

Highmark Senior Markets News:

Highmark Senior Markets 2010 Enrollment Kit Update

The Highmark Senior Markets 2010 enrollment kits are scheduled to be delivered at the beginning of next month. In order to automate this year's kit ordering process, Highmark requests that agencies and their sub-producers utilize new on-line ordering capabilities through the Highmark Producer Portal.

Ordering is easy! Just follow these simple steps:

- Those with Producer Portal access are asked to log in and select the New Business tab.
- Under Senior Markets Individual Products heading, select the "Request Enrollment Kit" link.

If you do not have Producer Portal access or if you have any questions:

- Individual producers without Producer Portal access or those that have questions about the ordering process should contact their General Agency for assistance.
- General Agencies with questions about ordering enrollment kits on behalf of their producers should contact the following Senior Markets staff members via email for assistance:

Derek Hicks
Broker Administrator
derek.hicks@highmark.com

Melodye Gay
Producer Account Services Specialist
Melodye.gay@highmark.com

We appreciate your business and will continue to provide improvements to the tools you need to service your clients in a timely and satisfactory manner.

2010 Appointment Requirements & Documentation

To be certified to sell during the Annual Election Period (AEP), all producers must complete Highmark's 2010 certification process by October 31, 2009. The certification instructions were communicated in a previous Producer News. Producers that complete the training and other appointment requirements after October 31st (between November 1st and December 31st) will be eligible to submit business as of January 1, 2010. If the requirements are completed after December 31st, the producer will be eligible to submit senior business as of the receipt date of all required documentation.

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2010 Appointment Requirements & Documentation (Continued)

For producers that are currently appointed to sell Highmark's senior business in 2009, the following documents are to be submitted by the General Agency (GA) for verification and submission to Highmark Senior Markets. **It is not necessary to provide any additional documents unless otherwise requested by Highmark Senior Markets.**

- A copy of the certificate of completion of the CMS Agent and Broker Training
- A copy of the certificate of completion of the Highmark Senior Markets Training (through Gorman Health Group)
- A copy of the current producer's license issued by the applicable state
- A copy of the producers current Errors and Omissions (E&O) certificate of insurance

Individual producers that are not currently appointed to sell Highmark Senior Markets business in 2009 are required to complete the items above as well as additional paperwork provided by the GA. The appointment documents required for new appointees have been previously provided and are also attached to this communication.

We ask General Agencies to submit the required paperwork only when all requirements have been met. We will not retain copies of paperwork submitted that is incomplete or missing certain items necessary for appointment.

Enrollment Form Submission and Required Documents

In addition to the enrollment form, producers must submit the following documents with each enrollment. These documents will be included in the 2010 enrollment kits to be provided.

- Broker/Agent Enrollment Application Form Addendum (This form must be completed and signed by the **applicant and producer**)
- Sales Appointment Confirmation Form
- Other Insurance Addendum (if applicable)
- SEP form (if applicable)

As of November 15, 2009, we require that all enrollment applications and the required supporting documents be submitted by one of the following methods:

Fax/Email Submission

Send all documents with Fax Cover Sheet (attached) to:

Derek Hicks, Broker Administrator
derek.hicks@highmark.com

Melodye Gay, Producer Account Service Specialist
melodye.gay@highmark.com

Fax: 412-544-0318 (fax)
412-544-1008 (alternate fax)

*** If sending electronically, please submit to both individuals listed above.**

Enrollment Form Submission and Required Documents (Continued)

Submission by Mail

Applications may be submitted to the mailing address on the back of the application itself. However, we ask that producers please fax or e-mail a copy to the agency and Highmark Senior Markets (using the contact info above).

On-line Submission

The submission of applications on-line is available to producers through the Highmark Producer Portal. Upon selecting the appropriate region (Western: Blue Cross Blue Shield or Central: Blue Shield), follow the steps below:

- Click on the "Medicare" Tab at the top of the page
- Choose appropriate State and County and click "submit"
- Scroll down and click on "go" button under "Medicare Plans"
- Click "go" button under the applicable plan listed (ex: FreedomBlue PPO)
- Click on "Enroll Online" to access the electronic application

For all submitted paper applications, the producer's Agent and Agency Number must be noted in the "Office Use Only" box in the upper left corner of the enrollment form.

OFFICE USE ONLY			
Date Received:	Rep Code:	Group Number:	Effective Date:
Agent Number:	Agency Number:	Applicant present: <input type="checkbox"/>	

Producers in the Western Pennsylvania Region should use their current Highmark Agent and Agency Number.

Producers in the Central Pennsylvania Region will use their current Highmark Agent and Agency Number (if they are currently selling Highmark commercial business). Otherwise, Highmark Senior Markets will assign these codes and communicate them to your GA.

*****NOTE*** Commissions will not be paid on enrollment forms submitted without the correct Agent and Agency Number.**

Small Group News:

New Small Group Business Application

The Small Group Business Application has been revised with the addition of line 26, common ownership and line 35, number of hours required for full time. Please adhere to these changes. The new application is available on the Resources tab, Forms & Application section of the Producer Portal, and has also been attached to this email.

Highmark's Producer Policies - Reminder:

Please remember to review Highmark's Producer Policies on a regular basis. The Policies have been published to make it easier for you to do business with Highmark. They are available post password on the Producer Portal. To access, select the "Resources" Tab and then the "Producer Policies" folder, on the left of the screen. The folder includes a table of contents for ready reference to a particular policy.

Please contact your Client Manager if you have questions related to Highmark's Producer Policies.

If you have any questions concerning this issue of Producer News, please contact your Highmark client manager.

Sincerely,

A handwritten signature in black ink, appearing to read "Reginald E. Brown". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Reginald E. Brown
Director, Producer Affairs, West

Attachments: 5