

Producer Guide

Policies and Procedures for Wellcare Brokers



Note: Producer's contract supersedes the Producer Guide. If any discrepancies exist, refer to the Producer Contract.

Welcome!

Health insurance can be complicated for consumers. It's also very personal. Your clients look to you, their Producer, for advice to help them make informed decisions. Your expertise and knowledge are vital to helping your clients successfully navigate their individual health insurance options.

Wellcare is a product offering designed for those needing Medicare Advantage and Medicare Part D plan options. Our plans provide competitive benefits, flexibility, and value while covering your clients' healthcare needs.

This Producer Guide (or "guide") is used to describe some of Wellcare's policies and procedures related to Producers. It is a subset of our **Policies and Procedures** (as defined in your agreement with us). The guide was developed to help ensure compliant and ethical conduct, professionalism, and knowledge of required business processes and responsibilities. This guide is confidential and proprietary property of Centene Corporation ("Centene") and may not be distributed, reproduced, republished, transmitted, displayed, broadcasted, or otherwise exploited in any manner without our express written permission.

Getting Started

More About Centene and Wellcare:

Centene Corporation is a national leader in the healthcare services field and we're pleased to offer a variety of Medicare Advantage and Part D products under the Wellcare brand.

[Learn more about Centene's core philosophy and our Wellcare products.](#)

Broker Support

Our Broker Support team is available to assist with your questions and issues.

[Learn more about the ways we provide support for your business.](#)

Get Ready to Sell

Get started working with Wellcare by reviewing our

The guide has been developed for use by all Producers who sell Wellcare products. Throughout the guide the words "Producer", "agent", "broker" and "you" are used to refer to any Producer. In instances where information relates specifically to a type of Producer, but not to other types of Producers, it will be clearly noted. Centene, together with its applicable subsidiaries and affiliates, including Wellcare, may be referred to as "Company" "us," "we," or "our" throughout the guide.

policies for:

[Licensing & Appointment, Training and Certification, Exclusion Checks](#)

[Contracting, Compensation Sub-Types, Requirements to Sell and Receive Compensation](#)

Compliance Guidance

Wellcare is committed to helping our brokers develop and maintain compliance standards in every aspect of their business.

Learn more about compliance for marketing and sales activities including:



- Approved marketing materials
- Multi-Plan marketing materials process
- Misrepresentation and Inducement policy

Marketing & Sales Guidance



- Compliance oversight guidelines
- Complaint Investigation and case determination
- Sales Oversight Committee

Complaint Investigation & Oversight

Business Policies

Learn more about Wellcare policies and procedures including:



- Wellcare Code of Conduct
- Member Confidentiality
- Fraud, Waste & Abuse
- Centene Privacy Policy
- Audits, Books and Records
- Website Use

Standards and Practices



- Earned Renewal Payments
- Book of Business Transfers
- Broker of Record Changes
- Agent of Record Promise
- Cancellations and Plan Changes
- Disenrollment
- PCP Changes

Book of Business Policies

Learn More



Commission Guidance

Learn more about important commission topics including:

- Commission Schedules
- Payment Processes
- Chargeback Processing
- Medicare Product Changes and More



Application & Enrollment

Get information on Wellcare sales and enrollment processes including:

- Sales Materials
- Enrollment Platforms
- Application Requirements
- Request for Information (RFI)



Broker Support

Wellcare Broker Support is here for you. Connect conveniently to our resources including:

- Self-service Support
- PCP Change Requests
- Broker of Record Transfer
- Medicaid Verification
- Demographic Changes and More



Local Markets



Member Benefits



Wellcare Member Experience
Coming Soon!

Learn about our market coverage and connect with your local market leaders:

- Market Coverage Map
- Sales Contacts

Our First Look website is a one-stop destination to learn about our current plan offerings, featuring supplemental benefits such as:

- Wellcare Spendables®
- Fitness, Vision, Hearing
- Transportation
- Rewards Programs
- Telehealth and More

Information coming soon on the ways we provide support for our members through materials and resources.



Special Guidance:

Medicare Supplement Guidance for CA Brokers

Important information on our Medicare Supplement plans for California brokers can be found in our **Medicare Supplement guide**.



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Privacy Policy

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