

Frequently asked questions (FAQs)

2019 – 2020

1. What is the value-based enrollment (VBE) program?

Value-based enrollment is an extension of the enrollment application process. It's available through the Ascend Virtual Sales Office (VSO) app. VBE is designed to immediately engage and gather health-related information from enrollees.

2. Why should brokers use VBE?

Aetna brokers are consultants and trusted advisors, bridging the gap between us and our customers. VBE serves as a market differentiator for our brokers, allowing them to achieve growth objectives.

VBE provides brokers with the opportunity to connect a beneficiary to a wellness advocate. Members have an immediate connection to Aetna during the enrollment process. With VBE, brokers can increase engagement of prospective members and conduct value-based activities. And, VBE creates significant clinical value on behalf of our members, leading to better health outcomes.

However, to ensure this connection, Aetna has to collect important information about the beneficiary. Therefore, a smooth transition to Aetna must occur. The collected information is held in confidence until the government has approved the beneficiary's enrollment. The information they provide will not affect their application. And, it's never used as part of the enrollment process.

3. What are the requirements for VBE?

In order to use VBE, brokers must be licensed, contracted and ready to sell in a market that has the VBE program. The newly enrolled beneficiary must be a resident in one of the VBE markets.

VBE will only be available for enrollment applications made electronically through the Ascend VSO app. To access the Ascend VSO app, brokers must: 1. Request access on [Producer World](#); 2. Click on "Request access"; 3. Follow the prompts and submit your request— It may take 2-7 days to process. [Click here to view the Producer Guide.](#)

4. When can brokers participate in the VBE program? When can they begin receiving VBE service fees?

Upline organizations' and producers' contracts will outline the VBE program and corresponding service fees. They can begin earning the service fees as soon as they engage VBE on Oct. 15, 2019. If VBE is offered in their market, they will automatically see the VBE option after enrolling their client in the Ascend VSO app.

5. How can we start the VBE process? What triggers VBE to initiate?

The submission of MA or MAPD, HMO/PPO or HMO SNP (D-SNP), plans online in the Ascend enrollment tool will prompt VBE to activate. Except for states, such as, NC and WA where VBE is not offered. Brokers can submit an enrollment through Ascend in both states, but VBE will not launch at all. The same is true for a stand-alone PDP enrollment, it is not eligible for VBE, hence VBE will not launch at all.

6. When will VBE payments be made to the broker or upline organization?

Aetna follows a payment calendar that outlines the VBE payment schedule for 2019 and 2020. The calendar will show the connection between when a VBE was initiated and when it will be paid, [click here to view the payment calendar](#).

7. What is the service fee payment amount for initiating VBE?

Aetna will make a service fee payment to all eligible brokers in the amount of \$50 for initiating "Connect Me Now", and \$25 for initiating "Schedule a Callback". **(Service fee payment amounts are subject to change).*

For AEP 2020, payment for VBE is for new sales only or if there is a one month gap in coverage for members returning to Aetna.

Example: A broker could have submitted an enrollment on 11/15/18 for January 1st 2019 effective date, then enrolled the same customer in a different MA/MAPD plan on 10/15/19 for January 1st 2020 effective date. In this case, the broker is not entitled to a VBE payment this second time.

You can review the full payment rules and reporting document, [click here to open enclosed file #1, payment rules and scenarios](#).

A VBE service fee is paid only once, per enrollee per VBE initiated activity, (*i.e. "Call Now" or "Scheduled"*) for new sales, and as long as there is a gap in coverage for a period of one month for returning members.

*For LOA-type brokers or captive agents that have their sales compensation assigned to their Top of Hierarchy (TOH) organization, the service fee payment will be paid to their assigned TOH. Brokers can follow up with their upline organization on payments.

8. Details on the service fee payment statements for VBE service fees:

- **How are brokers paid or what is the mode of payment?** Payments are made via ACH/EFT or live checks.

The bank information may not be available in some cases, due to many reasons (security among others). Hence, brokers are paid in checks (and the end-of-year 1099 form) that will appear as **"VBE PAYMENTS"**; [click here to view check image](#).

- **When will brokers receive their service fee payment?** The payments are processed once a week. So, when an invoice is submitted and processed on the same day:
For ACH/EFT: The payment will reflect in the broker's bank account after two days.
For live checks: The checks go out the day they are processed via USPS, and can take up to 10 business days to deliver to the broker's address.
- **Where will the statement come from?** Statements will come from **Aetna**, but brokers can view and track their VBE payments within the **Ascend Agent Portal** by selecting the "Enrollment" tab. *(These are records starting July 1, 2019 only, and no previous statements are available for agents who have launched VBE since October 1, 2018).* For LOA's they will only see "N/A" on the VBE payment information. They will need to contact their respective upline organizations for their payment details.

Although payments are processed weekly, statements are updated on a bi-monthly basis. For example, brokers may have already received the payment for a launched VBE, but may not be able to reconcile until the agent portal is updated with the invoice number, invoice date, payment mode, EFT/Check number, amount, date invoice was submitted to AP, and payee in the Ascend Agent Portal, [click here to view the sample statement](#).

- **Will the broker see a list of names to account for their clients?** Yes, brokers will see the names of their clients in the Ascend Agent Portal and equivalent payments. If payments are made directly to the brokers, they will see their names as the payee. If the broker is affiliated with an agency, their agency will be listed as the payee.

For upline organizations or Top of Hierarchy (TOH), the payment statements can be requested by the upline organizations from the Broker Services Department (BSD) or their respective Account Managers. It will show details of the brokers information and customers whom they initiated VBEs with.

They can contact BSD at **866-714-9301**, open from 8 am – 8 pm ET, Monday – Friday.

- **How will duplicate enrollments be handled?** A rule has been set to automatically exclude any duplicates from the brokers' payment file. You can review the full payment rules and reporting document, [click here to open enclosed file #1, payment rules](#).

9. Who should brokers contact if they have a question about VBE payments?

Brokers should contact **Aetna Broker Services Department** between 8 am – 8 pm ET, Monday - Friday, at **866-714-9301**, for any questions concerning VBE service fee payments.

10. Who do brokers contact if they have a technical issue with VBE?

For technical issues, brokers should call the Aetna dedicated line within the **Bloom Ascend Help Desk** at **833-923-1431**.

11. Why does the Ascend platform look different?

Once VBE is live in your market, the Ascend app platform will switch from Destination Rx (DRx) to the **Ascend Quote and Enrollment (AQE)** platform. AQE is similar to DRx, although the screens will look a little different.

With Ascend, brokers can discuss Aetna's plan benefits, compare premiums and review how to look up providers or pharmacies with prospects. Plus, they can submit their clients' enrollment applications online. AQE is part of brokers' Ascend license package. To use AQE, all they need to do is click the tile to enroll their client.

All MA/MAPD enrollments within the VBE markets will be accepted in AQE and be eligible for VBE. However, brokers are encouraged to select a VBE option. *Please note that for non-VBE markets, VBE won't be available as an option after submitting an enrollment application.*

12. How long does the broker have to make a selection for the VBE?

The broker will have **one hour** to select "Connect Me Now," "Schedule A Callback" or "Decline." If the site does time out (an hour after the enrollment application is complete) before the VBE is initiated, there is **no option to re-initiate the VBE**. Brokers can't go back and open the VBE page once it closes.

13. Is there a number to dial when a VBE call gets dropped and the wellness advocate isn't able to connect with the new enrollee again?

Yes, the newly enrolled member can call **833-923-1469** or **833-923-1470**. For Spanish Wellness Advocate, they can call either one of these numbers **833-923-1651** or **833-923-1680**.

14. Does the VBE caller ID show Aetna?

The caller ID number does not show Aetna, only the 800 toll free number. The Wellness Advocate will immediately identify themselves as an Aetna representative.

15. What will the wellness advocate discuss during the VBE Call?

Please understand, our call script and member engagement process are considered proprietary. While we will not release the actual script, the topics that Bloom's Wellness Advocate will review are provided below.

- **Demographics:** The wellness advocate will collect and confirm some the enrollee's demographic information, such as phone number, home address and email. Good contact information will help Aetna to reach members for the Welcome Call and care management programs.

- **Primary care physician (PCP):** The advocate will make sure we have the enrollee's PCP listed if one was not provided on the enrollment application.

PPO plans do not require a PCP selection. If a PCP was not selected, the advocate will emphasize the importance of having a PCP and encourage the enrollee to select one. If a PCP is selected, that selection can be tracked.

HMO plans require a PCP be selected during the application process; therefore, the wellness advocate will not ask enrollees of HMO plans to select a PCP.

- **Health Risk Assessment (HRA):** The Medicare HRA improves health outcomes by helping Aetna to identify members for various care management outreach programs. The HRA questions assess whether the member:
 - Has common chronic conditions, such as diabetes, congestive heart failure and chronic obstructive pulmonary disease
 - Routinely receives preventive screenings and tests and care for their chronic conditions
 - Has preferences in terms of how we can support them in managing their health
- **Set expectations:** The Wellness Advocate will let the enrollee know what to expect when their plan becomes effective. The advocate will let the enrollee know they:
 - Will receive a Continuity of Care form in the mail. Members are asked to fill out the form if they will have immediate care needs when their membership becomes effective.
 - Are eligible for an Annual Wellness Visit at no additional cost, and that they can schedule a visit with their PCP as soon as they receive their confirmation letter.

16. What Aetna markets or States have VBE?

Eligible brokers within the following markets will have the option to launch a VBE after submitting an enrollment application during AEP and Lock-In periods. Except for two States, Washington (WA) and North Carolina (NC), markets nationwide are participating in the VBE Program. States with no MA plan offerings are Alaska (AK), Hawaii (HI) and Vermont (VT).

Territory / Market	Territory / Market
Northeast Territory	North Central Territory
New York / New Jersey	Great Lakes
New England (no MA Plan in VT)	Heartland
Mid-Atlantic Territory	Midland
Keystone	Arizona / Minnesota JV markets
Ohio / Kentucky	South Central Territory
Capitol	South Central
Southeast Territory	West Territory
Georgia / Gulf States market	Northwest / Mountain (excludes WA)
Mid-South (excludes NC)	California (no MA Plan in HI)
Florida	

AL	CO	FL	IL	LA	MI	MT	NJ	OH	RI	TX	WV
AR	CT	GA	IN	MA	MN	ND	NM	OK	SC	UT	WY
AZ	DC	IA	KS	MD	MO	NE	NV	OR	SD	VA	
CA	DE	ID	KY	ME	MS	NH	NY	PA	TN	WI	

17. Can I launch VBE after completing a paper application with a member?

No. At this time, only electronic enrollments completed through the Ascend VSO app, in the approved markets listed above, will be able to launch a VBE.

18. What is the role of the broker in the VBE process? Do brokers participate in the discussion between the wellness advocate and the beneficiary?

In the VBE process, the broker needs to:

- Explain what VBE is and why it's important.
- Explain what each of the three VBE options are to the enrollee: "Connect Me now," "Schedule A Callback" or "Decline."
- Help to select an option for the enrollee based on the enrollee's preference.

Brokers are not allowed to participate in the discussion between the wellness advocate and the enrollee. Due to CMS regulation, brokers need to excuse themselves from the meeting after a selection has been made.

19. What is the procedure for VBE if the enrollee needs to talk with someone who speaks Spanish?

Ascend has an option for an enrollee to be connected to a bilingual wellness advocate. Brokers must select this option so that their customer can speak with the wellness advocate in their native language.

20. Who can brokers contact to get refresher training on VBE?

Brokers can contact their local Aetna Medicare Broker Manager for information and training on VBE.

21. What are the hours of operation of the VBE wellness call center?

During AEP/OEP (Oct. 1, 2019 through Mar. 31, 2020), the wellness call center is open from 8:00 am to 8:00 pm all time zones, seven (7) days a week.

During Lock-In (starting April 1, 2020), the wellness center observes the regular hours from 8:00 am to 8:00 pm ET, Monday through Friday.

Please note: Should a “Call Now” is selected before or after hours of operation, the member will receive an IVR (recorded) call, but the live call with a wellness advocate will take place when the wellness center opens.

Brokers will need to inform their clients not to expect the call to occur right away. Brokers will be paid a “Call Now” service fee when initiating a VBE before or after hours.

22. Can I continue enrolling a 2019 plan and offer VBE?

Yes, for **VBE markets** today you can continue enrolling plans with 2019 effective date until 11/30/2019 and offer VBE. You can start enrolling 2020 plans and offer a VBE starting Oct. 15, 2019 to new sales. There is a rule for returning members, please see material 1 on page 11.

For **Non-VBE markets** today, you can continue enrolling plans with 2019 effective date until 11/30/19 (at 11:59 pm PST) also. However, enrollments will be processed through DRX for 2019 plans and will **‘not’** be eligible for VBE. You can start enrolling 2020 plans starting Oct. 15, 2019. Enrollments will be processed through Ascend and will be able to offer VBE on the same day (Please keep in mind: VBE is not available in NC and WA states).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance and its affiliates (Aetna).

Prior to engaging in the sale of Aetna or Coventry Medicare products, producers must be ready to sell, which means certified, contracted, licensed in the applicable states, and appointed by Aetna in accordance with state law. As permitted in certain states, Aetna will order appointments after the first sale. This communication is intended for use by brokers only and is not intended for distribution to Medicare beneficiaries. Any publication or distribution of this communication to unauthorized recipients without Aetna’s approval is prohibited.

Sample check:

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PAID ITEMS PRINT

03/29/2019 14:18

R/T#: _____ Account#: _____

Checks:

Sequence#	R/T#	Account#	Check#	Paid Date	Amount
_____	_____	_____	_____	10/25/2018	\$ 25.00

aetna AETNA INC
Attn: Accounts Payable, RW51
151 Farmington Avenue
Hartford, CT 06156-9132

ISSUING DEPT.: ACCOUNTS PAYABLE
VENDOR NUMBER: 85769

02-20
311 No. 0001105884

10/17/2018

PAY TO THE ORDER OF Agency Name
Agency Address
City, State, Zip Code

\$\$\$\$\$\$\$\$\$\$\$\$25.00
NOT VALID AFTER 1 YEAR

Twenty-five and 00/100 Dollars

VBE PAYMENT

CITIBANK, N.A.
ONE PENNS WAY, NEW CASTLE, DE 19720

[Signature]
ATM/DEBIT/STRIKES

Routing Number

Account Number

Check Number

AETNA INC
Attn: Accounts Payable, RW51
151 Farmington Avenue
Hartford, CT 06156-9132

aetna®

11/07/2018
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0115188 01 RE 0.421 **AUTO** 77 0-4218 78759 -P15183

Agency Name
Agency Address
City, State, Zip Code

INVOICE		NOT-NEGOTIABLE	INVOICE AMOUNTS	
DATE	NUMBER	DESCRIPTION	DISCOUNT	TOTAL
10/30/2018	1030180057	Writing Agent's Name	0.00	100.00



Payment calendar: 2019 – 2021

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Period Beg Date	Period End Date	Invoice Date	ACH/EFT	Live Check
			Pay Date	Pay Date
09/02/2019	09/08/2019	09/17/2019	09/20/2019	09/27/2019
09/09/2019	09/15/2019	09/24/2019	09/27/2019	10/04/2019
09/16/2019	09/22/2019	10/01/2019	10/04/2019	10/11/2019
09/23/2019	09/29/2019	10/08/2019	10/11/2019	10/18/2019
09/30/2019	10/06/2019	10/15/2019	10/18/2019	10/25/2019
10/07/2019	10/13/2019	10/22/2019	10/25/2019	11/01/2019
10/14/2019	10/20/2019	10/29/2019	11/01/2019	11/08/2019
10/21/2019	10/27/2019	11/05/2019	11/08/2019	11/15/2019
10/28/2019	11/03/2019	11/12/2019	11/15/2019	11/22/2019
11/04/2019	11/10/2019	11/19/2019	11/22/2019	11/29/2019
11/11/2019	11/17/2019	11/26/2019	11/29/2019	12/06/2019
11/18/2019	11/24/2019	12/03/2019	12/06/2019	12/13/2019
11/25/2019	12/01/2019	12/10/2019	12/13/2019	12/20/2019
12/02/2019	12/08/2019	12/17/2019	12/20/2019	12/27/2019
12/09/2019	12/15/2019	12/24/2019	12/27/2019	01/03/2020
12/16/2019	12/22/2019	12/31/2019	01/03/2020	01/10/2020
12/23/2019	12/29/2019	01/07/2020	01/10/2020	01/17/2020
12/30/2019	01/05/2020	01/14/2020	01/17/2020	01/24/2020
01/06/2020	01/12/2020	01/21/2020	01/24/2020	01/31/2020
01/13/2020	01/19/2020	01/28/2020	01/31/2020	02/07/2020
01/20/2020	01/26/2020	02/04/2020	02/07/2020	02/14/2020
01/27/2020	02/02/2020	02/11/2020	02/14/2020	02/21/2020
02/03/2020	02/09/2020	02/18/2020	02/21/2020	02/28/2020
02/10/2020	02/16/2020	02/25/2020	02/28/2020	03/06/2020
02/17/2020	02/23/2020	03/03/2020	03/06/2020	03/13/2020
02/24/2020	03/01/2020	03/10/2020	03/13/2020	03/20/2020
03/02/2020	03/08/2020	03/17/2020	03/20/2020	03/27/2020
03/09/2020	03/15/2020	03/24/2020	03/27/2020	04/03/2020
03/16/2020	03/22/2020	03/31/2020	04/03/2020	04/10/2020
03/23/2020	03/29/2020	04/07/2020	04/10/2020	04/17/2020
03/30/2020	04/05/2020	04/14/2020	04/17/2020	04/24/2020
04/06/2020	04/12/2020	04/21/2020	04/24/2020	05/01/2020
04/13/2020	04/19/2020	04/28/2020	05/01/2020	05/08/2020
04/20/2020	04/26/2020	05/05/2020	05/08/2020	05/15/2020
04/27/2020	05/03/2020	05/12/2020	05/15/2020	05/22/2020
05/04/2020	05/10/2020	05/19/2020	05/22/2020	05/29/2020
05/11/2020	05/17/2020	05/26/2020	05/29/2020	06/05/2020
05/18/2020	05/24/2020	06/02/2020	06/05/2020	06/12/2020
05/25/2020	05/31/2020	06/09/2020	06/12/2020	06/19/2020

Period Beg Date	Period End Date	Invoice Date	ACH/EFT	Live Check
			Pay Date	Pay Date
06/01/2020	06/07/2020	06/16/2020	06/19/2020	06/26/2020
06/08/2020	06/14/2020	06/23/2020	07/26/2020	07/03/2020
06/15/2020	06/21/2020	06/30/2020	09/01/2020	07/10/2020
06/22/2020	06/28/2020	07/07/2020	10/08/2020	07/17/2020
06/29/2020	07/05/2020	07/14/2020	11/14/2020	07/24/2020
07/06/2020	07/12/2020	07/21/2020	12/21/2020	07/31/2020
07/13/2020	07/19/2020	07/28/2020	01/27/2021	08/07/2020
07/20/2020	07/26/2020	08/04/2020	03/05/2021	08/14/2020
07/27/2020	08/02/2020	08/11/2020	04/11/2021	08/21/2020
08/03/2020	08/09/2020	08/18/2020	05/18/2021	08/28/2020
08/10/2020	08/16/2020	08/25/2020	06/24/2021	09/04/2020
08/17/2020	08/23/2020	09/01/2020	07/31/2021	09/11/2020
08/24/2020	08/30/2020	09/08/2020	09/06/2021	09/18/2020
08/31/2020	09/06/2020	09/15/2020	10/13/2021	09/25/2020
09/07/2020	09/13/2020	09/22/2020	11/19/2021	10/02/2020
09/14/2020	09/20/2020	09/29/2020	12/26/2021	10/09/2020
09/21/2020	09/27/2020	10/06/2020	02/01/2022	10/16/2020
09/28/2020	10/04/2020	10/13/2020	03/10/2022	10/23/2020
10/05/2020	10/11/2020	10/20/2020	04/16/2022	10/30/2020
10/12/2020	10/18/2020	10/27/2020	05/23/2022	11/06/2020
10/19/2020	10/25/2020	11/03/2020	06/29/2022	11/13/2020
10/26/2020	11/01/2020	11/10/2020	08/05/2022	11/20/2020
11/02/2020	11/08/2020	11/17/2020	09/11/2022	11/27/2020
11/09/2020	11/15/2020	11/24/2020	10/18/2022	12/04/2020
11/16/2020	11/22/2020	12/01/2020	11/24/2022	12/11/2020
11/23/2020	11/29/2020	12/08/2020	12/31/2022	12/18/2020
11/30/2020	12/06/2020	12/15/2020	02/06/2023	12/25/2020
12/07/2020	12/13/2020	12/22/2020	03/15/2023	01/01/2021
12/14/2020	12/20/2020	12/29/2020	04/21/2023	01/08/2021
12/21/2020	12/27/2020	01/05/2021	05/28/2023	01/15/2021
12/28/2020	01/03/2021	01/12/2021	07/04/2023	01/22/2021
01/04/2021	01/10/2021	01/19/2021	08/10/2023	01/29/2021
01/11/2021	01/17/2021	01/26/2021	09/16/2023	02/05/2021
01/18/2021	01/24/2021	02/02/2021	10/23/2023	02/12/2021
01/25/2021	01/31/2021	02/09/2021	11/29/2023	02/19/2021
02/01/2021	02/07/2021	02/16/2021	01/05/2024	02/26/2021
02/08/2021	02/14/2021	02/23/2021	02/11/2024	03/05/2021
02/15/2021	02/21/2021	03/02/2021	03/19/2024	03/12/2021
02/22/2021	02/28/2021	03/09/2021	04/25/2024	03/19/2021

Producer: Broker as payee

Hello Marvell!
NPN: 1234567

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Tracking

[Enrollments](#)

[Value Based Enrollments](#)

[Quick Quotes](#)

Client Name	Address	Plan	Plan Year	Date	Premium	Confirmation No.	Status	VBE Selection	Invoice No.	Invoice Date	Payment Mode	Check/EF T No.	Amount	AP Invoice Submission Date	Payee
John Doe	123 Aetna Dr, Hartford, CT	Freedom Plus (PPO)	2019	12/10/2018	\$0.00	100316	Submitted	Call Now	103190075	01/03/2019	CHECK	1135070	\$50	01/04/2019	Marvell, Hal

Upline: Agency as payee

Hello Stark!
NPN: 9876543

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Client Name	Address	Plan	Plan Year	Date	Premium	Confirmation No.	Status	VBE Selection	Invoice No.	Invoice Date	Payment Mode	Check/EF T No.	Amount	AP Invoice Submission Date	Payee
Jane Smith	987 ABC St, St Louis, MO	Advantra Option 1	2019	12/12/2018	\$0.00	100235	Submitted	Scheduled	103190080	01/03/2019	EFT	4135026	\$25	01/04/2019	Stegner Associates, LLC

LOA: Top of hierarchy (TOH) as payee

Hello Parker!
NPN: 3456789

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Client Name	Address	Plan	Plan Year	Date	Premium	Confirmation No.	Status	VBE Selection	Invoice No.	Invoice Date	Payment Mode	Check/EF T No.	Amount	AP Invoice Submission Date	Payee
David Solomon	456 Famton CT, Boston, MA	Freedom Plus (PPO)	2019	12/10/2018	\$0.00	100316	Submitted	Call Now	N/A	N/A	N/A	N/A	N/A	N/A	Health Markets

Note: This is an agent level view based on agent type. Agents are only able to view their VBE initiated activities.

Resources

Service Fee Payments Rules & Scenarios

1



Adobe Acrobat
Document

VBE Service Fee Payment Reporting

2



Adobe Acrobat
Document

Ascend User Guide 2020

3



Adobe Acrobat
Document

Ascend-VBE Training Material *(end to end process)*

4



Adobe Acrobat
Document

Ascend Agent Portal

5



Adobe Acrobat
Document

WiPro Functionality HICN/MBI & LIS Eligibility

6



Adobe Acrobat
Document

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