



BROKER GUIDE

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WHO IS MASS ADVANTAGE?

Mass Advantage is a **Medicare Advantage health plan** created to provide better Medicare health plan options for patients in Worcester county through our partnership with UMass Memorial Health. We are proudly local, exclusive to Medicare eligible residents of Worcester County.

Through our partnership with UMass Memorial Health, Mass Advantage:

- Provides coordinated and streamlined access to care for our members
- Offers access to the world class resources of UMass Memorial Health that are focused on continuous quality improvement through innovation and collaboration



MASS ADVANTAGE BRAND, MISSION & VALUES



Our members are the reason we are here. Our mission is to make health care easier, more personalized, and more accessible to ensure the best quality care and experience.

Mass Advantage was created for our friends, neighbors and families, and the patients and healthcare providers here in Central Massachusetts.

We believe that if your healthcare provider is local, your insurance plan should be too. We also believe that aligning with physician and caregiver partners in a shared commitment to you creates better health care. After all, our members come first and taking care of your healthcare needs is our number one priority.

Mass Advantage, with UMass Memorial Health as a participating healthcare provider, is building an equitable, inclusive, and diverse team committed to the Central Massachusetts community. We believe in the value of diversity and its positive impact on the services we provide.



A STATEMENT ABOUT OUR FUTURE AND WHAT WE STRIVE TO BE

Our vision for the future is to be the health plan that members love because we've elevated the member experience, simplified the health care journey, and increased access to higher quality health care. We'll be able to do this by bringing you the world-class caregivers, physicians, and hospitals at UMass Memorial Health and the array of valuable community services in Central Massachusetts.

STRONG VALUES ARE THE HEART BEHIND OUR HEALTH PLAN

- Care for and treat our members like we would our own family and loved ones
- Act with integrity, accountability, and courage
- Respect one another and empower our employees to be their best
- Earn our members' loyalty through solution-oriented teamwork and an uncompromising determination to solve their problems
- Support and build deep relationships with providers and community partners through aligned goals and consistency in our service promises



WHAT WE OFFER

HMO

MASS ADVANTAGE BASIC

- \$0 monthly plan premium – Most affordable plan
- Care is obtained from providers within the Mass Advantage provider network including in-network providers in Florida & Arizona for members spending time away from Massachusetts.

HMO

MASS ADVANTAGE PLUS

- \$100 monthly plan premium – Generally lower out of pocket costs
- Care is obtained from providers within the Mass Advantage provider network including in-network providers in Florida & Arizona for members spending time away from Massachusetts.

PPO

MASS ADVANTAGE PREMIERE

- \$100 monthly plan premium – Generally lower out of pocket costs
- Care is obtained from providers within the Mass Advantage provider network including in-network providers in Florida & Arizona for members spending time away from Massachusetts.

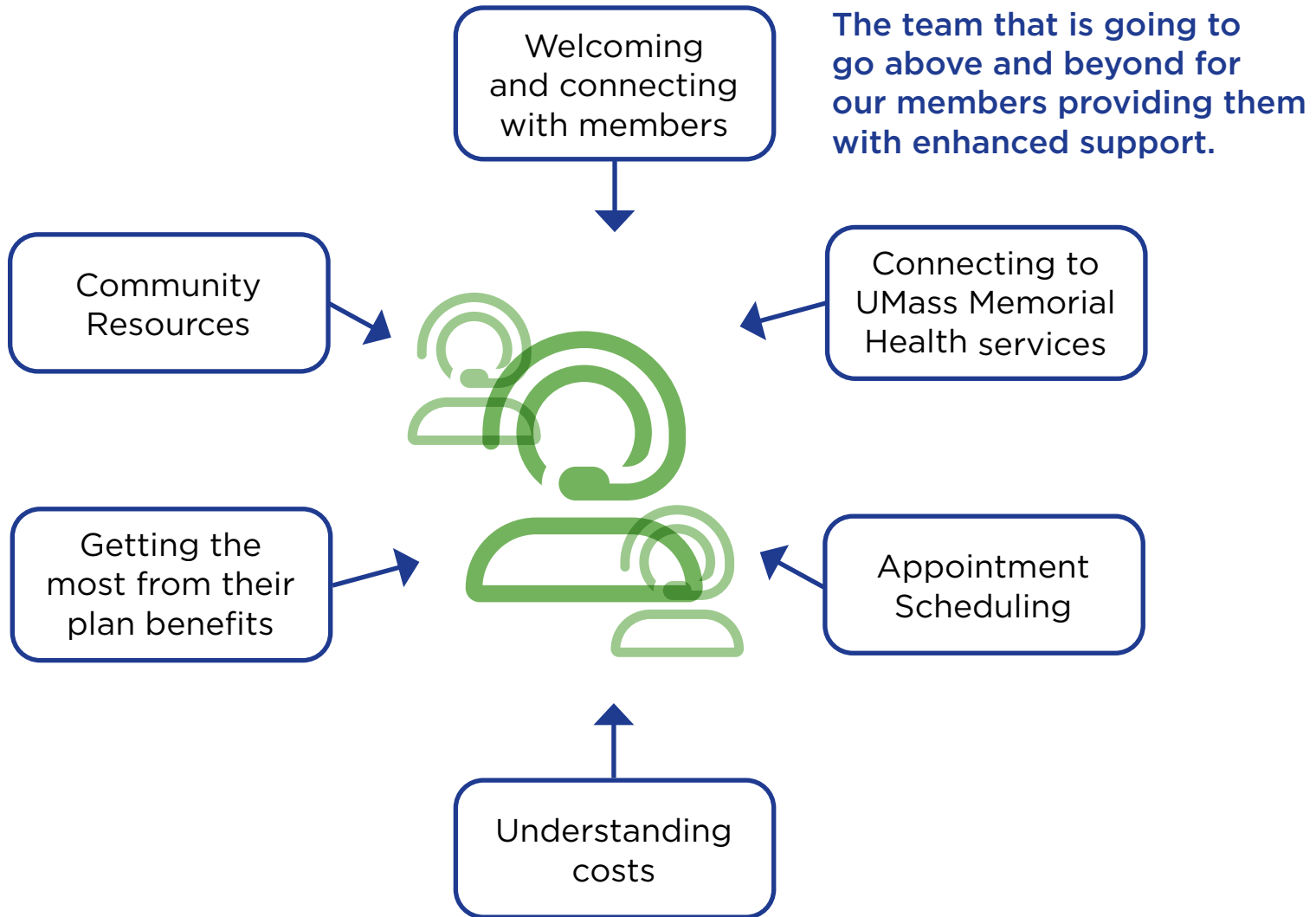
PLANS & BENEFITS

Benefit	Mass Advantage Basic (HMO) \$0 Premium	Mass Advantage Plus (HMO) \$100 Premium	Mass Advantage Premiere (PPO) \$0 Premium
Annual Physical & Wellness Exam	\$0 copay	\$0 copay	\$0 copay/ \$0 copay
Primary Care Physician (PCP) Visit	\$0 copay	\$0 copay	\$0 copay
Specialist Office Visit	\$40 copay	\$20 copay	\$45 copay/ \$65 copay
Speech, Language & Physical Therapy	\$10 copay	\$0 copay	\$30 copay/ \$65 copay
Ambulance	\$295 copay for each one-way Medicare-covered trip	\$200 copay for each one-way Medicare-covered trip	\$275 copay for each one-way Medicare-covered trip
Outpatient Ambulatory Surgical Center (ASC)	\$295 copay	\$150 copay	\$275 copay/ 40% coinsurance

PLANS & BENEFITS

Benefit	Mass Advantage Basic (HMO) \$0 Premium	Mass Advantage Plus (HMO) \$100 Premium	Mass Advantage Premiere (PPO) \$0 Premium
Inpatient Hospital, Acute Admission	<ul style="list-style-type: none"> • \$390 copay per day for days 1 to 5 • \$0 copay per day for days 6 - beyond 	<ul style="list-style-type: none"> • \$200 copay per day for days 1 to 5 • \$0 copay per day for days 6 - beyond 	<ul style="list-style-type: none"> • In-network: \$370 copay per day for days 1 to 5 • \$0 copay per stay for days 6 - beyond • Out of network: 35% coinsurance per stay
Emergency Services	\$90 copay (waived if admitted within 24 hours)	\$90 copay (waived if admitted within 24 hours)	\$90 copay (waived if admitted within 24 hours)
Urgent Care	\$10 copay	\$0 copay	\$40 copay/ \$40 copay
Maximum Out-of-Pocket (MOOP)	\$6,500	\$3,450	<ul style="list-style-type: none"> • \$6,550 In-network • \$11,300 combined in and out-of-network

LOVE MY SERVICE PROGRAM



AGENT EXPERIENCE

WE LOVE OUR BROKERS

Head over to our [Brokers](#) page to see all of the general information related to being a broker with Mass Advantage! Our Broker page is a one stop shop for all your needs. On this page you can find:

- How to become a Broker
- Resources and materials
- Enrollment platform
- Information about our plan
- How to contact us



AGENT SERVICE TEAM



Margaret Mood
VP Sales & Marketing



Brandi LaPlant
Director
Sales Operations



Troy Hebert
Sales Operations
Specialist

AGENT SERVICE TEAM

AGENT SERVICE TEAM CAN ASSIST YOU WITH:

- Questions on plans and benefits
- Ordering sales materials
- Enrollment assistance
- Provide ongoing training opportunities

- **Phone: 774-701-1411**
- **Email: Brokers@MassAdvantage.com**
- **Hours: Monday through Friday,
9:00 a.m. - 5:00 p.m. EST**



CONTRACTING AND LICENSING

WORKING WITH MASS ADVANTAGE

All Brokers are required to be licensed, contracted, and certified with Mass Advantage to be able to sell Mass Advantage products.

Mass Advantage works with Independent Brokers as well as FMOs.

To get started brokers will need to complete the Mass Advantage Insurance Agent Application,


You can download the Agent Application [here](#).

INSURANCE AGENT APPLICATION

1 Application For

Individual Individual through Agency

2 Member Information

INSURANCE AGENT APPLICATION 

1 Application For
 Individual Individual through Agency Company/Agency

2 Member Information

First Name	Middle Name	Last	
Date of Birth (mm/dd/yyyy)			Social Security Number
Alias/Other Names			
Residence Address (Street, City, State, ZIP code)			
Mailing Address			
Residence/Cell Phone Number		Business Phone Number	
Email Address		Fax Number	
Languages			

3 Commission Payable to (needs to match W-9)
 Broker Agency

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Mass Advantage Broker Checklist

AGENTS MUST MEET THE FOLLOWING CRITERIA:

- Licensed in the state of Massachusetts
- Carry an Errors and Omissions (E&O) policy
- Complete the most recent version of AHIP Medicare + Fraud, Waste, and Abuse Training
- Complete the Mass Advantage Training & Product Certification
 - Exam must be completed with a minimum score of 85%

The screenshot shows a document titled "Mass Advantage Broker Checklist" with the Mass Advantage logo in the top right. Below the title, there is a section for "Mass Advantage Broker Contact Information" with the email "Brokers@MassAdvantage.com" and phone number "+1 774-701-1411". The main section is "Becoming a Broker with Mass Advantage", which is divided into two parts: "1 New Agent" and "2 Returning Agent". Each part contains a list of requirements with checkboxes. The "New Agent" list includes: Complete Mass Advantage Contract / Mass Advantage Application, Massachusetts Producer License, Submit Financial Documents (W9, EFT, Void Check), Errors & Omissions Declaration Page (Exclusions apply), Completed AHIP Certificate, and Complete Mass Advantage Training & Successfully pass the Mass Advantage Certification. The "Returning Agent" list includes: Errors & Omissions Declaration Page (Exclusions apply), Completed AHIP Certificate, and Complete Mass Advantage Training & Successfully pass the Mass Advantage Certification. The document ID "H7670_23656_C" is visible at the bottom left of the form.

- Errors & Omissions Declaration Page (Exclusions apply)
- Completed AHIP Certificate
- Complete Mass Advantage Training & Successfully pass the Mass Advantage Certification

COMPENSATION

MASS ADVANTAGE PAYS FAIR MARKET VALUE ON ALL ENROLLMENTS

Enrollments are paid in two categories.

- **Initial Sale: Applicant enrolled into Mass Advantage Product for the first time.**
 - New enrollments that are identified by CMS as new with no prior plan history, are paid in the full amount regardless of effective date of policy.
 - New enrollments that are identified by CMS with prior MA plan history are prorated based on the remaining months in current effective year.
- **Renewal Sale (premium paid after initial sale payment)**

Renewal shall be paid monthly at one twelfth (1/12) of the total amount stated above each month as long as the policy is active for any applicants that are identified as renewing their policy or changing plans with Mass Advantage.

COMPENSATIONS – VBE

When enrolling via paper or Sunfire, you will have the ability to either complete the HRA or schedule a follow up for our LMS team to outreach post enrollment.

- Our VBE program has competitive pricing.
- For more information on how to complete an HRA, please contact your Agent Support Team!

- **Phone: 774-701-1411**
- **Email: Brokers@MassAdvantage.com**
- **Hours: Monday through Friday,
9:00 a.m. – 5:00 p.m. EST**

SUBMITTING BUSINESS

ELECTRONICALLY

Using online enrollment platform powered by Sunfire.

PAPER APPLICATIONS

- Hand Deliver to: 67 Millbrook Street/Ste 423
(Center Building/4th Floor), Worcester, MA
- Email to: Brokers@MassAdvantage.com
- Mail to: Mass Advantage
PO Box 60680
Worcester MA 01606-9900

SUBMITTING BUSINESS ELECTRONICALLY

SUNFIRE CAPABILITIES

- Plan Comparison for contracted carriers
- Shop by Doc - See plans in network by Doctor
- Smart plan scoring - quickly find the right plan for each customer
- Pharmacy and pricing data
- Enrollment option
- Fully electronic Scope of Appointment
- E-signatures via text and email available
- Real time reporting



MARKETING RESOURCES

ORDERING SALES SUPPLIES

Mass Advantage makes it easy to submit orders to receive materials.

- Head over to **Broker Sales Kit** and complete the online request form.
- If you have any special requests or would like to talk about promotional items, please reach out to your Agent Support Team.

- **Phone: 774-701-1411**
- **Email: Brokers@MassAdvantage.com**
- **Hours: Monday through Friday, 9:00 a.m. – 5:00 p.m. EST**

SUBMIT FORM

MEMBER EXPERIENCE

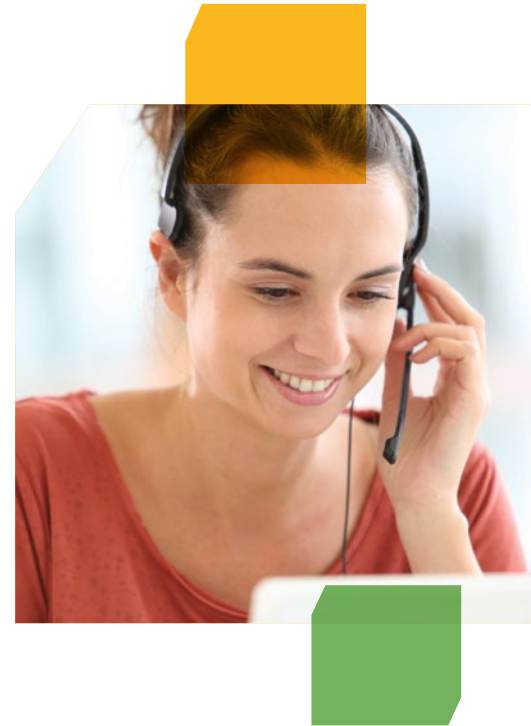
WE LOVE OUR MEMBERS

- Policy Holders can expect their IDs and a Mass Advantage Welcome Kit within 10 Calendar days from receipt of CMS confirmation of enrollment or by last day of the month prior to effective date, whichever is later.
- Mass Advantage will also place Welcome Calls to all new members before their effective date to validate their application and demographics and answer any questions that may arise after their initial enrollment.
- During this welcome call, an HRA can be completed.

OUR CUSTOMER SERVICE* CAN BE REACHED AT:

- For HMO Members: (844) 918-0114, TTY 711
- For PPO Members: (844) 915-0234, TTY 711

*Calls to these numbers are free. From October 1 to March 31, 7 days a week from 8 am to 8 pm EST. From April 1 to September 30, Monday through Friday from 8 am to 8 pm EST. A messaging system is used after hours, weekends and on federal holidays.



ELITE BROKER PROGRAM

Thank you for your support and contributions to Mass Advantage. Our Broker Elite Program has been created to reward top-performing Brokers. The higher the sales – the higher the level and more rewards.



- Dedicated Broker Support Team
- Broker Email Newsletter
- 50% AHIP Reimbursement
- \$50 Gas Reimbursement
- \$100 CE Credit Reimbursement



- Dedicated Broker Support Team
- Broker Email Newsletter
- Full AHIP Reimbursement
- \$100 Gas Reimbursement
- \$200 CE Credit Reimbursement
- \$200 in Marketing Dollars 25-35 Sales
- \$350 in Marketing Dollars 36-50 Sales



- Dedicated Broker Support Team
- Broker Email Newsletters
- Full AHIP Reimbursement
- 200 Gas Reimbursement
- \$350 CE Credit Reimbursement
- \$500 in Marketing Dollars 51-100 Sales
- \$1,000 in Marketing Dollars 101 + Sales



MASS **ADVANTAGE**

