

# Agent Manual



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# Introduction

Dear Agency Partner,

In today's busy world, we understand there are times you need information, and you need it fast. With that in mind, we created this agency manual to provide you with the information you may need, right now, and right at your fingertips!

You will find information for a variety of Aspirus Health Plan products, including individual and family health insurance, small, large group health plans, and Medicare Advantage.

We hope you find this manual useful! If you cannot find what you need, please contact your Aspirus Health Plan sales representative for assistance. Thank you for being a valued agency partner!

Best of health,  
Aspirus Health Plan Team

## About Aspirus Health Plan

Aspirus Health Plan is a Wausau-based company that offers Wisconsin residents a more cost-effective choice for health care coverage, whether you are an individual consumer or business owner with hundreds of employees. Aspirus Health Plan partners with Aspirus Health, a nonprofit health system, also based in Wausau.

The integrated system includes hospitals in Michigan and Wisconsin, over 50 clinics, home health and hospice care, pharmacies, critical care and helicopter transport, medical goods, nursing homes, and high-quality affiliated physicians.

We thank you for doing business with us! We appreciate the confidence you have placed in us and are here for you.



# Contact Information

## Agency/Agent Appointment

- Email: [Info@aspirushealthplan.com](mailto:Info@aspirushealthplan.com)

## Commercial

### Billing

- Email: [Finance@aspirushealthplan.com](mailto:Finance@aspirushealthplan.com)
- Payments should be mailed to:  
**Aspirus Health Plan**  
**PO Box 1890**  
**Southampton, PA 18966-9998**

### Commissions

- Email: [Commissions@aspirushealthplan.com](mailto:Commissions@aspirushealthplan.com)

### Customer Service

- Email: [CustomerService@aspirushealthplan.com](mailto:CustomerService@aspirushealthplan.com)
- Phone: **866.631.5404**
- TTY (Hearing Impaired): **866.631.8597**
- Hours: Monday – Friday, 7 am to 5 pm CST,

### Enrollment

- Email: [Enrollment@aspirushealthplan.com](mailto:Enrollment@aspirushealthplan.com)
- Fax: **715.257.5995**

### Individual

- Email: [IndividualSales@aspirushealthplan.com](mailto:IndividualSales@aspirushealthplan.com)
- Fax: **715.257.6163**
- Phone: **866.631.4611**
- TTY (Hearing Impaired): **866.631.8597**

### Medical Claims Submission

- **Aspirus Health Plan**  
**PO Box 1890**  
**Southampton, PA 18966-9998**
- Fax: **763.847.4010**

### Pharmacy

- Optum Rx, Optum Specialty Pharmacy, and Optum Home Delivery.
- The member and pharmacy help desk are open 24/7 which includes Optum Specialty Pharmacy and Optum Home Delivery.
- Members should use the dedicated phone number of 844-284-0142. Pharmacies with questions should use 888-219-3164

### Quotes

#### New group quotes and submission

- Email: [Quotes@aspirushealthplan.com](mailto:Quotes@aspirushealthplan.com)

### Individual

- Email: [IndividualSales@aspirushealthplan.com](mailto:IndividualSales@aspirushealthplan.com)
- Phone: **866.631.4611**

### Website

[aspirushealthplan.com](http://aspirushealthplan.com)

## Medicare Advantage

### Agent Service Line

- Email: [BrokerSupportMA@aspirushealthplan.com](mailto:BrokerSupportMA@aspirushealthplan.com)
- Phone: **715.787.7404** or toll-free **1.833.951.3196**

### Commissions

- Email: [BrokerFinancialInquiriesMA@aspirushealthplan.com](mailto:BrokerFinancialInquiriesMA@aspirushealthplan.com)

### Customer Service

- Email: [MemberServicesMA@aspirushealthplan.com](mailto:MemberServicesMA@aspirushealthplan.com)
- Phone: **855.931.4850**
- TTY (Hearing Impaired): **855.931.4852**

### Enrollment Center

- Phone: **715.631.7410**

### Medical Claims Submission

- **Attn: Claims**  
**Aspirus Health Plan**  
**PO Box 22**  
**Minneapolis, MN 55440-9975**
- Fax: **715.787.7307**

### Provider Assistance Center

- Email: [ProviderAssistanceCenter@aspirushealthplan.com](mailto:ProviderAssistanceCenter@aspirushealthplan.com)
- Phone: **715.631.7412** or toll-free **1.855.931.4851**  
Hours: 8 am to 5 pm, Monday – Friday
- Fax:
  - Claims Attachments: **715.787.7308**
  - Claims Adjustments: **715.787.7307**
  - Prior Authorization Requests: **715.787.7316**
  - Mental Health and Substance Use Disorder Services Intake: **715.787.7314**

### Sales

- Email: [MedicareSalesMA@aspirushealthplan.com](mailto:MedicareSalesMA@aspirushealthplan.com)
- Phone: **715.631.7437** or toll-free **1.855.931.4855**
- TTY (Hearing Impaired): **715.631.7413** or toll-free **1.855.931.4852**
- Hours: Monday–Friday, 8 am to 5pm CT

# Agency/Agent Appointment Process

All paperwork can be requested from and should be submitted directly to [Info@aspirushealthplan.com](mailto:Info@aspirushealthplan.com).

## Agent-Level Listing Process

### Paperwork Needed

- Individual Agent Listing Application
- Copy of agent's Wisconsin health insurance license
- Copy of agent's Federally Funded Marketplace (FFM) certificate, if applicable
- Copy of agent's Small Business Health Options Program (SHOPs) certificate, if applicable

- Copy of agent's America's Health Insurance Plans (AHIP) certificate, if applicable

Medicare Advantage agents must also complete annual product training. If the annual Product Training and Certification was missed, then you must complete the the annual Product Training and Certification on [aspirushealthplan.com](http://aspirushealthplan.com) and provide signed attestation. For more information on this process, contact [Info@aspirushealthplan.com](mailto:Info@aspirushealthplan.com).

# Commissions

## Commercial

Commissions process monthly on the 15th. Direct deposits are sent between 16 and 18th, unless there is a weekend, then it occurs on the following Tuesday for agencies who elect direct deposit.

Checks or deposits are made payable to the agency. If you have any questions pertaining to your specific payment, you will need to discuss these within your agency with the people who handle the commission distribution.

### Commission Inquiries

Email: [Commissions@aspirushealthplan.com](mailto:Commissions@aspirushealthplan.com)

## Medicare Advantage

Commissions are paid monthly on all renewals and any new business approved by the 13th of the month.

If you are paid through your agency, be sure you are in communication with the appropriate party within your agency about the timing of checks being mailed or deposited. They will need time to reconcile the payment prior to disbursing your commission payment.

### Commission Inquiries

Email: [BrokerFinancialInquiriesMA@aspirushealthplan.com](mailto:BrokerFinancialInquiriesMA@aspirushealthplan.com)

# Locating Applications and HIPAA Forms

Applications and HIPAA forms are available on the Aspirus Health Plan website.

## Commercial

### HIPAA Forms

To access applications for enrolling new groups, domestic partnership, employees, and individual policies:

- Go to [aspirushealthplan.com/Insurance/insurancebytopic](http://aspirushealthplan.com/Insurance/insurancebytopic).
- The documents are linked under the HIPAA Forms header.

### Applications & Forms

To access applications for enrolling new groups, domestic partnership, employees, and individual policies:

- Go to [aspirushealthplan.com](http://aspirushealthplan.com).
- In the **For Business** dropdown, select **Agent Resources**.
- The documents are listed under the **Agent Resources**.

## Medicare Advantage

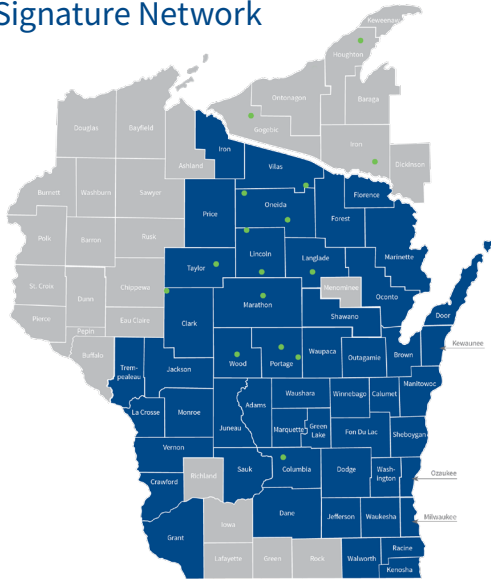
### Applications & Forms

To access applications for Medicare Advantage:

- Go to <https://medicare.aspirushealthplan.com/enrollment>.
- Additional agent forms can be found at: <https://medicare.aspirushealthplan.com/agents>.
- Legal forms are located at <https://medicare.aspirushealthplan.com/member-resources>.

# Individual

## Signature Network



## Selling Points

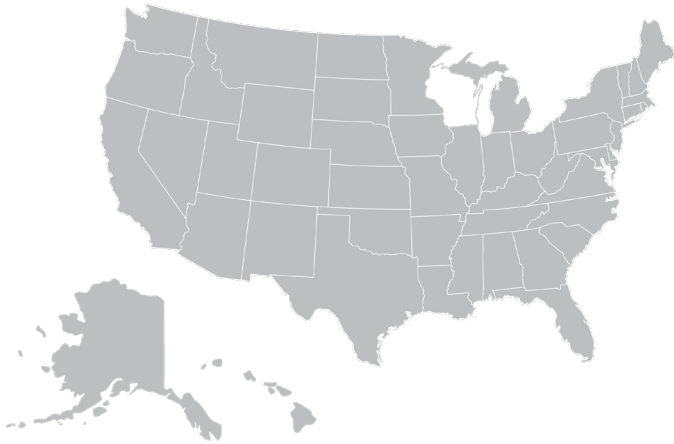
- Offer HMO, POS, and HSA-qualified high-deductible plans.
- Signature Network in Wisconsin and the Upper Peninsula of Michigan represents a full continuum of health care services, including more than 1,300 physicians and specialists.
- MDLIVE: Members have 24/7 access to U.S. board-certified physicians, including psychologists and dermatologists, via phone or online video for non-emergency illnesses, dermatology services, or behavioral health services.
- \$0 copay maintenance medications included: medications for conditions such as high blood pressure, diabetes, cholesterol, and asthma.
- Active&Fit™ Direct is a stand-alone program offered to membership. Partners with participating fitness centers to offer membership at \$25 per month.

## Marketing Materials

The most updated materials are available on our website.

**To access, go to [aspirushealthplan.com/individual](http://aspirushealthplan.com/individual)**

## Network Outside of Wisconsin



*Note, individual policies have access to providers outside of Wisconsin for emergency situations only.*

## Enrollment

Sold in the following counties: Adams, Clark, Columbia, Florence, Forest, Iron, Juneau, Langlade, Lincoln, Marathon, Marquette, Oneida, Portage, Price, Sauk, Shawano, Taylor, Vilas, Waushara and Wood.

### On-Exchange (Marketplace)

- Enrollments can be submitted by using:
  - **Healthcare.gov**
  - Or **HealthSherpa**

### Off-Exchange

Enrollments should be submitted direct to Aspirus Health Plan. **Note: Due to volume, please allow extra processing time for any application submitted during the ACA open enrollment period. We appreciate your patience.**

- Online: Using your unique broker link from your broker portal.
- Email: **IndividualSales@aspirushealthplan.com**
- Fax: **715.257.6163**
- Mail: **Aspirus Health Plan  
PO Box 1890  
Southampton, PA 18966-9998**

*Benefit or plan changes can only take place during open enrollment for January 1. If your member has a Special Enrollment Period, please refer to their Contract.*

## Agent Portal

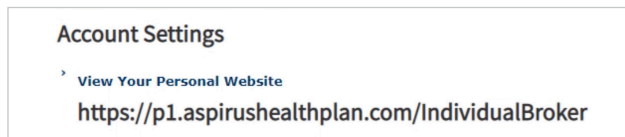
- 1) Login to your individual agent portal on **aspirushealthplan.com** by clicking **Sign In** in upper right corner.



You have a unique username and password for your individual agent portal (separate from group and Medicare Advantage portals). If you have forgotten your username, please email **IndividualSales@aspirushealthplan.com**. If you do not have your password, there is a **Forgot Password** option when signing in.

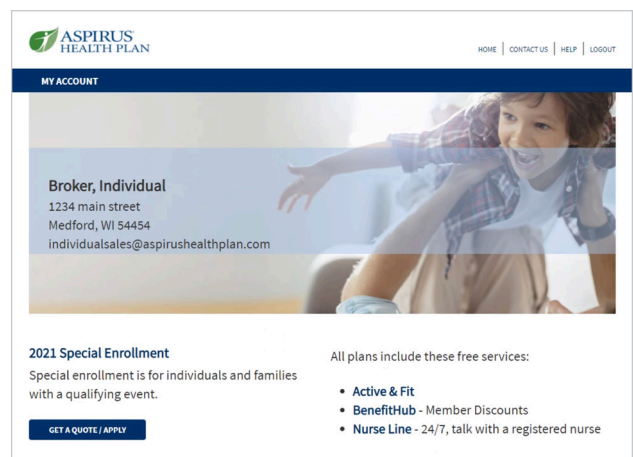
- 2) Under **Account Settings**, select **View Your Personal Website**. There will be a unique link listed for you to:

- Provide to your clients who would like to quote options independently and apply online. The quote and application will assign you as the agent when they use your unique link.
- Use for quoting on your client's behalf.



- 3) If you copy this link into your browser, you can view how the page displays for your clients. This can be customized to include a message from you, your picture, etc. Below is how the standard page appears.

To customize your page, please email **IndividualSales@aspirushealthplan.com**.



## Billing

*The first month's premium is NOT required at time of initial enrollment. A billing statement will be mailed to the customer.*

### Initial Premium Payment

#### On Exchange

Go to [p1.aspirushealthplan.com/members/aspirus-payment.aspx](http://p1.aspirushealthplan.com/members/aspirus-payment.aspx)

#### Off Exchange

First premium payment option is available on the application.

### Monthly Premium Payments

#### Checking or Savings Account

Money will be pulled each month from a member-designated checking or savings account. Aspirus Health Plan pulls the initial premium payment within three business days after the member has enrolled, and then monthly, on the first of the month.

The Individual ACH Form (PDF) is available on the Aspirus Health Plan website.

- Go to **[aspirushealthplan.com](http://aspirushealthplan.com)**.
- In the **For Business** dropdown, select **Agent Resources**.
- The documents are listed under the **Agent Resources**.

#### Credit Card/Debit Card

Money will be pulled each month from a member-designated credit card or debit card. Aspirus Health Plan pulls the initial premium payment within three business days after the member has enrolled, and then monthly, on the first of the month.

To setup credit/debit card payment:

- Go to **[aspirushealthplan.com](http://aspirushealthplan.com)**.
- **Sign in** to your member account.
- Select **Manage My Payments**.

## Direct Billing

Bills are created and mailed by mid-month and are due by the first of the following month.

**Aspirus Health Plan**  
**PO Box 1890**  
**Southampton, PA 18966-9998**

Payment in the form of a check, money order, or ACH is required by the premium due date.

### The First Premium Notice

The first premium notice is generated before applying your client's first month's premium. As a result, the first bill may show past due even though the previous month's premium has already been paid. If your client's first bill shows a past due amount, they can calculate the amount they need to pay by simply subtracting the amount already paid from the total premium due.

### Unpaid Premium

Late payment: A delinquent letter is sent out to member and agent once payment is past due and still in the grace period. Once the grace period ends, the policy will be terminated due to non-payment.

### Credits and Adjustments on Billing Statements

Credits and adjustments will show on the next bill, depending on when the credit was applied and compared to when the bills are created. Retroactive billing credits and adjustments must be approved by Aspirus Health Plan.

## Renewals

Member and agency will receive a renewal letter 60 days prior to the effective date of the renewal. Age band increases go into effect at the time of renewal, not before. All plans renew January 1.

Aspirus Health Plan on-exchange applications must be submitted and approved through **Healthcare.gov**.

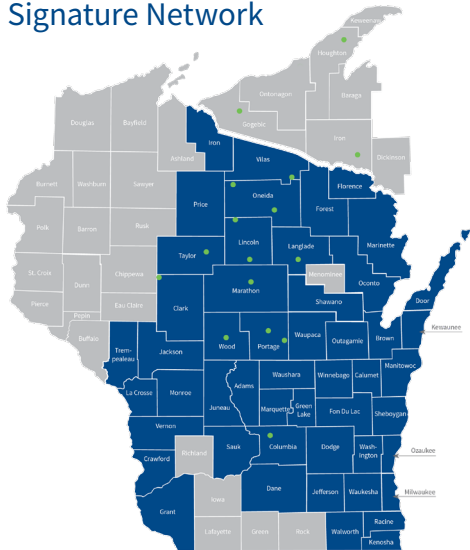
## Summary of Benefits and Coverage (SBC) and Certificates

The SBCs and certificates are available on the Aspirus Health Plan website.

- Go to **[aspirushealthplan.com/Insurance/PlanInformation](http://aspirushealthplan.com/Insurance/PlanInformation)**
- Insurance plan documents are available by year.

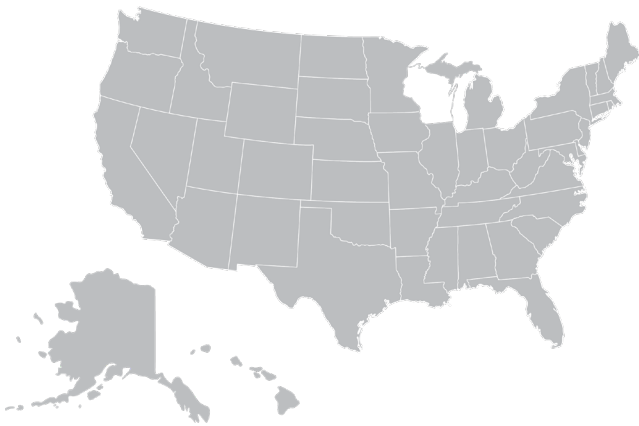
# Small Group (2-50)

## Signature Network



- MDLIVE: Members have 24/7 access to U.S. board-certified physicians, including psychologists and dermatologists, via phone or online video for non-emergency illnesses, dermatology services, or behavioral health services.
- \$0 copay maintenance medications included: medications for conditions such as high blood pressure, diabetes, cholesterol, and asthma.
- Active & Fit ExerciseRewards™ offers members a \$30 reward each month for visiting a fitness club 10 or more times that month.
- Active&Fit™ Enterprise works in tandem with ExerciseRewards or as a stand-alone program to offer membership to a participating fitness center for \$28 per month.

## Network Outside of Wisconsin



## Selling Points

- Offer HMO, POS, and HSA-qualified high-deductible plans.
- Signature Network in Wisconsin and the Upper Peninsula of Michigan represents a full continuum of health care services, including more than 1,300 physicians and specialists.

## Marketing Materials

The most updated materials are available on our website.

### To access

- Go to [aspirushealthplan.com/group/smallgroup](http://aspirushealthplan.com/group/smallgroup)
- Documents are listed under **Small Group Resources**.

## New Group Sales

Submit completed documents and quote requests to [Quotes@aspirushealthplan.com](mailto:Quotes@aspirushealthplan.com).

- Employer application
- Rating and renewability disclosure form with 2-50 total employees
- Employee applications (all employees, including those still in their probationary period and employees who are presently on COBRA/State continuation).
- Most recent Quarterly Wage and Tax Statement (Please see the “Required Tax Documents for New Group Sales” section below for further detail).
- Copy of the sold quote
- Copy of sold quote age rate matrix grid

Materials for bullets 1-3 can be found on [aspirushealthplan.com/business/agentResources](http://aspirushealthplan.com/business/agentResources)

## Required Tax Documents for New Group Sales

All businesses of two or more eligible employees must supply the following documentation:

- Most recent Quarterly Contribution/Wage Report or, if not required to file a Quarterly Contribution/Wage Report, all the items listed under the group’s specific business type (see subheadings below).

### “C” Corporations

- Articles of Incorporation
- Form 1120
- Payroll

### “S” Corporations

- Articles of Incorporation
- Form 1120S
- Payroll

### Partnership

- Partnership Agreement
- Form 1065
- Payroll

### Sole Proprietorship

- Business license
- Form 1040/Schedule C
- Payroll

### Church

- Form 941
- Payroll

- **Limited Liability Company (LLC)**

LLC agreement and documentation for either a “C” Corporation or a Partnership (see above), depending on how they file with the state

If the business has been in existence less than one year and not filed a Quarterly Contribution/Wage Report, we will accept Corporation or Partnership papers and payroll.

Farmers—If not a corporation or partnership, farmers are required to submit Schedule F, itemization of line 24, and copies of W-2 statements for all employees.

## Enrollment

For employers already enrolled with Aspirus Health Plan, enrollments can be processed using one of the following:

- Email: **Enrollment@aspirushealthplan.com**
- Fax: **763.847.4010**
- Mail: **Aspirus Health Plan  
PO Box 1890  
Southampton, PA 18966-9998**
- Agent portal under the Enrollment header.

Note, new group enrollments should be sent to **Quotes@aspirushealthplan.com**.

## Billing

For new groups that choose the direct billing option, wait to submit payment until an invoice is received. If a new group chooses ACH, we will withdraw the first month’s premium from the ACH account on the first of the month unless the first falls on a weekend or holiday, then the payment will be pulled the following business day. Standard grace period will still apply to the first month’s premium. The policy will be terminated if payment is not made in a timely manner.

The invoice is generated around the 15th of the prior month and due on the first of the month. If the first falls on a weekend or holiday, then the amount is due on the following business day.

## Renewals

Employer and agency will receive a renewal letter 60 days prior to the effective date of the renewal. Age band increases go into effect at the time of renewal, not before.

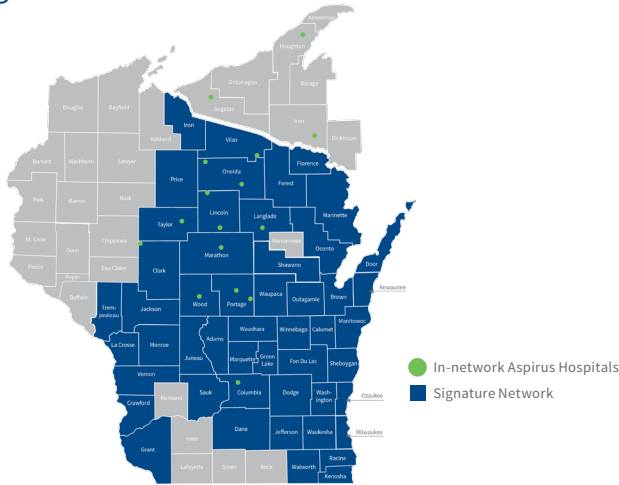
## Summary of Benefits and Coverage (SBC) and Certificates

The SBCs and certificates are available on the Aspirus Health Plan website.

- Go to **aspirushealthplan.com/Insurance/PlanInformation**
- Insurance plan documents are available by year.

# Large Group (51+)

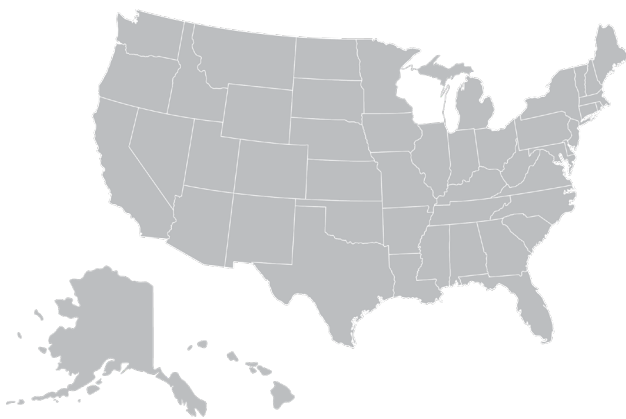
## Signature Network



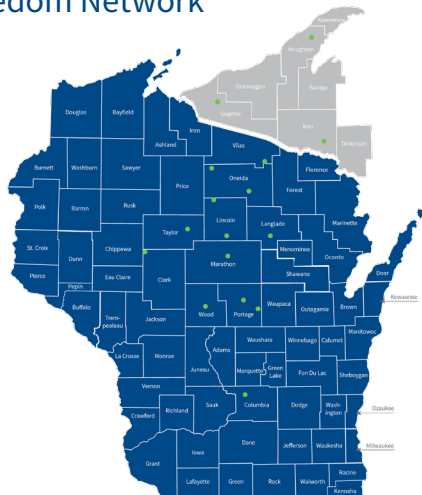
## Selling Points

- Offer HMO, POS, Choice 3-Tier, and HSA-qualified high-deductible plans.
- Signature Network in Wisconsin and the Upper Peninsula of Michigan represents a full continuum of health care services, including more than 1,300 physicians and specialists.
- Freedom Network in Wisconsin offers an expanded network that includes the Signature providers.
- MDLIVE: Members have 24/7 access to U.S. board-certified physicians via phone or online video for non-emergency illnesses, dermatology services, or behavioral health services.
- \$0 copay maintenance medications included: medications for conditions such as high blood pressure, diabetes, cholesterol, and asthma.
- Active & Fit ExerciseRewards™ offers members a \$30 reward each month for visiting a fitness club 10 or more times that month.
- Active&Fit™ Enterprise works in tandem with ExerciseRewards or as a stand-alone program to offer membership to a participating fitness center for \$28 per month.
- As your local partner in health care, we take the time to understand your business and your employees, and then deliver a customized plan that is the right fit for your clients.
- Choose from a wide range of deductible, coinsurance, and copay options that offer optimal health benefits and cost savings.
- Health management options encourage employees to live healthier lives and help reduce costs.

## Network Outside of Wisconsin



## Freedom Network



## Marketing Materials

The most updated materials are available on our website.

### To access

- Go to [aspirushealthplan.com/group/largegroup](https://aspirushealthplan.com/group/largegroup)

## New Group Sales

**Submit completed documents and quote requests to [Quotes@aspirushealthplan.com](mailto:Quotes@aspirushealthplan.com).**

### Required Group Enrollment Materials

- Group Application
- Most recent Quarterly Wage and Tax Statement with employee status indicated for all employees listed as to whom is presently full-time, part-time, seasonal, and/or terminated
- Most recent prior carrier billing statement (if available)
- Copy of the proposal given to the agent, broker, and/or the policyholder

### Process for Full Underwriting

- Large employer groups with 51+ total employees are initially reviewed by Aspirus Health Plan Underwriting.
- Aspirus Health Plan Underwriting reviews the information for completeness of forms, eligibility requirements, and medical history that may impact future claims.
- Tele-underwriting services may be used by Aspirus Health Plan when underwriting group policies; applicants should be made aware that they may be contacted by telephone if necessary to obtain additional medical information.

## Enrollment

For employers already enrolled with Aspirus Health Plan, enrollments should be submitted using one of the following:

- Email: **[Enrollment@aspirushealthplan.com](mailto:Enrollment@aspirushealthplan.com)**
- Fax: **763.847.4010**
- Mail: **Aspirus Health Plan  
PO Box 1890  
Southampton, PA 18966-9998**
- Agent portal under the Enrollment header.

## Billing

For new groups that choose the direct billing option, wait to submit payment until an invoice is received. If a new group chooses ACH, we will withdraw the first month's premium from the ACH account on the first of the month unless the first falls on a weekend or holiday, then the payment will be pulled the following business day. Standard grace period will still apply to the first month's premium. The policy will be terminated if payment is not made in a timely manner.

The invoice is generated around the 15th of the prior month and due on the first of the month. If the first falls on a weekend or holiday, then the amount is due on the following business day.

## Renewals

The agency will receive the renewal 60 days prior to the effective date of the renewal and is responsible for sharing with the employer.

## Summary of Benefits and Coverage (SBC), Certificate of Coverage (COC), and Group Master Contract (GMC)

The SBCs, COC, and GMC are custom made for each large group employer. To request a copy of the SBC, COC, and/or GMC please contact your dedicated account manager.

# Medicare Advantage

## Selling Points

Two \$0 premium plans to choose from.

The Essential Rx plan offers Prescription Drug Coverage through Navitus.

The Elite plan includes a \$25 monthly premium giveback.

Both plans offer the following benefits:

- Routine dental care with the option to purchase additional coverage.
- Over-the-counter allowance to use on items including pain relievers, first aid supplies, cough remedies and toothpaste at participating locations.
- Vision benefits with an annual allowance to pay for contact lenses and glasses.
- Routine hearing exams and hearing aids through TruHearing© along with fittings and evaluations.
- E-visits through virtuwel and a 24/7 nurseline at no cost.
- Fitness benefits.

## Marketing Materials

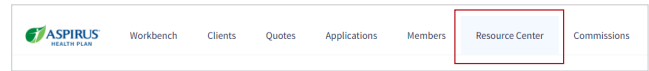
The most updated materials are available on our website, [medicare.aspirushealthplan.com](http://medicare.aspirushealthplan.com).

- To order materials, you will need an Aspirus Online Print Store account. Go to **medicare.aspirushealthplan.com/agents**. Under Agent resources, select Order sales material. You will be directed to the page shown below.

The screenshot shows the 'Create a New Account' form on the Aspirus Health Plan website. The form includes fields for First Name, Last Name, Email, Confirm Email, Password, Confirm Password, and Phone. A 'Create Account' button is located at the bottom of the form. To the left of the form, there is a 'Member Login' section with fields for Email and Password, and a 'Sign In' button. The Aspirus Health Plan logo is at the top left.

The Online Print Store can also be accessed through your Agent Portal account.

- Log into the Agent Portal: **medicare.aspirushealthplan.com/agents/login**
- Select **Resource Center**

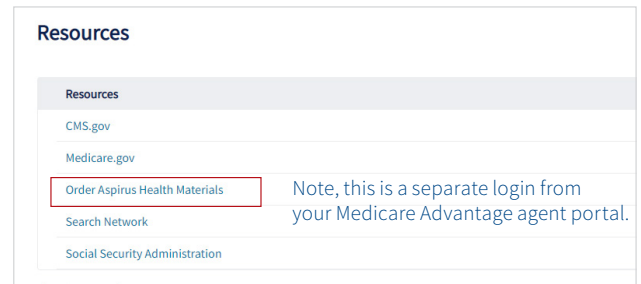


- Select **Resources**

The screenshot shows the 'Resource Center' page. It contains a table with the following columns: Folder and Description. The 'Resources' folder is highlighted with a red box.

Folder	Description
Plan Documents	Access sales and member brochures and materials
Member Documents	Access plan change enrollment forms, claims forms and more
Marketing Templates   Presentations	Access sales presentations and tools
Marketing Templates   Letters	Access sales presentations and tools
Marketing Templates   Ads	Access advertising templates
Marketing Templates   Direct Mail	Access direct mail postcard and flier templates
Marketing Materials   Brochures and Fliers	Access sales brochures
Benefit Materials	Access information about benefits and programs
Agent Toolkit	Access administrative documents and forms
Education	Access educational resources
Resources	Order Aspirus plan materials and access other resources

- Select **Order Aspirus Health Materials**.



- You will be redirected to the Online Print Store. Log in with your username and password.
- Now, you are ready to order materials!



## Enrollment

Sold in the following counties: Adams, Clark, Columbia, Florence, Forest, Iron, Juneau, Langlade, Lincoln, Marathon, Marquette, Oneida, Portage, Price, Sauk, Shawano, Taylor, Vilas, Waupaca, Waushara, and Wood.

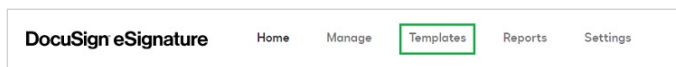
**IMPORTANT:** submitting an application via the agent portal is the most effective and efficient process for agents to submit an application.

Application forms (including the Short Enrollment Form, and the optional Choice Dental Enrollment form) are found at the following locations:

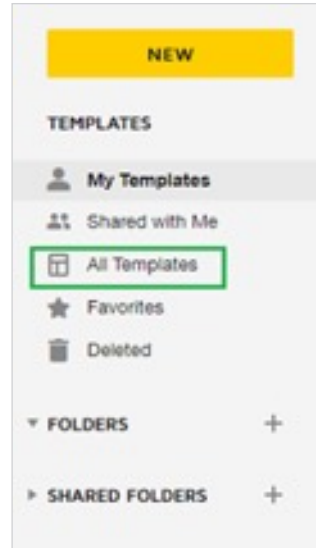
- [Agent portal](#) – an application can be populated from multiple places within the portal:
  - use the Action button on your Workbench and select “New Application”
  - start a new application from a Client profile
  - complete an application from Quotes, or
  - select “New Application” in Applications
- [Enrollment page on the Aspirus Health Plan website](#) – a PDF application can be downloaded or printed
- [Online Materials Order site](#) – paper copies may be ordered
- Call to facilitate a telephone enrollment application with a licensed Medicare Sales Specialist 1.855.931.4855
- [Online Electronic Enrollment Form](#) in the website shopping tool, submit using DocuSign

**DocuSign Instructions** :Use to send important documents to clients for signature. Recommended when meeting clients over the phone or online.

- Log into DocuSign.
- In the DocuSign toolbar, select **Templates**.



- On the left, select **All Templates**.



- Select **U50009\_Aspirus\_EnrollForm\_Broker/Sales** by clicking **Use**.

Name	Owner	Form Forms	Created Date	Last Change	Folders
U50009_Aspirus_EnrollForm_Member <small>Eligible for matching</small>	Joseph Wright		10/19/2020 02:11:38 pm	10/19/2020 12:12:44 pm	<a href="#">USE</a>
U50012_Aspirus_Medicare_Change Member <small>Eligible for matching</small>	Joseph Wright		10/19/2020 11:09:46 am	10/19/2020 12:12:28 pm	<a href="#">USE</a>
U50011_Aspirus_DentalEnrollment <small>Eligible for matching</small>	Joseph Wright		10/19/2020 09:04:29 pm	10/19/2020 12:12:11 pm	<a href="#">USE</a>
U50009_Aspirus_EnrollForm_Broker / Sales <small>Eligible for matching</small>	Joseph Wright		10/19/2020 09:05:14 pm	10/19/2020 12:12:02 pm	<a href="#">USE</a>
U50001_Aspirus_Medicare Plans Sales Appl_Web-In <small>Eligible for matching</small>	Joseph Wright		10/19/2020 09:04:48 pm	10/19/2020 12:12:38 pm	<a href="#">USE</a>

- Complete the recipient section and click **Send**.

**U50009\_Aspirus\_EnrollForm\_Broker / Sales**

**Recipients**

- Broker / Sales** NEEDS TO SIGN CUSTOMIZE

Name \*  Broker Name and Broker Email

Email \*
- Member** NEEDS TO SIGN CUSTOMIZE

Name \*  Subscriber Name and Subscriber Email

Email \*
- Billing and Enrollment** CC RECEIVES A COPY CUSTOMIZE

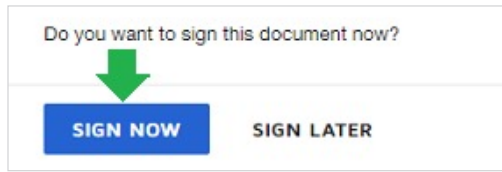
Name \*  When the application is complete, Billing and Enrollment will get a copy of the application.

Email \*  medicareapplications@ucare.org

Message to All Recipients Advanced Options | Edit

[SEND](#) [ADVANCED EDIT](#) [DISCARD](#)

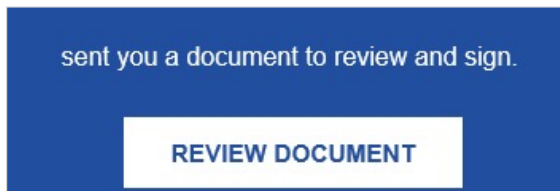
- Begin filling in the application. Select **Sign Now**.



- Fill in all required information
- Click **Finish**. This will automatically send an email to the client with a link to review and sign the document.



- The client will receive an email with a link to review and sign the application or document.



- The client must sign the application (step 8), then click **Finish** and **Send** to complete the application process.

**STEP 8. Please read the important information on the instruction page and following, and sign below.**

**Release of information:** By joining this Medicare health plan, I acknowledge and agree that Aspirus Health Plan will release my information to Medicare and other plans as is necessary for treatment, payment, and health care operations. By joining Aspirus Health Plan, I also acknowledge and agree that Aspirus Health Plan and my assigned provider will share my information with one another to manage my care and to administer my Aspirus Health Plan plan. I also acknowledge and agree that Aspirus Health Plan will release my information, including my prescription drug event data to Medicare, who may release it for research and other purposes which follow all applicable Federal statutes and regulations. 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.

I understand that my signature (or the signature of the person authorized to act on my behalf under laws of the State where I live) on this enrollment form means that I have read and understand the contents of this enrollment form. If signed by an authorized individual (as described above), this signature certifies that:

1) This person is authorized under State law to complete this enrollment; and 2) Documentation of this authority is available upon request from Medicare.

Signature: \_\_\_\_\_ Today's date: \_\_\_\_\_

IMPORTANT: the enrollment application must be date and time “stamped” upon receipt by **(not postmarked by)** the end of the month prior to when the individual would like coverage to start. Exception: during the Annual Election Period the application must be received by 12/7 for a 1/1 effective date.

## Billing

Premiums should be mailed to the below address by the first of the coverage month.

**Aspirus Health Plan,  
Attn: Membership Billing, PO Box 51  
Minneapolis, MN 55440-0051**

### How to pay premiums? Premiums may be paid by:

- Monthly billing
- Automatic Payment/Electronic Funds Transfer (EFT): Premium deductions will occur between the 7th and 10th day of each month.
- Automatic deduction from Social Security (SS) or Railroad Retirement Board (RRB) benefit check.

Note, payment should **not** be sent with the enrollment form.

The monthly premium notice will reflect the current month’s premium due along with any past due balances or adjustments made from previously invoiced months.

### Unpaid Premium

The premium is due by the first of the month. If premium payment is not received by the 12th of the month, a notice will be sent telling the member that their plan membership will end if premium payment is not received within 90 days.

# Reports

## Individual

- Go to **aspirushealthplan.com**
- Click **Sign In** in the upper right corner
- Enter the username you received from Aspirus Health Plan (this cannot be changed) and password.
  - Note, if you do not have your username contact **IndividualSales@aspirushealthplan.com**. You must be appointed to have an account.
  - If you have forgotten your password, there is a **Forgot Password** feature at login.
- Reports are listed under the **Reports** header and to view these reports, click on **Aspirus Commission Statements** or **Client List**.
  - If you are not seeing these reports listed, contact **IndividualSales@aspirushealthplan.com**.

## Group

Contact your dedicated Account Manager.

## Medicare Advantage

Reports related to your Aspirus Health Plan business are available on your agent portal. To access:

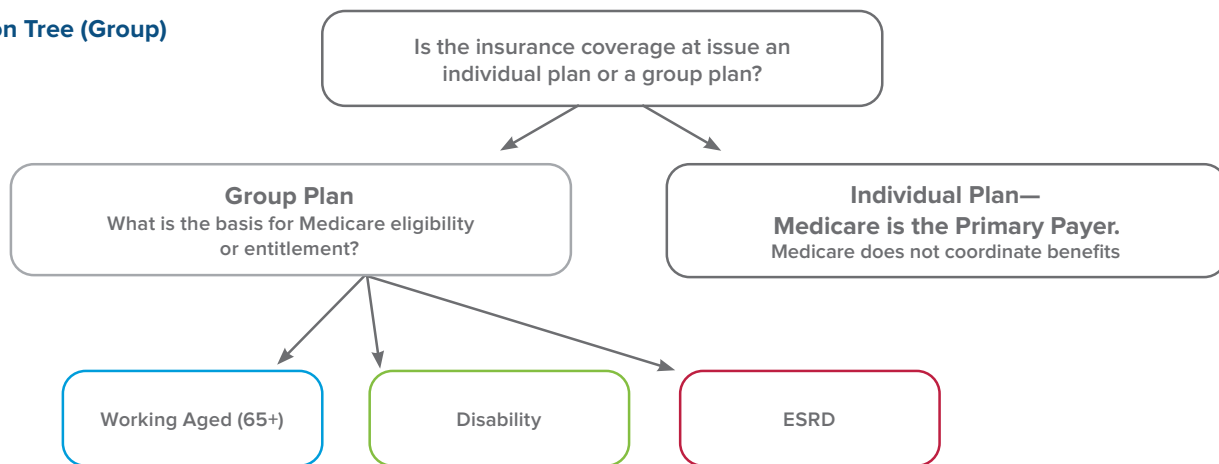
- Go to: **https://medicare.aspirushealthplan.com/agents**
- Enter email (username) and password. If you have forgotten password, click **Need help signing in?**
- To view commissions, click the **Commission** tab on toolbar.
- To download a commission report, select the PDF icon to download a .pdf file format of the report or select the CSV icon to access a .csv file. If you have questions on commissions, email: **BrokerFinancialInquiriesMA@aspirushealthplan.com**
- To view members, click the **Members** tab on the toolbar.
  - To download a member list, click the blue downward arrow.
  - To view member and plan details, click on the member ID.

# Medicare Secondary Payer Rules

This information is a general summary relating to the Medicare Secondary Payer provisions of the Social Security Act and is for educational purposes only. It is not intended to be exhaustive, nor should it be construed as legal advice. Employers should consult with legal counsel for legal advice and assistance in interpreting the application of the Medicare Secondary

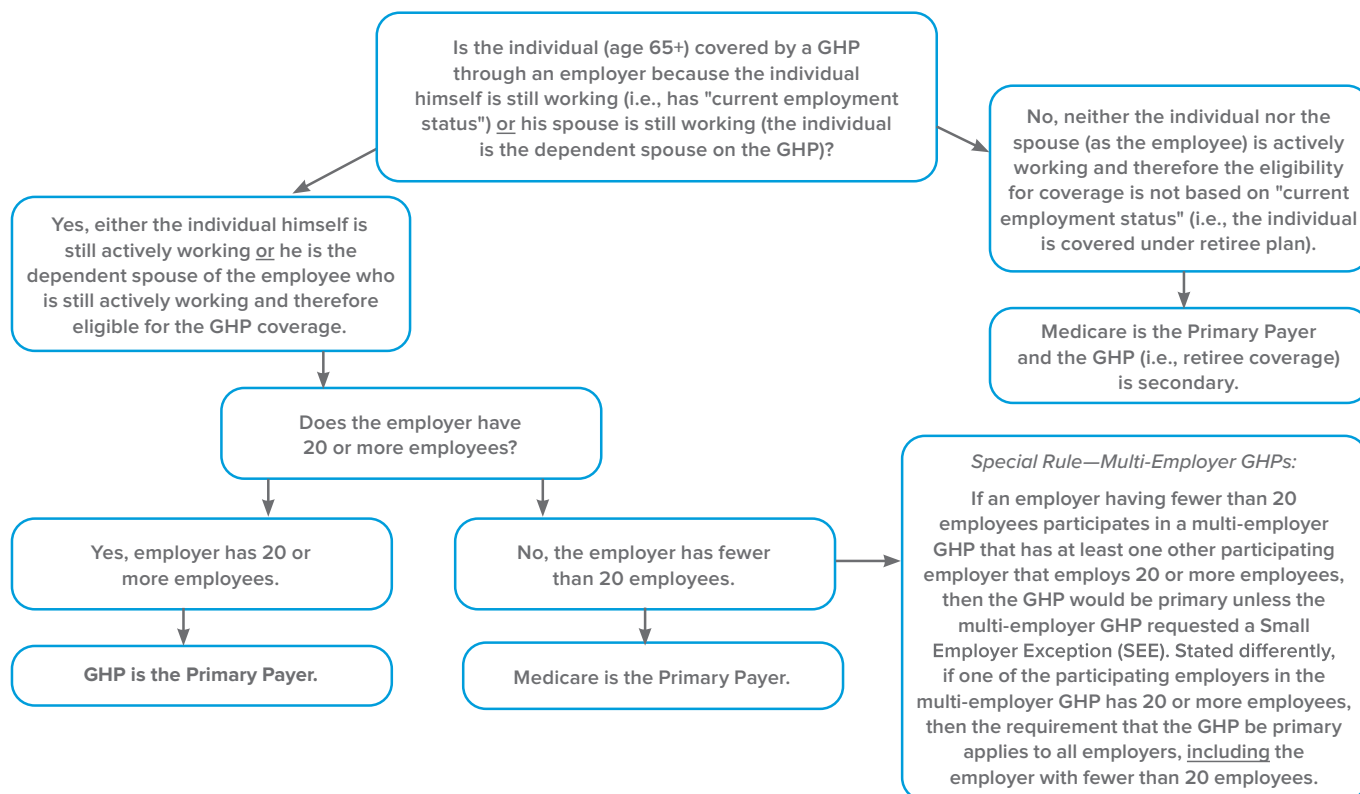
Payer provisions to their specific circumstances and their respective group health plans. This general summary fully replaces and supersedes all prior summary versions released or distributed, and no version should be relied upon or construed as legal advice.

## Decision Tree (Group)



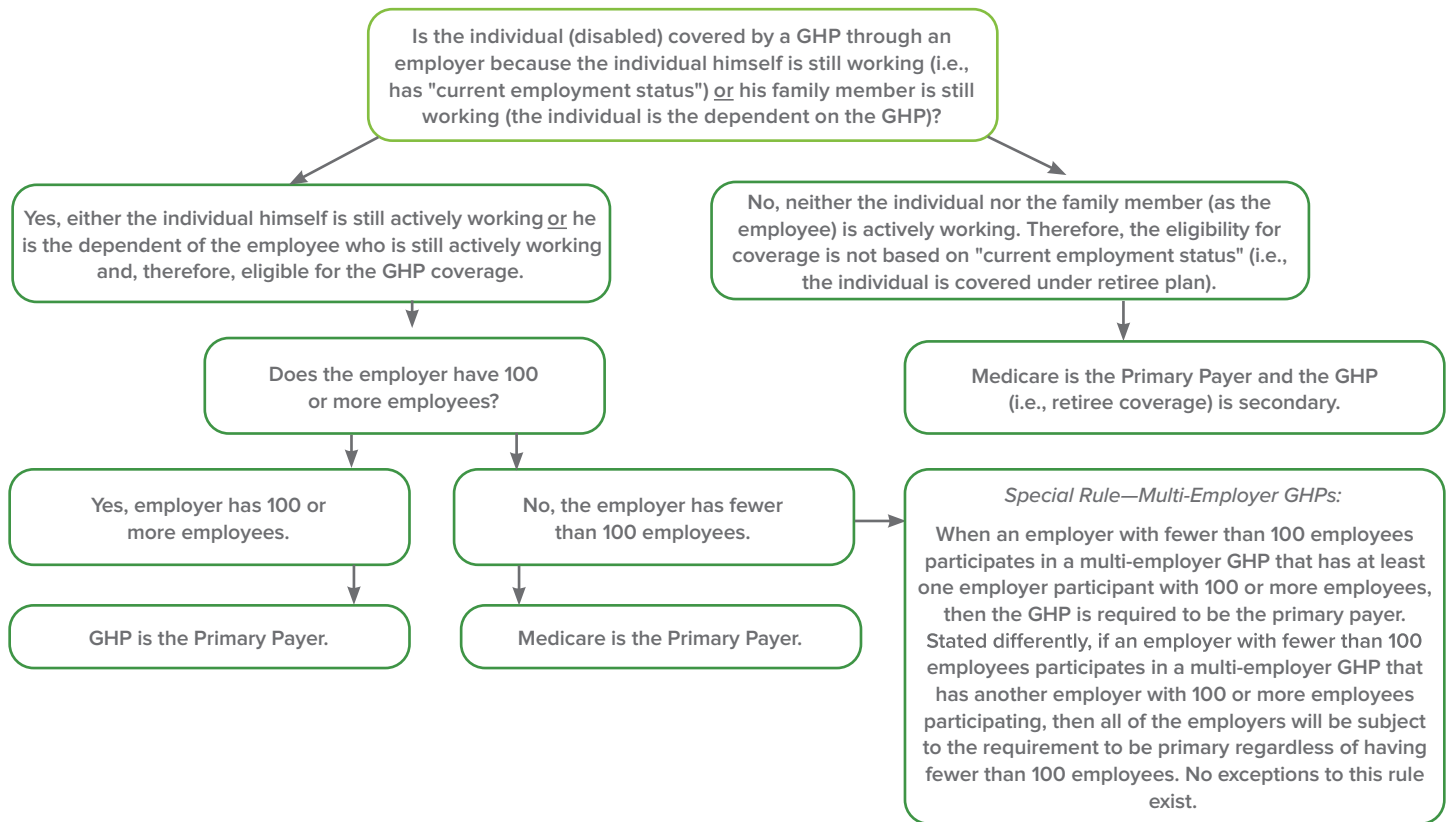
Revised 7/2018

## Medicare-Eligible Due to Age (65+)



Revised 7/2018

## Medicare Disabled (<65) Employee(s) and/or Dependent(s)



## End-Stage Renal Disease (ESRD)

