

2024 CCA Health California- Agent Certification Training



For training use only. Do not distribute this training material to beneficiaries or providers. 2024 benefits are pending CMS approval.



About CCA Health

About the parent company, **Commonwealth Care Alliance®**:

- Based in Boston, Commonwealth Care Alliance (CCA) is a nationally recognized integrated care system using innovative models of complex care. We're a not-for-profit, community-based health plan payer and provider operating Medicare Advantage and Medicare-Medicaid health plans.

About the subsidiary, **CCA Health California®**:

- **CCA Health California** is a subsidiary of the parent and has a 3.5 Star Rating by CMS for 2023. In the coming years, CCA Health California looks forward to expanding its products and care delivery model over a wider service area.

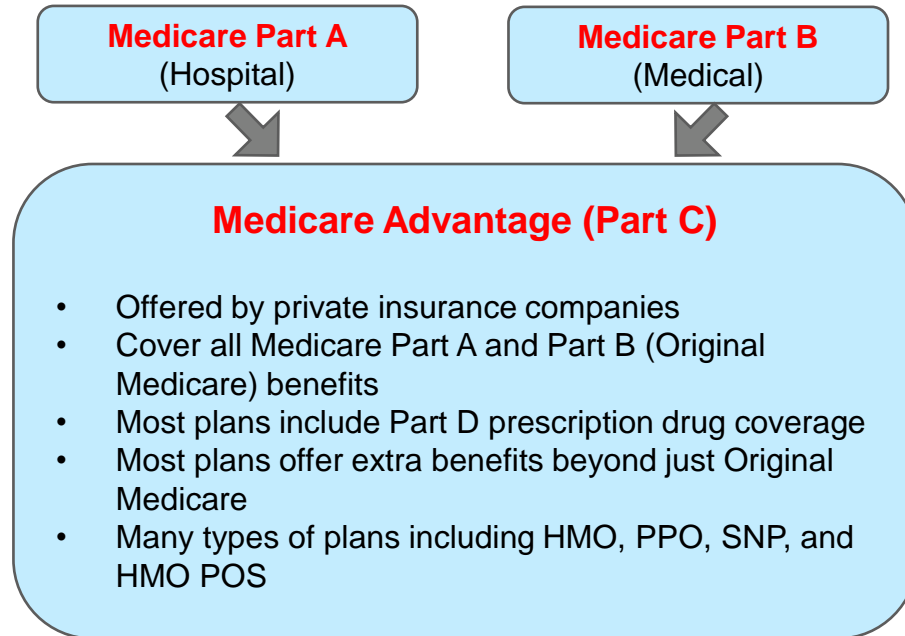
Ready to Sell Requirements

Requirements to become Ready to Sell (RTS) and market CCA plans in California:

- Must maintain your active Health Insurance Producer License in California
- Must complete the 2024 AHIP Medicare + Fraud, Waste, and Abuse Training and login to your AHIP account via the following link to transmit your completion results to CCA: <https://www.ahipmedicaretraining.com/clients/CCA/external/2023>
- Must complete this 2024 Agent Certification with a score of 85% or higher

What is Medicare Advantage?

Medicare health plans are another way to get your Part A (Hospital Insurance) and Part B (Medical Insurance) benefits instead of Original Medicare. If you have Part A and Part B, you can join a Medicare Advantage Plan, sometimes called “Part C” or an “MA plan.”



Types of Medicare Advantage Plans

It is important to understand the various types of Medicare Advantage plans, as beneficiary needs will vary.

HMO	PPO	SNP
<ul style="list-style-type: none">• Health Maintenance Organizations• Generally get care from providers in the plan's network.• Usually need to select a Primary Care Provider (PCP).• Some HMOs are Point-of-Service (HMO POS) plans that may allow you to get some services out-of-network for a higher cost share	<ul style="list-style-type: none">• Preferred Provider Organizations• PPOs have networks of doctors, other health care providers, and hospitals<ul style="list-style-type: none">○ You pay less if you go to providers and facilities that belong to the plan's network.○ You can generally go to out-of-network providers for covered services as long as they will take you, but you'll usually pay more.○ When seeing an out-of-network provider it is important to confirm the provider will accept the plan.	<ul style="list-style-type: none">• Special Needs Plans• Provides benefits and services to people with specific diseases, certain health care needs, or who also have Medicaid.• Can be either HMO or PPO plan types and might cover extra services beyond Original Medicare for the groups they serve.

General Sales Requirements – Including Items for 2024

Each selling lane has new requirements for 2024

Telephonic	Event	In-home
<ul style="list-style-type: none">• Entire call chain has to be recorded, from member outreach to closure of sales call. Plan has to have access on reasonable basis• Non-employed agents must state entire TPMO disclaimer within 1st minute of call• Business Reply Cards are good for 12 months to permit outbound sales calls, BUT...• Do-Not-Call requests must be honored, and so must language requests	<ul style="list-style-type: none">• Sales events must be separated from non-marketing events at the same location by at least 12 hours• “Location” is up to CMS to interpret, not any plan or agent• Non-marketing events cannot distribute or collect scope of appointment forms	<ul style="list-style-type: none">• There has to be a 48 hour delay between making a scope of appointment form and the actual visit, unless it’s the last 4 days of an election period• No such restriction for walk-in appointments in a company sales office

2024 Plan Changes

Most information included in this training applies to both 2023 and 2024 CCA Health California plans, except the detail outlined below.

	2023	2024
Plan 001 Service Area	San Joaquin County	Merced County San Joaquin County Stanislaus County
Supplemental Dental Benefit	N/A	Included

2024 CCA Health California Plans

CCA Medicare Excel (HMO) - 001

- Offered to residents of San Joaquin, Merced, and Stanislaus Counties
- \$0 monthly premium, no medical deductible, and some cost sharing for certain services
- Eligibility
 - Have or are eligible for both Medicare Part A and Part B
 - Live in the CCA Medicare plan service area

CCA Medicare Excel (HMO) - 002

- Offered to residents of Santa Clara County
- \$0 monthly premium, no medical deductible, and some cost sharing for certain services
- Eligibility
 - Have or are eligible for both Medicare Part A and Part B
 - Live in the CCA Medicare plan service area

2024 CCA Health California Service Area

2024:
**001-San Joaquin, Stanislaus,
Merced**
002-Santa Clara



2024 CCA Health California - Benefits

With CCA Medicare Excel HMOs, members pay a \$0 plan premium with no medical deductible and some cost share for certain services and prescription drugs. Robust additional benefits are also offered to help support a healthy lifestyle. Part B premium still applies.

Hospital and Medical Benefits:



Doctor Visits



Annual Exams



Hospital Stays



Prescription Drugs



Skilled Nursing & Rehab



Worldwide Emergency Care

Extra Benefits and Allowances:



Healthy Savings Card



Dental
NEW!



Acupuncture



Vision



Hearing



Fitness

What To Expect When Enrolling?

- CCA works with CMS and the State, as applicable, to process the enrollment
- The enrollee will be mailed a member kit, which includes the CCA ID card (mailed before the plan's effective date, or within 7 business days of receipt of the completed enrollment)
- The enrollee will receive a confirmation letter from CCA that their enrollment has been accepted or denied/rejected
- Member will receive a welcome call from CCA

Marketing Support

Co-Op Marketing Requests:

- Email BBarry@CommonwealthCare.org
- Text or call Brian Barry at 949-903-1799

Promo Item Requests:

- Email Broker Services:
TRANguyen@CommonwealthCare.org

Broker Services Phone:

- 1-844-848-2548



2024 CCA Health California – Agent Certification Test

