



**Humana**®

# 2023 General Agent Reference Guide

For commercial products  
2-100 Employers

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# 2023 General Agent Reference Guide Overview



## For commercial group products 2-100 Employees

This guide is designed to give you the information and guidance needed to Quote, Install, Maintain, and Support Humana's business.

If you want to know more about your sales access, or additional information added to this guide, contact your Humana sales representative.

Contact your local Sales Representative for  
101+ Sales Information

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| <a href="#">Commercial Product Offerings by state and county</a>               | Map of the Nation highlighting Humana's product/network offerings by state and county                                                                                                 |
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| <a href="#">2022 Specialty Growth Bonus Flyer</a>                              | Bonus program highlights                                                                                                                                                              |
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# Sales Support & Responsibilities

## Humana Sales Team

Humana Sales Team values and supports this partnership. Here are some of the ways in which they achieve this:

- Partner with the General Agent to grow our joint book of business
- Develop strategies to uncover and cultivate new agent opportunities
- Provide product training and product positioning
- Position Humana and General Agent to win
- Leverage Humana's value proposition within the general agents
- Expand our General Agents existing relationship

## General Agents

General agents represent and sell Humana products through the agents they work with. General agents are responsible for recruiting and training agents, quoting, selling, servicing and renewing their Humana business.

The General Agent serves as a contact and a key resource for their agents in areas such as:

- Quoting guidelines for groups based on case size
- Enrollment criteria and requirements
- After-the-sale service and renewals
- Support to manage their group benefits
- Staying current on regulations and changing laws
- Provide training on systems and online tools (HRBA, EBC, Employer and Agent Portal)
- Promote Humana's full line of products, Go365 offerings and incentive offerings

# Humana Launchpad Log-on Information

Humana Self Service (HSS) via Launchpad

Launchpad access available for Benefit Mall, Rodgers Benefit Group and, Warner Pacific

Request for access is usually complete in 2-3 weeks. You will receive an initial password within 2-3 days after submitting your request. There is a requirement for completion of Ethics and Compliance training. The timeframe allowed for completion of these modules is 10 days. Contacts: [Security and Ethics](#)

1. Log into Humana systems through <https://launchpad.humana.com/>
2. Enter your Humana user ID and password
3. At the applications screen, click on the Humana Intranet Applications icon
4. Re-enter your Humana user ID and password, which brings you to Humana Self Service (HSS)
5. Once in the HSS portal, locate the link to the appropriate application

## Frequently used applications:

- New Case Account Manager
- MetaVance (MTVx)
- Humana Billing - Premium Bill
- Change Broker (Agency Management)
- Sales - View Commissions & Reporting
- Small Business, Specialty
- Employer Benefit Center
- Vendor Mentor

# Humana Agent Portal Log-on Information

## Agent Portal Log-on through Humana.com

Humana’s agent portal has so much to offer. To help you get the most from the portal, we’re hosting online training sessions so you can attend without leaving the office.

One person from your agency will register as the Primary Access Administrator (PAA) for the agent portal. The PAA can assign rights to additional users for specific sections of the website. For example, if you want someone from Accounts Payable to have access to the Commission statements section, but not the Enrollment Maintenance, you can set it up that way. Online access is completely customizable! Training is also available for the PAA.

[Register today to learn more](#) about what we can do to help with your client’s

The sessions will include an overview of the following:

- Agency/broker registration
- Adding and managing additional web users
- Delegating group access
- Using employer functions via the agent portal
- Creating quotes and checking rates
- Accessing employer reports
- And more!

Additional information is provided in the [Agent Portal Training](#) or email [agentwebtraining@humana.com](mailto:agentwebtraining@humana.com) to find out more information about the training.

### General Agent Log-on

1. To access the Agent Portal, go to [www.humana.com](http://www.humana.com)
2. Select Agents & Brokers at the bottom of the page
3. Click on sign in and enter your Humana username and password

#### Sign in

Enter your existing sign-in information to access all of your accounts. [Learn more](#)

Username ?

Password

Show

Sign in tips ?

#### 4. Choose Agent

Select where you want to sign in

Employer → Agent →

#### 4. Choose “For Your Commercial Business”

Portal Selection

Please select your portal

For Your Retail Business For Your Commercial Business

Vantage Agent Portal

Please make your selection based on the product type being sold. For your retail business, please select Vantage, and for your commercial business, please select Agent Portal. Note that you will retain access to both portals at the same time.

#### 5. You are now in the Agent Portal

Humana Agent Portal

Manage Portal Access | Communication Center | Logout

Quote, Enroll & Manage | Pay & Bonuses | Marketing & Products | Contact Us | Education

Hi Test,  
Welcome to your agent portal. Easy to navigate, simple to use and available anytime. Humana's committed to providing you with the tools and support for success.

Quote, Enroll & Manage  
Quote and enroll customers, create utilization reports and update enrollment (2-100 subscribers)  
Request a Quote  
View Current Businesses  
Enroll Using Launch My Group  
Visit Page

Pay & Bonuses  
Learn about Leaders Club, Producer Partnership Plan, and update commission information.  
View Commissions Reports  
Set up Direct Deposit  
Leader's Club Qualification  
Visit Page

Marketing & Products  
Review product information and enter marketing materials

Education  
Online training, certification, webinars and more

Administer Group Benefits  
Access the Employer Portal to  
• Enroll members  
• Order ID Cards  
• View billing statements

Producer Forms  
Printable PDFs of change forms that can be submitted to Agency Management  
Commission Assignment Form  
AOR Change Form  
Business Release Form

Producer Information  
My Licenses  
Humana License Disclosures  
Producer Contract Documents  
Producer Onboarding

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# Licensing and Appointment /Contracting

## Agent Licensing

It has been Humana's long-standing policy that Producers are solely responsible to be knowledgeable and comply with applicable laws regarding state licensing and appointment requirements in each state where the Producer sells insurance products. Please be aware that not all states require an appointment.

## Compliance Requirement

The Producer must hold and maintain in good standing, a full Producer License in each State where the Producer Sells, and must hold and maintain in good standing, a Non-Resident License in each non-resident state:

1. Where the Producer resides for individual insurance product or service sales and where the group is situated for group insurance product or service sales; and
2. Where the Producer intends to Sell

Some states grant "provisional" license, however even in these states, Humana requires Producer's to hold a Full Producer License

Producers who only sell non-insurance products or services such as Go365 are not required to maintain a license.

Producers are required to provide Humana copies of Licenses upon Humana's request.

Agents must immediately provide Humana written notice of:

1. Any disciplinary proceedings brought against the Producer by a regulatory authority or any governmental agency, including but not limited to state departments of insurance, relating to any License issued. Notice should be provided to [Agencymgt@humana.com](mailto:Agencymgt@humana.com)
2. Agency Management retrieves any expired, terminated, suspension or any other action affecting the Producer's License from the National Insurance Producer Registry (NIPR).

## Producer Contracting

How to send an invitation from the Producer Onboarding Tool

1. Log onto the Agent Portal, click Producer Onboarding under Contracting & Licensing. *(If applicable, Log-on to [Humana.com](https://humana.com) to get to the Agent Portal)*
2. Once the landing page is open, click Recruit>Contracts. This will take you to the Invitation form.
3. Clicking each lined field in the first section will open drop-down menus for each field, click the appropriate information from each drop-down menus to complete each field
  - a. To change information in a field, click on the field to highlight and then click the space bar or the delete key, this will make the drop-down list appear again
  - b. After adding your first Available Product, click on the field again to add additional Available Products
4. If you are contracting an Agent who would like his commissions paid to his already contracted Agency, complete the ABTF payee agent number field with the Agency's Solar SAN number and click Lookup
5. Click the appropriate tab of who you would like to invite and complete the Name and Email Address fields and either the Agent/Agency NPN or Agent/Agency SSN-TIN fields and click Verify Eligibility
  - a. A field will appear under this section with the Agent or Agency's First Name, Last Name, Email Address, NPN or SSN and a trash can icon, which is the delete function
6. If desired, you may complete the Additional Message to the invitee field. This information will appear at the bottom of the invitation email. When completed click Send
7. Your invited Agent/Agency will receive an email that alerts them to complete the Contracting Application.

# Agency Management

Agency Management is broken down into two main components:

- Compliance
- Commissions

## Compliance

Verify documentation is compliant. This is critical for the accurate commission payments. Part of the compliance process is to review active licenses and appointment documents.

The Producer Management Tool uses three categories that need to be verified in order to conduct business within Humana and state policy statutes:

1. **License** – verifies that the producer has any authority to transact insurance in a given state
2. **Line of Authority** – lists the kinds of insurance the producer can transact under that license (e.g., life, health, property casualty, etc.)
3. **Appointment** – verifies that the producer is appointed with the correct legal entity

## Commissions

Commissions are paid based on how the General Agents are tied in GAMS and any removal or additions from the group.

- Review the Employer Group Application to make sure the agent/broker is listed accurately

Click [here](#) for Links to the Agency Management Key Contacts Email Links



# Account Manager Quoting & Summary of Benefits

## Account Manager Quoting

Training is available on Account Manager Quoting for Medical/Specialty Markets from your Humana Sales Representative. Training covers:

- Dental, vision, and life new business quoting
- How to access Summary of Benefits and Coverage (SBCs) and Renewals
- Other online quoting tools, including Employee Benefit Center
- Best Practices

The [Humana Producer Guide](#) and [Humana Specialty Producer Guide](#) have detailed information on how to quote with Humana for companies of 2-100 employees seeking core products. Use the links below to access quoting information directly from these guides.

- [Community-rated medical](#)
- [Non-community-rated medical](#)
- [Specialty](#)
- [Spending accounts](#)
- [Existing business](#)

The Producer Guides also contain very helpful information in the following areas:

- Employer Benefit Center
- New Group Enrollment Center
- How to run quotes to be credited under another General Agent
- Guidelines on how to quote with Humana
- Internal contact for questions
- How to set market preferences

*If you cannot access the Producer Guide from the links above, contact your Humana Sales Representative.*

### Summary Benefit of Coverages (SBC's) for Fully-Insured Groups

- [HSS Access](#) > New Case Account Manager > View Current Accounts > View Quote > Review Plan > View Summary of Benefits Coverage
- [Agent Portal Access](#) > Quote, Enroll & Manage > View Current Accounts > View Quote > Review Plan > View Summary of Benefits Coverage

## Important Quoting Information

Email Easy Rate at [easyrate@humana.com](mailto:easyrate@humana.com)

- Include quoting Agent's SAN#

Existing Business (alternates) at [conservation@humana.com](mailto:conservation@humana.com)

Quoting Process turn around time, all our quoting processes have a 1-day turn around time.

Underwritten quotes new business quote turn around is 5 days or less.

Risk rated Groups have 3 days in Easy Rate and 2 day in underwriting. This timeframe will change during *peak season*.

The chart below outlines when a group is eligible to change their rating type.

These request types must be sent to Easy rate via email to validate.

| State                                                | Status | How Rated Code              | Can elect to change? |
|------------------------------------------------------|--------|-----------------------------|----------------------|
| KS, MI, MO, NV or WI                                 | CR     | Age rated to 50             | No                   |
|                                                      | NCR    | Composite                   | Yes                  |
| AZ, CO, FL, GA, IL, IN, KY, LA, MS, OH, TN, TX or UT | CR     | 1-9 Age<br>10-50 Composite  | Yes                  |
|                                                      | NCR    | 1-9 Age<br>10-100 Composite | Yes                  |

### SIC Impacts:

- SIC is not used to rate Medical Community-Rated groups; however, it can impact the rates for Medical Risk-Rated groups and Specialty lines of coverage.
- SIC codes do determine dental ratings on all size cases

# Underwriting Rate Reconsideration Requests

## Rate Reconsideration Requests

### Specialty only markets

- Email [SBRenewal@Humana.com](mailto:SBRenewal@Humana.com)
- Add one of the following State Names or State Abbreviations in the Email Subject Line:
  - Alabama, Arkansas, California, Connecticut, Idaho, Iowa, Maine, Maryland, Massachusetts, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Vermont, Washington, Washington DC, West Virginia, Wyoming

*Note: Work items will route to the UW East Specialty 2-100 Renewal Queue*

### Medical markets

- Email [SBRenewal@Humana.com](mailto:SBRenewal@Humana.com) or,
- [SBUnderwritingRequests@Humana.com](mailto:SBUnderwritingRequests@Humana.com)
- Add one of the following Key Words in the Email Subject Line:
  - Life Rate Match, Life Hold, Life Rate Discretion, Life Discretion, Life Rate Reconsideration, Life Rate Relief, Life Reduction, Life Rate Hold, Life Reconsideration
  - Dental Rate Match, Dental Hold, Dental Rate Discretion, Dental Discretion, Dental Rate Reconsideration, Dental Rate Relief, Key Picks, Key Pick, Dental Relief, Dental Rate Hold, Dental Rate Hold, Dental Reconsideration

*Note: Work items will route to the UW Dental/Vision Rate*

## Medical Requests

### Renewal

Email to [SBRenewal@Humana.com](mailto:SBRenewal@Humana.com) and use the information below to determine the appropriate Subject Line to use.

*Note: Requests will route to Small Business Underwriting. **Using the appropriate Subject Line** will ensure request won't be delayed*

| Request Type                                               | Subject Line                                                                             |
|------------------------------------------------------------|------------------------------------------------------------------------------------------|
| Bank Account                                               | Bank Account                                                                             |
| Bundling Discount                                          | Bundling                                                                                 |
| How Rated Code changes on Community Rated (CR) groups      | Community Rated                                                                          |
| How Rated Code changes on Non-Community Rated (NCR) groups | 2 State Abbreviation at the Beginning<br><br>For example: IN Renewal Request – ABC Group |
| Rate Reconsideration                                       | 2 State Abbreviation at the Beginning                                                    |
| Rate Hold                                                  | For example: IN Renewal Request – ABC Group                                              |
| Discretion                                                 |                                                                                          |

# Humana Wellness Solutions

Our robust holistic wellness rewards program Go365 covers financial, mental, and physical health components to help members change behaviors and own their wellness journey. Our Employee Assistance Program is leading edge across the United States and continues to deliver new components to help members embrace mental health. We continue to develop our program with a customer first mindset and delivering what we have heard from the field to best improve our products and services.

## More Information on Humana Wellness Solutions/Go365:

- [10 Year Report](#)
- [Starter Kit](#)
- [Improve your bottom line with Go365 Engagement Source\\*](#)
- [Engagement Source Go365](#)



# Launch My Group (LMG) Installation

Send inquiries to  
[LaunchMyGroup@Humana.com](mailto:LaunchMyGroup@Humana.com)

Launch My Group's electronic delivery method simplifies the data gathering and signature process that provides a fast and accurate enrollment.



## Launch My Group is Completed

Using a finalized quote number, the remaining (20%) group information is completed, and membership is uploaded.



## Sold Case Paperwork is sent

Launch My Group populates the group's EGA and other required documents for the agent and group to electronically sign.



## Automated Data Entry & Underwriting Review

When signatures are received, Launch My Group sends data to our enrollment system and Underwriting Review occurs (if necessary).



## Welcome Letter

The welcome letter is sent to the group within 24 hours for Fully Insured and 4 days for Level Funded Premium groups.

Humana can help with any questions you may still have. The [Launch My Group Agent Guide](#) will help you with your questions and prepare for enrollment.

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# Electronic/Application Programming Interface Capabilities

## Quoting, Enrollment, and Benefit Administration

If your clients are looking for benefits solutions that are simple to use, save them money and lead to happier and productive employees, Humana and its technology partners can help. Humana and its digital marketplace service providers offer your clients a simple way to quote and enroll groups in Humana medical, dental, vision and life products—directly through their platforms. Humana’s technology partners deliver:

### Quoting

A real-time quoting experience through their software often with multiple carrier options.

**Humana has the ability to quote the following plans:**

- Community-rated medical
- Dental (up to 100 employees)
- Vision (up to 100 employees)
- Life (up to 100 employees)
- Non-community-rated medical (51–100 employees)
- Level-funded premium medical (up to 100 employees)

### Enrollment

Benefits communication, education and guidance for the supported Humana products. This may include products offered by other carriers. Humana has the ability to enroll the following plans:

- Community-rated medical
- Dental (up to 100 employees)
- Vision (up to 100 employees)
- Life (up to 100 employees)

**Other capabilities include:**

- Employer Group Application PDF – End point for employer/agent review and signature capture
- The ability to view electronically enrolled group and membership demographics and benefit information

### Benefits administration

Ongoing coverage changes for life event changes, coverage additions and terminations for all supported Humana and other carrier products.

- Community-rated medical
- Dental (up to 100 employees)
- Vision (up to 100 employees)
- Basic Term Life (up to 100 employees)

*Agents also have the ability to view electronically the enrolled group membership demographics and benefit information*

# Humana Business Services

## Support

To support and simplify our relationship, you have one phone number and a secure email solution exclusively for your service and support needs.

## Convenience

All commercial product lines and post-implementation inquiries can be sent via secured email to **SBMarketSupport@humana.com**. Humana Business Services will respond to your email within 24 hours.

For HIPAA authentication, depending the on nature of the inquiry, please have information from lists below available when you call, or included in the body of your email.

If inquiring about a member's eligibility, please provide the member's name and one of the following:

- Member ID
- Date of birth
- Group number
- Member ZIP code

If inquiring about a claim, please provide any three of the following:

- Date of service/fill date for Rx
- Provider or pharmacy
- Claim or Rx number
- Member responsibility on claim
- Total charge amount of claim
- Total amount paid by Humana for claim

**Humana agents:** The TaxID, SAN or email domain must match what we have on file when sending via email.

Humana Business Services contact information:

Call toll-free at **800-592-3005**

or send your secure email to

[SBMarketSupport@humana.com](mailto:SBMarketSupport@humana.com).

Services include:

- Claims
- Billing and enrollment
- Member eligibility
- Member ID card
- Go365®
- sHumana.com portal inquiries

For added convenience, visit us online at our self-service website for agents and employer groups at [Humana.com](https://www.humana.com).



# Billing Service

- Humana has transitioned to paperless billing for small group employers to reduce our carbon footprint in our communities.
- Invoicing Schedule: 1st bill is based on the first two months and then becomes monthly
- Groups registered on the Employer Portal with an email address on file will not receive paper invoices. Each month an email notification will be sent to the group when the invoice is ready. The group can access the full details of the invoice by signing into the Employer Portal.
- Groups not registered on the Employer Portal and groups that are registered without an email on file will receive a one-page summary paper invoice providing the current balance due and a summary of all adjustments.
- The group can access the full details of the invoice by signing into the Employer Portal.
- More billing information can be found in the [Billing](#) section of the Producer Guide.

# Employer Benefit Center (EBC)

For training on the EBC contact your Humana Sales Representative.

The Employer Benefit Center (EBC) is a self-service website that will give agents and small business employer groups:

- A shared online experience so you and agents can be more consultative, making it easier to help clients choose the best benefits solution
- Ready access to group information all in one spot – on or off renewal
- Self-service access to view renewal information including rates, review alternate plans, and make plan changes – saving time assisting clients with their benefits
- Available for groups case size 1-100

The EBC is accessed via the secure employer or agent portals of Humana.com.

- Within the employer secured portal the EBC will be available from the home page by clicking a tab titled Benefits Center.
- To access from the secure agent portal access the Current Accounts list and click on the group name.

EBC users can view:

- Current plan(s) and rates
- Renewal plan(s) and rates
- Recommended alternate plans based on analytics (medical, dental and vision)
- Additional alternate plan options & rates (medical, dental and vision)

Renewal data is populated to EBC 75 days prior to the group's renewal date for any line of coverage that renewed.

To submit plan changes on the EBC:

An employer or agent shops for alternative plans on the EBC and places the plans to purchase in the cart. The user then follows the onscreen prompts through the checkout screens. Prior to submission an online signature is obtained, and the user can then submit the change to Humana. Upon submission a confirmation page with order # will display and an email confirmation will be sent to the Employer and Agent.

Summary Benefit of Coverage (SBC's) for Fully –Insured Groups are located on the EBC.

Access through HSS

- Select New Case Account Manager
- View Current Accounts
- View Quote
- Review the Plan
- View Summary of Benefits Coverage

Access through the Agent Portal Access

- Select the Quote, Enroll & Manage tab
- View Current Accounts
- View Quote
- Review Plan > View Summary of Benefits Coverage

# Human Resource Benefits Administration application (HRBA)

HRBA is accessed through Humana.com via the Agent Portal. HRBA is the system in which enrollments, terminations, demographic updates and reporting can be obtained.

## Delegation

Humana offers delegation of commercial dental groups to the agent self-service portal so that authorized agents may administer benefits on behalf of their groups.

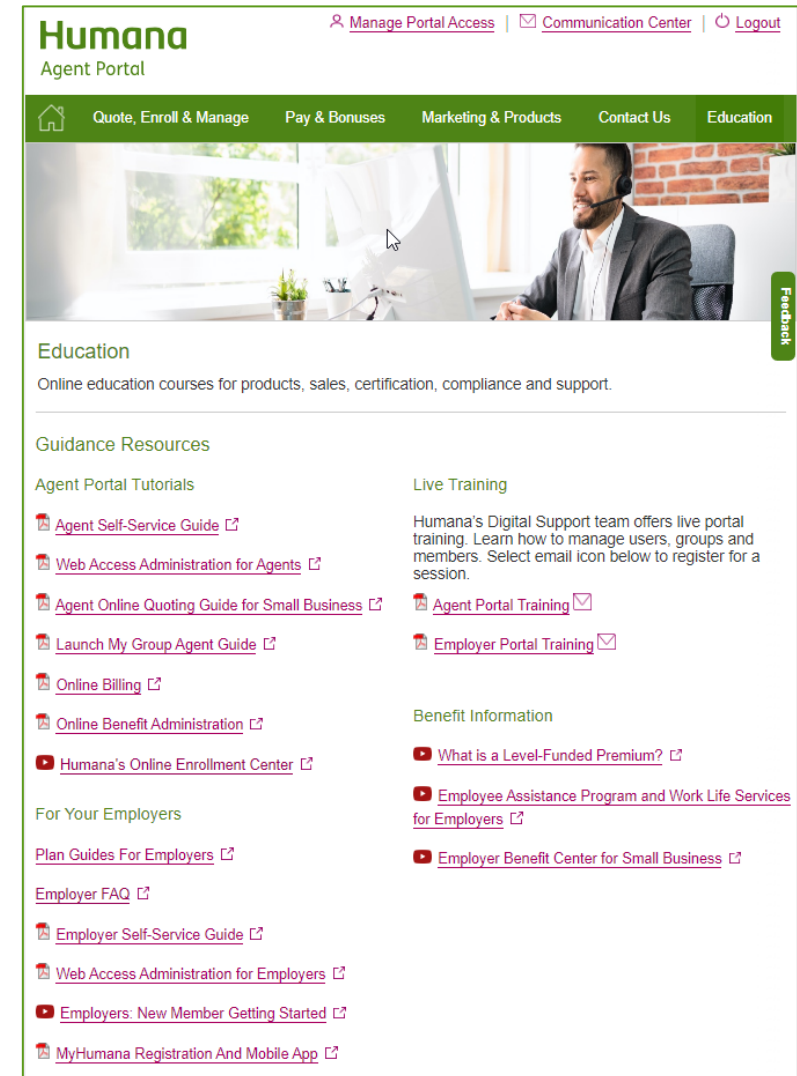
Delegation of access flows automatically to the **Primary Access Administrator (PAA)**, for the group's **Agent of Record (AOR)**, **Writing Agent (WA)**, and non-market source **General Agencies (GA)**. The PAA can then assign the access to any secondary users of that portal.

## Access Tips:

- Groups with active Medical & Dental will be available for access through the agent portal
  - If a group offers medical/dental, then all Specialty products they offer also come through the delegation.
- Stand-alone groups do not delegate to agent access (vision, life, or Go365 only groups)
- Agent of Record will need to be web registered
- Electronic Data Input (EDI) groups cannot access or utilize HRBA on Humana.com

For more information on how to perform members changes, **visit the Agent Portal Education Tab on Humana.com.**

If you need assistance obtaining access to HRBA, please contact our Web Support Team at (888) 666-5733.



# Key Contacts Email Quick Links

| Inquiry or Department | Request                                                                                                                                                                                                                                                                                                                                                                                                                         | Email Address                                                                                            | Email Subject Line Requirement                     | Phone        |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|----------------------------------------------------|--------------|
| 5500                  | Request a 5500 form for a group schedule A filing                                                                                                                                                                                                                                                                                                                                                                               | <a href="mailto:5500@humana.com">5500@humana.com</a>                                                     | Group Name, Group Number, Reporting Period         | n/a          |
| Agency Management     | AOR Takeover Requests                                                                                                                                                                                                                                                                                                                                                                                                           | <a href="mailto:Agencymgt@humana.com">Agencymgt@humana.com</a>                                           | n/a                                                | 855.330.8128 |
|                       | Single Case Agreements (SCA)                                                                                                                                                                                                                                                                                                                                                                                                    | <a href="mailto:Agencymgt@humana.com">Agencymgt@humana.com</a>                                           | Subject line starting with "Single Case Agreement" | 502-710-7901 |
|                       | Third Party Admin Process <ul style="list-style-type: none"> <li>Mid-Atlantic BOR/TPA change process for Benefitmall</li> </ul>                                                                                                                                                                                                                                                                                                 | <a href="mailto:Agencymgt@humana.com">Agencymgt@humana.com</a>                                           | Subject line: TPA Notifications                    | 855.330.8128 |
|                       | <b>Special markets team</b> <ul style="list-style-type: none"> <li>AoR changes</li> <li>General Agency adds and removals from an account level</li> <li>Market source updates, override discrepancies</li> </ul>                                                                                                                                                                                                                | <a href="mailto:Email for AOR changes smms.grp@humana.com">Email for AOR changes smms.grp@humana.com</a> | n/a                                                | n/a          |
|                       | <ul style="list-style-type: none"> <li>Set up commission and over rides</li> <li>GA commission issues</li> <li>Incentive compensation</li> <li>Group's being tied to them</li> <li>AOR changes</li> <li>Notifying GA when a new group needs to be added to the file</li> <li>Creating, terming, adding GA ID's</li> <li>Works with the General Agency Management System (GAMS) which is where GA ID's are maintained</li> </ul> | <a href="mailto:mgaprocessing@humana.com">mgaprocessing@humana.com</a>                                   | n/a                                                | n/a          |

[Click to Return to Table of Contents](#)

# Key Contacts Email Quick Links

| Inquiry or Department      | Request                                                                                                                                                                                                   | Email Address                                                                                  | Email Subject Line Requirement | Phone                                                                                                                                                                                                                            |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Billing                    | Request a test bill to ensure accuracy due to corrections - Include the group number and profile if you are requesting a test bill for review                                                             | <a href="mailto:testbillrequests@humana.com">testbillrequests@humana.com</a>                   |                                | n/a                                                                                                                                                                                                                              |
|                            | Questions on fees or, on changes to moving to paperless billing                                                                                                                                           | <a href="mailto:paperlessbillinginquiries@humana.com">paperlessbillinginquiries@humana.com</a> | n/a                            | n/a                                                                                                                                                                                                                              |
| Billing and Enrollment     | Dental ID card exception request email                                                                                                                                                                    | <a href="mailto:B&amp;EIDcards@humana.com">B&amp;EIDcards@humana.com</a>                       | n/a                            | n/a                                                                                                                                                                                                                              |
| Billing and Reconciliation | <ul style="list-style-type: none"> <li>Billing questions</li> <li>Handles all requests outside of the normal guidelines to determine if an exception can be granted</li> <li>Retro-enrollments</li> </ul> | <a href="mailto:GBSmallGroupBilling@humana.com">GBSmallGroupBilling@humana.com</a>             |                                | Contact: <a href="#">Naomi Kosbab</a><br>502-710-7901 <ul style="list-style-type: none"> <li>Kelly and Associates</li> <li>BenefitMall</li> <li>Group Benefit Services (GBS)</li> </ul> Renee Knaus (escalation)<br>502-302-3253 |

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# Key Contacts Email Quick Links

| Inquiry or Department                                             | Request                                                                                                                                                                                                                 | Email Address                                                                                                                                                                                                                                                                                                                                                                             | Email Subject Line Requirement | Phone            |
|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|------------------|
| Business Support                                                  | Bill and service questions                                                                                                                                                                                              | <a href="mailto:sbmarketsupport@humana.com">sbmarketsupport@humana.com</a> n/a                                                                                                                                                                                                                                                                                                            | 800.592.3005                   | Business Support |
| Creditable Plan coverage inquiries for Fully Insured, LFP, for Rx | <ul style="list-style-type: none"> <li>• Verification if a group's plan is Medicare Creditable</li> <li>• <a href="mailto:largegroupadhocrpricing.grp@humana.com">largegroupadhocrpricing.grp@humana.com</a></li> </ul> | • n/a                                                                                                                                                                                                                                                                                                                                                                                     | • n/a                          |                  |
| Dental Provider Requests                                          | Dental provider requests coming from members, dentists and sales                                                                                                                                                        | <a href="mailto:dentalrecruitment@humana.com">dentalrecruitment@humana.com</a><br>Members:<br><a href="https://www.humana.com/provider/dentists/refer-a-dentist/">https://www.humana.com/provider/dentists/refer-a-dentist/</a><br>Dentists:<br><a href="https://www.humana.com/provider/dentists/network-application/">https://www.humana.com/provider/dentists/network-application/</a> | Dental Provider Requests       | n/a              |
| Dental Waiting Period                                             | Request to have existing employees waiting period waived when the group grows over 10 in case size.                                                                                                                     | <a href="mailto:dentalwaitingperiods@humana.com">dentalwaitingperiods@humana.com</a>                                                                                                                                                                                                                                                                                                      | n/a                            | n/a              |

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# Key Contacts Email Quick Links

| Inquiry or Department                 | Request                                                                                                                                                                                    | Email Address                                                                                                                                                                            | Email Subject Line Requirement | Phone                                                                                                                                                                                                               |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Electronic Data Feeds (EDI)           | Electronic data feed inquiries                                                                                                                                                             | <a href="mailto:benefitsdienrollment@humana.com">benefitsdienrollment@humana.com</a>                                                                                                     | n/a                            | n/a                                                                                                                                                                                                                 |
| Enrollment                            | Timely enrollment forms                                                                                                                                                                    | <a href="mailto:CommAndSpecEnroll@humana.com">CommAndSpecEnroll@humana.com</a>                                                                                                           | Enrollment                     | n/a<br>Fax # 866-584-9140                                                                                                                                                                                           |
|                                       | Launch My Group inquiries                                                                                                                                                                  | <a href="mailto:LaunchMyGroup@Humana.com">LaunchMyGroup@Humana.com</a>                                                                                                                   | n/a                            | 1-888 666 5733                                                                                                                                                                                                      |
| Enrollment – voluntary life           | Enrollments for voluntary life need to be sent manually If timely they need to be sent to this email box. If the enrollment is retro and urgent; it needs to come to billing for approval. | <a href="mailto:hsbenrollment@humana.com">hsbenrollment@humana.com</a>                                                                                                                   |                                |                                                                                                                                                                                                                     |
| Grievance and Appeals –Medical Claims | Commercial grievance and appeal inquiries or case status info for medical claims.                                                                                                          | Grievance and Appeals<br>P.O. Box 14546<br>Louisville, KY 40512-4546                                                                                                                     | G&A Inquiry                    | <a href="#">Customer Care</a><br>800-448-6262<br><a href="#">Customer Care MTV</a><br>866-427-7478<br><a href="#">Hearing Impaired</a><br>800-325-2025<br><a href="#">Expedited Appeals</a><br>Hotline 888-259-6767 |
| Help Desk                             | System issues / Passwords                                                                                                                                                                  | Email issues/ Launchpad issues<br>If you don't know your user name, contact: <a href="#">Amy McDowell</a><br>for Rodgers Benefit<br><a href="#">Katie Conkle</a> for all other inquiries | Provide your user name         | 888-224-2700                                                                                                                                                                                                        |

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# Key Contacts Email Quick Links

| Inquiry or Department                                        | Request                                                                                                             | Email Address                                                                                  | Email Subject Line Requirement                                                                                     | Phone                                                                            |
|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| Pharmacy                                                     | Questions about authorization requests/denial status                                                                | <a href="mailto:hcprescalations@humana.com">hcprescalations@humana.com</a>                     | n/a                                                                                                                | n/a                                                                              |
|                                                              | ASO exceptions                                                                                                      | <a href="mailto:hcprgrid@humana.com">hcprgrid@humana.com</a>                                   | n/a                                                                                                                | n/a                                                                              |
|                                                              | Humana Pharmacy Questions                                                                                           | <a href="mailto:humanapharmacyescalations@humana.com">humanapharmacyescalations@humana.com</a> | n/a                                                                                                                | n/a                                                                              |
| Plan Change/Group Maintenance                                | Plan change/Plan Adds, group level maintenance (address changes, ach, BA contact changes) for Fully Insured and LFP | <a href="mailto:beclericals@humana.com">beclericals@humana.com</a>                             | Group name/Group number/Plan Change / Group Term / Plan Add/Group Contact Change/Waiting Period Change             | n/a                                                                              |
| Plan Change/Group Maintenance                                | For missing information only                                                                                        | <a href="mailto:existingbusinessteam@humana.com">existingbusinessteam@humana.com</a>           | Subject line needs to say Missing Information                                                                      | n/a                                                                              |
| Plan Change/Group Maintenance Errors                         | Member and group level issues                                                                                       | <a href="mailto:grouplevelerrors@humana.com">grouplevelerrors@humana.com</a>                   | Group name/Group number Level Funded Premium or Fully Insured                                                      | n/a                                                                              |
| Quoting - Alternate quotes for Level Funded Premium (request |                                                                                                                     | <a href="mailto:levelfunding@humana.com">levelfunding@humana.com</a>                           | LFP Submissions for existing LFP groups wanting LFP alternates/Fully Insured groups wanting an LFP alternate quote | 2 State Abbreviation, Level Funded, Group name, group number (if existing group) |
| Quoting                                                      | New Business                                                                                                        | <a href="mailto:ezrate@humana.com">ezrate@humana.com</a>                                       | n/a                                                                                                                |                                                                                  |
|                                                              | Existing Business (Alternates)                                                                                      | <a href="mailto:conservation@humana.com">conservation@humana.com</a>                           | Group name, group number                                                                                           |                                                                                  |

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# Key Contacts Email Quick Links

| Inquiry or Department  | Request                                                                                                                                              | Email Address                                                                                                                                                                                                 | Email Subject Line Requirement | Phone               |
|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|---------------------|
| Reporting              | General report Requests                                                                                                                              | Stacy Keely<br><a href="mailto:Skeely1@humana.com">Skeely1@humana.com</a>                                                                                                                                     | n/a                            | n/a                 |
| Security and Ethics    | Humana System Access (Launchpad and HSS) questions<br><br>Security and Ethics Questions                                                              | Rogers Benefit Group<br>Amy McDowell<br><a href="mailto:Amcdowell@humana.com">Amcdowell@humana.com</a><br><br>Katie Conkle (All Other Partners)<br><a href="mailto:Kconkle@Humana.com">Kconkle@Humana.com</a> |                                | Security and Ethics |
| Sold Case Cover Sheets | Sold Case Cover Sheets                                                                                                                               | Jessey Cecil<br><a href="mailto:Jcecil@humana.com">Jcecil@humana.com</a>                                                                                                                                      | n/a                            | n/a                 |
| State Continuation     | Questions regarding state continuation                                                                                                               | <a href="mailto:continuation@humana.com">continuation@humana.com</a>                                                                                                                                          | n/a                            | n/a                 |
| Tax Related Questions  | When an employer and/or agent have a tax form question, such as those related to 1094, 1095, and 1099 forms, they can send an email to this mailbox. | <a href="mailto:ap1099issues@humana.com">ap1099issues@humana.com</a>                                                                                                                                          | n/a                            | n/a                 |

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# Key Contacts Email Quick Links

| Inquiry or Department    | Request                                                                       | Email Address                                                        | Email Subject Line Requirement | Phone        |
|--------------------------|-------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------|--------------|
| Underwriting (Reporting) | Premium Vs. Claims Request - Reports                                          | <a href="mailto:pvcrequest@humana.com">pvcrequest@humana.com</a>     | PvC request                    | n/a          |
|                          | Contact your sales rep. for requirements in Louisiana and Texas               |                                                                      |                                |              |
|                          | Renewal Logs – guidance on Block A & B renewal groups only, sent out monthly. | Anthony Tam<br><a href="mailto:Atam@humana.com">Atam@humana.com</a>  | n/a                            | n/a          |
| Vision                   | Provider requests and Vision ID Card requests                                 | <a href="mailto:humanavision@humana.com">humanavision@humana.com</a> | n/a                            | n/a          |
| Web Support              | Request portal support                                                        |                                                                      |                                | 888-666-5733 |

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# Glossary of Terms

**AE/EDI** - Auto Enrollment / Electronic Data Input.

**AM** - Account Manager- The primary rating tool for Small Group Underwriting 2-100 Rating

**AOR** - Agent of Record

**API** – Stands for Application Programming Interface; gives programmers a formal set of routines to call on to use underlying network services.

**API Developer Portal** – A central Humana site for developers that are building applications based on enterprise API's. It provides secure access to tools such as documentation, the most current versioning of API's available, and a feedback mechanism

**ASC**- Account Service Coordinator

**B&E** - Billing & Enrollment (typically Small Group)

**Ben Pkg ID** - Benefit Package created on MTV for benefits sold with a group

**BUD** - Benefit Utilization Director - tool available to evaluate a group's benefit usage and behavior, measure the impact of plan changes, and quickly create an informative packet for renewal planning.

**CAS** - Claims Admin System (Mainframe/ claims platform)

**CDHP** - Consumer Driven Health Plan (Plans that engage the consumer i.e. HDHP, Spending accts)

**Census** – Refers to the Standard 15 Life Census file that Humana provides the Partner during the Testing Stage.

**COC** - Carry Over Credit

**Community Rated** – Refers to premium structure influenced by expected benefit utilization by the population as a whole; Applies to all Groups with 1-50 eligible members in all states where Humana offers Medical excepting Colorado where a Community Rated group is 1-100 eligible members in size.

**Composite Rated** – The process of determining coverage rates for groups by averaging employees' individual rates within a group, and based on actuary rate tables, a group's rate is determined.

**Conservation** -Team of associates who produce quotes for renewals (1-100)

**Dependent** – A non-Subscriber Member who is eligible and covered by a health plan.

**EasyRate** -Team of associates who produce quotes for new business quotes (1-100)

**EE level underwriting** - Employee applications with medical questions completed used for underwriting

**EGA** – Employer Group Application

**ER level underwriting** - Employer application with medical questions completed used for underwriting

**FI** - Fully Insured

**FTE** - Full-time Equivalent

**GI** - Guarantee Issue for Life

**Humana Content** – Refers to the Humana name, logo, trade secrets, Internet content, marks, domain names, promotional materials, product information materials, enrollment materials, contracts, any Confidential Information, or Customer information

**HSS** - Humana Self Service

**ISL** - Individual Stop Loss; Individual Stop Loss (Specific Stop Loss)

**IT** – Stands for Information Technology

**Onboarding** – The process of enabling the Partner to perform quoting or enrollment on the Partner website via electronically transmitted means with Humana

**Partner Profile Template** – A document that the Partner completes with necessary information and returns to Humana in order in order to begin the Onboarding process, i.e. creation of the Partner Profile, and subsequent request for an electronic transmission connection with Humana

**PEC** – Stands for Partner Electronic Connectivity

**Plan / Product file** – A File containing Humana plans that is retrieved by the Partner via Electronic Connectivity in order for Partner to generate accurate quotes

**PMT** – Producer Management Tool. The PMT uses three categories that need to be verified in order to conduct business within Humana and state policy statutes: License, Line of Authority and Appointment. – verifies that the producer is appointed with the correct legal entity

**Production** – Refers to a state in which quoting or enrollment functionality is approved and Live on the partner's website

**SBC** – Stands for Summary of Benefit Coverage. The SBC's purpose is to be the universal "plan summary" by all carriers to help consumers better understand the coverage they have and allow them to easily compare different coverage options.

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# Frequently Asked Questions

## Launch My Group/Case Installation

### When are Member ID numbers available?

Member ID numbers are available 24-48 hours after a group number is issued. Members typically are in our pharmacy system 24-48 hours after their member ID number is available.

### How do I know what the BIN/PCN numbers for pharmacy are?

Launchpad Access and Agent Portal Access- The BIN/PCN numbers appear on a member’s pharmacy card and identify what line of business the member is under (I.e., Commercial, Medicare, etc.).

- PCN = 03190000
- BIN = 610649

### How do I obtain an EGA?

You can access the EGA online using [EGA link](#)

### Is there training available on Launch My Group?

You are encouraged to attend the monthly LMG training sessions. Contact your Humana Sales Representative to find out dates and times. If you are looking to establish an individual training session for your specific office, please email [launchmygroup@humana.com](mailto:launchmygroup@humana.com) and indicate who is attending and what times work best. We will set up online training session for the training.

### How do I send an enrollment form to Humana via email?

Send to [secureemail.humana.com](mailto:secureemail.humana.com). This web address will take you to the Communication Center. If you are already registered, you will click on the first bullet point. If you are not registered, you will click on the second bullet point. Then:

- Click on “Medical and Specialty Enrollment Forms”
- Send applications to [CommAndSpecEnroll@humana.com](mailto:CommAndSpecEnroll@humana.com)
- Attach your enrollment forms by clicking the “attach” button (paper clip icon)

## Humana Business Services and SBMarket Support

### Who do I contact with questions on delegating a group?

Delegation is not available through Launch Pad Access.

### How do I get a group reinstated after it terms?

Email [sbmarketsupport@humana.com](mailto:sbmarketsupport@humana.com) or call Humana Business Services (HBS) at 800-592-3005.

### How do I obtain proof of coverage?

Email [sbmarketsupport@humana.com](mailto:sbmarketsupport@humana.com) or call Humana Business Services (HBS) at 800-592-3005.

## Quoting

### What is the furthest effective date that can be quoted?

Depending on the time of the month, you can quote an effective date up to 3 months after the 1st of the current month. See the chart below for further clarification:

| If today’s date is:                                 | Account Manager will default to:                        |
|-----------------------------------------------------|---------------------------------------------------------|
| The 1 <sup>st</sup> – 11 <sup>th</sup> of the month | 2 months after the 1 <sup>st</sup> of the current month |
| The 12 <sup>th</sup> of the month or later          | 3 months after the 1 <sup>st</sup> of the current month |



**Confidential and Proprietary Information. For Agent Use Only. Do Not Distribute.**

Individual agents or agencies may be obligated to disclose compensation to clients. Because state laws vary, agents should be aware of and comply with applicable state compensation disclosure requirements. Humana is not responsible for providing legal advice to agents. If an agent has a question or concern regarding his/her state's compensation disclosure law, he/she should consult a legal advisor.

