

2023 Medicare Agent and Broker Training & Testing Senior Care Plus 2023 Test

Part I: Medicare Basics

- 1) A prospective beneficiary asks an agent if the Senior Care Plus Complete Plan has an urgent care benefit and if so, what the benefit includes. Where would the agent find this information for the Senior Care Plus Complete Plan?
 - A. Summary of Benefits
 - B. Provider Directory
 - C. Evidence of Coverage
 - D. None of the above

- 2) If a beneficiary enrolled in the Renown Preferred HMO plan tells you that she wants to see a specialist, you should tell her:
 - A. You will likely need a referral from your primary care physician (PCP) to see a specialist. If you see your specialist without this referral, the plan may not pay for your visit.
 - B. Call and make the appointment
 - C. You do not need to see a specialist
 - D. All of the above

- 3) True or False? Once a beneficiary is enrolled in an MA plan and has paid his plan-specific monthly premium, he no longer needs to pay his Part B premium.
 - A. True
 - B. False

Part II: Enrollment and Disenrollment

- 4) Mrs. Smith will turn 65 at the end of March 2023 and signed up for the Senior Care Plus Essential plan in January 2023 during her Initial Coverage Election Period (ICEP). When will her coverage begin?
 - A. On February 1
 - B. On March 1
 - C. On April 1
 - D. On May 1

- 5) Which of the following periods provide an opportunity for a beneficiary to move from Original Medicare to a Senior Care Plus plan?

- A. October 15 through December 7
 - B. January 1 through April 15
 - C. January 1 through March 31
 - D. The month when the beneficiary turns 65 years of age
 - E. All of the above
- 6) Which of the following conditions would qualify an MA plan member to switch plans during a Special Enrollment Period (SEP)? (more than one may be correct)
- A. The member recently moved into a nursing home
 - B. The member's plan was terminated
 - C. The member does not like his/her doctor
 - D. The member is not satisfied with the plan
 - E. The member has moved to another state
 - F. The member was recently admitted into the hospital
 - G. A,B and E
 - H. A,C and F
- 7) During a formal sales event held on October 5, an agent tells attendees, "You can enroll in Senior Care Plus' Patriot plan between October 15 and December 7, but the plan won't take effect until January 1. However, if you don't like the plan after you enroll, you have until March 31 to switch back to Original Medicare." Following the presentation, the agent assists a couple in filling out an enrollment form for Senior Care Plus' Patriot plan, and tells the couple that she will "hold on to it" until the October 15 enrollment date. Which of the following statements are true? (more than one may be true)
- A. The agent is not allowed to assist beneficiaries in completing their enrollment form
 - B. The presenter provided incorrect Annual Election Period (AEP) information
 - C. The agent is not allowed to accept an enrollment prior to October 15
 - D. The presenter provided incorrect Medicare Advantage Disenrollment Period (MADP) information
 - E. A and B
 - F. C and D

Part III: Beneficiary Protections

- 8) Mrs. Smith has decided to file a grievance because she feels that she was treated with disrespect while communicating with a plan's customer services representative (CSR). What is the first step Mrs. Doe should take to file a grievance?
- A. File an appeal with the plan
 - B. File an appeal with an Administrative Law Judge
 - C. Contact the plan in writing or by telephone to file a grievance
 - D. Contact her lawyer

- 9) For **all** Senior Care Plus plans, an enrollee that chooses to join a PDP will be automatically disenrolled from his/her current plan.
- A. True
 - B. False
- 10) Senior Care Plus may end an enrollee's membership if:
- A. The enrollee is away from the service area for more than 6 months
 - B. The enrollee does not stay continuously enrolled in Medicare Part A or Part B
 - C. The enrollee is no longer eligible for the plan's SNP category
 - D. All of the above

Part IV: Communication and Marketing Regulations and Materials for Sales Agents/Brokers

- 11) True or False: The Nevada Division of Insurance would like to investigate a sales agent that they suspect is violating Medicare communication and marketing regulations. The plan does not need to allow the investigation because the agent is licensed and has followed the guidelines to date.
- A. True
 - B. False
- 12) Which of the following is NOT considered a Senior Care Plus sales agent?
- A. A marketing entity
 - B. An independent plan agent
 - C. A member of the plan who speaks highly of the plan
 - D. A plan broker
- 13) True or False: CMS requires Senior Care Plus to record the names of all attendees attending their plan-sponsored marketing/sales events.
- A. True
 - B. False
- 14) At a formal marketing event that occurred on December 1, an agent provided factual information on the MA/MA-PD plans available from Senior Care Plus, and noted that compared to all other plans in the area, Senior Care Plus has the largest network of doctors available. At the end of the presentation, the agent told the beneficiaries that if they do not sign up for coverage today, they will likely lose their opportunity to do so. Are these actions appropriate?
- A. Yes. The agent highlighted a key aspect of the plan as well as informed beneficiaries that they could miss their chance to enroll.
 - B. Partially. While the agent provided a factual comparison of other plans networks, the beneficiaries could have felt pressured into enrolling.
 - C. Partially. The agent did not qualify their statement regarding the provider network but rightfully informed that beneficiaries the AEP deadline was approaching.

- D. No. The agent made unsubstantiated absolute statements and also inappropriately pressured beneficiaries into enrolling.

Part V: Agent and Broker Compensation

- 15) A beneficiary enrolled into Senior Care Plus in 2020 as an initial enrollment and has remained in the plan since. How much should Senior Care Plus pay in CY2023 to the agent that facilitated the enrollment?
- A. 50% of CY2020 fair market value
 - B. 60% of CY2020 fair market value
 - C. Up to 50% of CY2023 fair market value
 - D. Up to 60% of CY2023 fair market value
- 16) A beneficiary enrolls into Senior Care Plus in November 2022 as an initial enrollment. Assuming the beneficiary remains enrolled in the plan in 2023, in what month does their first renewal cycle begin?
- A. December, 2022
 - B. January 2023
 - C. November 2023
 - D. December 2023

Part VI: Medicare Marketing Activities

- 17) Mr. Smith, an agent with Senior Care Plus, is giving a sales presentation and wants to provide some food for his guests. What can Mr. Smith provide?
- A. A sit down meal offered in a separate room, before or after the promotional portion of the event
 - B. A buffet dinner
 - C. Snacks such as cheese and crackers
 - D. None of the above
- 18) In which of the following settings is a Scope of Appointment form NOT required to be collected?
- A. A formal marketing event that a beneficiary did not pre-register to attend
 - B. A one-on-one appointment occurring in the beneficiary's home
 - C. An unscheduled meeting with a beneficiary who arrives at an agent's office without an appointment and requests information
 - D. All of the above scenarios require a Scope of Appointment form be collected.
- 19) All individual sales/marketing and enrollment calls (including TPMO calls) are required to be recorded?
- A. True
 - B. False

20) In 2023, what is the member co-insurance for the comprehensive dental benefit on the Renown Preferred Plan, The Senior Care Plus Patriot Plan, The Senior Care Plus Select Plan, The Senior Care Plus Complete Plan and The Senior Care Plus Extensive Duals Plan?

- A. 0%
- B. 50% For Major work and 30% for minor work
- C. 75%
- D. 25%

21) In 2023, do preventive and diagnostic dental services (cleanings and exams) count toward the comprehensive dental benefit maximum for the plan?

- A. Yes
- B. No

22) How many core DME providers does Senior Care Plus contract with and feature on their website for all of their plans?

- A. 1
- B. 3
- C. 5
- D. 6

23) Who is the new OTC, Hearing Benefit, and Rewards Card provider for Senior Care Plus in 2023?

- A. Nations Benefits
- B. Fieldtex
- C. TruHearing
- D. VISA/Mastercard

24) True or False- In 2023, All Senior Care Plus plans have a \$0 eye exam and offer \$250 towards any set of glasses. A member can also get a set of glasses every year.

- A. True
- B. False