

# Ascension **Personalized Care**

## 2022 Agent handbook



**Ascension**

## Introduction

Welcome! Thank you for being a part of the Ascension Personalized Care (APC) family. As an agent, you are partnering with US Health and Life Insurance Company (USHL). USHL is dedicated to providing care and services to the most vulnerable communities.

This handbook contains information about selling Ascension Personalized Care health insurance plans and becoming appointed with USHL. It also provides additional information regarding member benefits and who to contact with questions.

### Ascension Personalized Care

Ascension Personalized Care is a Health Benefits Plan offered by US Health and Life Insurance Company through the health insurance exchange in Michigan, Kansas and Indiana.



Ascension Personalized Care (Automated Benefits Services) is the Third-Party Administrator (TPA) that works with clinicians and Ascension Personalized Care to pay claims within the Ascension Network.



Ascension Personalized Care insurance policies are underwritten by US Health and Life Insurance Company.

## Exclusive Provider Organization

Ascension Personalized Care is an Exclusive Provider Organization (EPO). Members of APC have enrolled in a managed care plan where services are covered only if they visit doctors, specialists or sites of care in the plan's network (except in an emergency).

Out-of-network doctors are not covered by the Ascension Personalized Care plan. If a member sees a doctor outside of the Ascension Personalized Care network, they will be responsible for the full amount of the service.

## Selling Ascension Personalized Care health plans

To begin selling Ascension Personalized Care, agents will need to follow the steps below.

- Select and contact the appropriate state General Agent (GA) for the agent/agency appointment links for USHL
- Complete the appointment documents through the DocuSign links
- Register through the CMS website
- Complete training and obtain Federally Facilitated Marketplace (FFM) certification or recertification
- Receive an email confirming appointment with USHL
- Ready to sell!

## FFM registration and certification requirements

Agents that plan to sell individual plans through the Federally Facilitated Marketplace must complete the FFM agent certification. Agents are required by CMS to be certified every plan year in which they sell or make active changes. The certification is required prior to the sale of a policy and/or an active change. **Please note:** Agents must complete the FFM certification to be appointed with USHL.

### How to become certified

CMS offers registration and training sessions for new and returning agents. For more information and to complete your training, visit [healthcare.gov](https://healthcare.gov). Remember to include your National Producer Number (NPN).



## Find the general agent for your state

	Indiana	Kansas	Michigan
4T Brokerage (Gurney Agency) 2601 Cambridge Ct. Suite 121 Auburn Hills, MI 48326  Contact: Stephanie Gillam <a href="mailto:contracting@4tbrokerage.com">contracting@4tbrokerage.com</a> 248-573-3022			✓
Agent Equity Group 2025 E Beltline Ave SE, Suite 402 Grand Rapids, MI 49546  Contact: Brian Platte <a href="mailto:brian@agentequitygroup.com">brian@agentequitygroup.com</a> 616-359-6370	✓	✓	✓
Altruist Benefit Consulting 30600 Telegraph Rd. Suite 1225 Bingham Farms, MI 48025  Contact: Anthony Fracchia <a href="mailto:anthony@altruistbenefit.com">anthony@altruistbenefit.com</a> 248-593-6803 x 122			✓
Aspire 6099 Riverside Dr. Dublin, OH 43107  Contact: Hugh B. White <a href="mailto:hughbwhite@aspirebenefits.com">hughbwhite@aspirebenefits.com</a> 614-353-3034	✓	✓	✓
Design Benefits 3447 W Central Ave. Wichita, KS 67203  Contact: Adam Clark <a href="mailto:adam.clark@designbenefitsllc.com">adam.clark@designbenefitsllc.com</a> 316-729-7676		✓	
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## Find the general agent for your state continued

	Indiana	Kansas	Michigan
FD Insurance Agency 550 N 159th St. E, Suite 100A Wichita, KS 67203  Contact: Sarah Dandridge <a href="mailto:sarah@fdinsuranceagency.com">sarah@fdinsuranceagency.com</a> 316-927-2922		✓	
ICT Health Insurance Agency 7829 E Rockhill St. Suite 306 Wichita, KS 67206  Contact: Drew Walters or Joey Krsnich <a href="mailto:info@icthealthinsurance.com">info@icthealthinsurance.com</a> 316-440-6111		✓	
IHC Specialty Benefits 5353 Wayzata Blvd. Suite 300 St. Louis Park, MN 55416  Contact: Jeff McCabe <a href="mailto:jeff.mccabe@ihcgroup.com">jeff.mccabe@ihcgroup.com</a> 614-923-6921	✓	✓	✓
Insurance Advisors Direct 39555 Orchard Hill Pl. Suite 157 Novi, MI 48375  Contact: Heather Talley <a href="mailto:contracting@iadbrokerage.com">contracting@iadbrokerage.com</a> 800-381-0977	✓		✓
J.P. Kush & Associates 100 E Big Beaver Rd. Suite 375 Troy, MI 48083  Contact: Josh Kushnereit <a href="mailto:joshua@jpkush.com">joshua@jpkush.com</a> 248-528-0385	✓	✓	✓



## Find the general agent for your state continued

	Indiana	Kansas	Michigan
<p>National Benefit Plans 2701 Troy Center, Suite 230 Troy, MI 48084</p> <p>Contact: Wynee Finkley <a href="mailto:licensing@nbplans.com">licensing@nbplans.com</a> 800-947-3271</p>	✓	✓	✓
<p>Oberlin Marketing 6417 Georgetown N Blvd Fort Wayne, IN 46815</p> <p>Contact: Julie Hubbart <a href="mailto:jhubbart@oberlinmarketing.com">jhubbart@oberlinmarketing.com</a> 800-486-9739</p>	✓	✓	✓
<p>Premier Marketing Group Inc. 3711 Rupp Dr. Suite 103 Fort Wayne, IN 46818</p> <p>Contact: Scott Pearson / Karen Scherrer <a href="mailto:spearson@pmgagency.com">spearson@pmgagency.com</a> / <a href="mailto:kscherrer@pmgagency.com">kscherrer@pmgagency.com</a> 866-764-2204</p>	✓	✓	✓
<p>Rick Young Insurance 2993 Corinthia Dr. Rochester Hill, MI 48309</p> <p>Contact: Rick Young <a href="mailto:rickyoung@rickyounginsurance.com">rickyoung@rickyounginsurance.com</a> 888-909-RICK</p>	✓		✓
<p>US Health and Life Marketing, Inc. 601 Abbott Street Detroit, MI 48226</p> <p>Contact: Dennis Morier <a href="mailto:dennis@ushealthandlifemarketing.com">dennis@ushealthandlifemarketing.com</a> 800-529-1663</p>			✓

## Get appointed with USHL

Agents are required to hold a current license in each state in which they intend to sell on the ACA Marketplace. You must also be appointed by USHL prior to selling your first ACA policy.

Agents will need to complete the appointment process in order to receive commission. Each DocuSign link provides the necessary forms and the required attachments needed. This process may only be completed through DocuSign.

- Agent and agency appointment form
- Agent and agency information questionnaire
- Agent and agency agreement
- W-9 for agent (only if receiving commissions directly)
- W-9 for agency
- Hitech Business Associate Agreement for agent and agency
- Copy of Life and Health License for both agent and agency
- Copy of certificate for E&O Insurance Coverage for both agent and agency
- Copy of FFM completion certificate for open enrollment period for agent

Agencies also need to submit the following to USHL:

- Registration as a business entity with Secretary of State or State Corporations Divisions or
- DBA registration (assumed name: fictitious name) if a sole proprietorship

If the agent assigns compensation to an agency, the agency must also be appointed.

To check the status of your appointment paperwork, please contact the GA.

If you need any assistance in the appointment process, contact sales support at [APCAgentSupport@ushealthandlife.com](mailto:APCAgentSupport@ushealthandlife.com) or call 844-828-5968.

The sales support team will automatically receive a completed copy of the documents.

## Get started with HealthSherpa

USHL is partnering with HealthSherpa to provide enhanced direct enrollment (EDE) for Ascension Personalized Care members. HealthSherpa provides agents and consumers an easy way to shop and compare plans and enroll in a plan that is right for them.

To get started with HealthSherpa, agents can visit the training section at [ascensionpersonalizedcare.com/agents/agent-appointment](https://ascensionpersonalizedcare.com/agents/agent-appointment). To begin enrolling a member, visit [enroll.ascensionpersonalizedcare.com](https://enroll.ascensionpersonalizedcare.com) to get a quote today.



## General plan information

### Binder payments

Enrollees must pay their first month's premium (binder payment) by the plan's due date. The payment must be received and processed by the effective date to be fully enrolled in an Ascension Personalized Care plan.

### Commissions

For more information regarding commission structure, please contact your GA.

### Prior authorizations

A prior authorization is an approval that a member must receive from their health plan before receiving certain treatment, medications, or services. A doctor will request a prior authorization for the member. Members must have a prior authorization from Ascension Personalized Care before the service or procedure is completed. **Please note**, in case of an emergency, prior authorization is NOT required. If the member is admitted to the hospital because of an urgent or emergency care need, Ascension Personalized Care should be notified by the second business day of their stay by the doctor or admitting facility.

### Services requiring prior authorization

Admissions to the hospital (with the exception of maternity admissions). These can be elective, planned in advance, or not related to an emergency.

- Maternity stays in the hospital longer than 48 hours after vaginal delivery or 96 hours after a C-section
- Hospital stays for rehabilitation (short-term inpatient recovery)
- Home healthcare (including nursing and some home infusion)
- Certain durable medical equipment (DME)
- Transplants — solid organ (e.g. liver) or bone marrow/stem cell
- Surgery and/or outpatient procedures

A full list of services that require prior authorization is posted to [ascensionpersonalizedcare.com](https://ascensionpersonalizedcare.com) as well as in the EOC.

Members can also call Ascension Personalized Care customer service at 833-600-1311 or call Ascension Care Management Insurance Holdings directly at 844-995-1145.



## Monthly invoices

- Monthly invoices are generated on the 10th day of each month for the next month's premium payment.
- Invoices include the monthly premium amount minus the member's Advanced Premium Tax Credit (APTC) minus payment received since the last invoice.
- Late notices will be sent on the 20th day of the month.
- Payments are due on the 10th day of each month.

## Monthly payments

Ascension Personalized Care makes it easy for members to pay their premiums each month by offering a number of ways to pay:

Members can make a one-time payment on the website or by logging in to the member portal. Members can make a premium payment online with a debit/credit card, prepaid debit card, Google Pay or Apple Pay.

Members may submit payment using the address below by mailing a paper check, cashier's check, or money order to:

US Health and Life Insurance Company

PO Box 72152

Cleveland, OH 44192

Checks should be made payable to: US Health and Life Insurance Company

**Please note:** The invoice number or Federal Exchange ID must be included on each check

For payment assistance via phone, contact our customer service team at 833-600-1311

## Terminations

The Affordable Care Act provides a 90-day grace period for APTC members and a 30-day grace period for non-APTC members to help avoid having coverage canceled. If a member is past the grace period, coverage will be canceled from the date the member stopped making payments in full and they will be responsible for full payment of all claims during that time.

## Report life changes

If a member experiences a life changing event (i.e., address change, has a baby, gets married, etc.), the change must be reported via the Marketplace or HealthSherpa within 30 days. For more information on how to report these changes, visit [marketplace.cms.gov/outreach-and-education/already-enrolled](https://marketplace.cms.gov/outreach-and-education/already-enrolled).

## Special enrollment period (SEP)

A special enrollment period is a set time when a consumer or member can enroll in health insurance if they have had a certain life event. This can include losing health coverage, moving, getting married, having a baby or adopting a child. An SEP allows consumers to change plans or choose their same plan outside the yearly Open Enrollment Period (OEP). If they qualify, they'll have up to 60 days from the date of the qualifying event to enroll in a new health plan. Documents may need to be submitted to confirm eligibility for a SEP if the consumer moves or loses health coverage. Please visit the CMS website for more information.

**Please note:** Not all changes will affect coverage or savings, but they should still be reported to the Marketplace.

## Agent service experience

We're here for you. Whether your member has questions regarding enrollment, benefits and claims, or needs help scheduling an appointment, or care management, we can help you find the answers you need by contacting one of the centers below.

### Uniquely Ascension Service Center

We are committed to providing a superior customer service experience for our members, clinicians and agents. The Uniquely Ascension Service Center offers:

- High staff to member ratio
- Extensive on-going training
- Each customer service rep has more than 5 years of health industry and call center experience

For member questions regarding scheduling appointments, finding a doctor, billing, benefits coverage, deductibles, explanation of benefits and more, please contact a member of our customer service team at 833-600-1311.

### Ascension Care Management

Ascension's national care management team is made up of registered nurses, licensed social workers and wellness coaches to help you make informed choices about your care. Our services include:

- Disease management
- Transitional care management
- Wellness and prevention programs
- Health coaching
- Complex care management
- Local resource referrals to help alleviate barriers to transportation, medication costs and more.

Members can call us at 844-699-3133 or email us at [acmmembers@ascension.org](mailto:acmmembers@ascension.org) to get started.

### Agent support

You may have questions regarding the Ascension Personalized Care plans. Below are resources designed specifically for agents:

- Contact your local GA or select one from the our list of contracted GAs [pages 4-6]
- Contact USHL sales support team at 844-828-5968 or [APCAgentSupport@ushealthandlife.com](mailto:APCAgentSupport@ushealthandlife.com)
- Local Ascension Insurance Navigator

An Ascension associate assigned to service areas to serve as a local resource. The navigator is a single point of contact and can help coordinate getting you the support you need.

- Contact Uniquely Ascension Service Center at 833-600-1311.

Billing, EOB, benefits coverage,  
deductibles, provider search,  
scheduling

**Uniquely Ascension Service Center**

Care management,  
health coaching

**Ascension Care Management**

GA,  
USHL sales support,  
Ascension Insurance Navigator,  
Uniquely Ascension Service Center  
**Agent Support**

Ascension  
**Personalized Care**

[ascensionpersonalizedcare.com](https://ascensionpersonalizedcare.com)

