.