

New from Marketing

Individual Products

Welcome to Open Enrollment! This is an exciting time for you. As you gear up to build your business, we want you to know we are ready to support you.

We expect a highly dynamic environment in the first days of Open Enrollment. Humana is here to help. We will create a daily message for you with tips, suggestions and resources – and respond with immediate solutions as issues become known.

- You will see a Humana green **Solutions** section with answers.
- A plum **Best Practices** section will provide links, advice and other updates.
- Finally, a dark green **Noteworthy** section covers resources available to you.

Tool update

Earlier this week we shared several new tools with you. We are updating the Tool for the [Humana Offline Premium and Subsidy Estimator](#). There are a few things to be aware of before opening up this tool:

1. The tool does take some time to open up. So being patient is key.
2. You must enable macros for it to work. (There is a warning in red at the bottom of the page alerting you to do so, along with added instructions to close/reopen if macros were not enabled). We are researching ways to automatically enable macros when opened.
3. If you select “enable macros”, you will not be asked to do so again unless you open up a new version of the tool for the first time.
4. You may be asked to make this a “trusted file”. It doesn’t matter if you select yes or no, but if you select yes, you will not be asked again until a new version is opened for the first time.
5. After each input selection, the tool may take a few seconds to “think” while starting to make its calculation. This is normal.

Also, an update has been provided for agents with consumers in Colorado who may not have access to the internet. A new [link](#) is available for a paper application as listed below.

Tool:	Available for:	States applicable*:
<p>Updates! Health Insurance Marketplace Subsidy Application</p> <ul style="list-style-type: none"> • Guidelines and Code of Conduct for use • Accessible here, this can be used in situations where the agent/consumer do not have access to the internet. For agents with consumers in Colorado, please use this form • Agents can quickly obtain subsidy eligibility information through the “Humana Offline Premium and Subsidy Estimator” above • For plans that require a provider selection, agents should also write down the preferred physician in order to enter this into Agent Workbench 	Marketplace Plans	<p>Florida, Texas, Georgia, Utah, Tennessee, Louisiana, Arizona, Mississippi, Ohio, Alabama, Illinois, Michigan, Kentucky**</p> <p>** Once approved to sell by DOI</p> <p>For agents with consumers in Colorado: There is a paper application agents can use for customers without internet access. Available here.</p>

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Effective Date Communication

We have [created a guide](#) to help make you aware of the updates that have been made to HumanaOne Agent Workbench to enable you to sell 2014 Humana Marketplace and Non Marketplace plans. [A detailed training course has been created and is available in Marketpoint University on Humana's agent portal.](#)

Please Note that the effective date selection has been moved from the Generate a Quote page to the Customize and Compare page. You still have the capability of selecting any day of the month effective date for the 2013 eligible plans on the Customize and Compare page.

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Pass Along Your NPN and your FFM

As you are talking with consumers and potential clients, be sure to give them your National Producer Number and Federally Facilitated Marketplace (FFM) User ID, even if you aren't able to complete the enrollment process.

These numbers are the only way you can be identified in the system to get credit for your time once the enrollment is completed.

HCR411

Humana has a great website directing you and your customers to educational resources about Healthcare Reform! [HCR411.com](http://hcr411.com) points visitors in the direction they need to find events near their home or office. Users can enter a zip code and choose a 10-, 20-, or 30-mile radius to see when and where seminars or in-store agents will be on-hand to explain Healthcare Reform.

Customers can attend an event to:

- Hear from a licensed and appointed Humana Agent
- Get a better understanding of what healthcare reform is
- Learn the various healthcare plan options available in 2014
- Learn about financial assistance for purchasing coverage

Be sure to tell customers about this easy-to-use, helpful site:

<http://hcr411.com>