

2023 Broker Guide

Memorial Hermann *Advantage* Guide to Benefits



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Letter From Our CEO

Thank you for choosing to partner with Memorial Hermann Medicare *Advantage* Plan, backed by Houston's largest hospital network. We value and appreciate you and your partnership. The information found in this document will serve as a valuable resource to guide you through the full scope of Broker contracting with MHHP and will also serve as a reference guide to our different plan options.

Additionally, you will find information on how to utilize our website and lookup tools. As well as additional benefits included in the MHHP plans.

If you have any additional questions, please contact a member of our sales team or visit, healthplan.memorialhermann.org/medicare-advantage.

Thank you again for choosing to partner with Memorial Hermann Health Plan. We wish you the very best in your selling journey.



Jay Hurt

Senior Vice President, CEO
Memorial Hermann Health Plan



Agent On-boarding

Agents will need to be setup in our program within Miramar (Convey) and complete necessary training via miramar-agent.com/.

Agents will be provided their Registration code to enroll in the certification.

Note: If you have not received your Registration code, please contact Sales Support.

Click on “Register New Program” from the Dashboard to enter Registration Code.

- Upload or complete certification (AHIP)
- Memorial Hermann product training

Upon completion the agent and FMO will receive a “Ready to Sell” email notification.



On-boarding into Online Enrollment Tool- WiPro:

Memorial Hermann will upload the agents into the online enrollment tool.

Once the agent has completed certification in Miramar and is ready to sell, an email will be sent with login information.

The enrollment tool is located at: brokers.healthplan.memorialhermann.org

Medicare Commission Payment Options

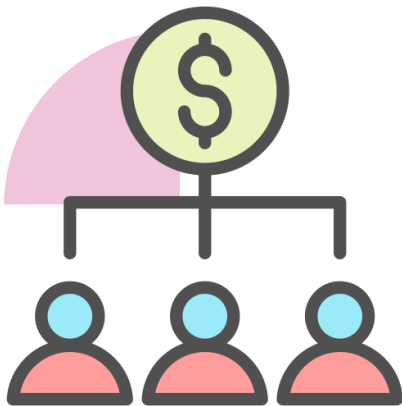
Medicare Commission Payments will be paid in one of two methods:

Lump Sum

The entire commission is paid to the Contracted Agency and it is their responsibility to administer payments to the agent per CMS guidelines.

Split Payments

The Agent portion of the fee is paid to the Agent and the Administration Fee is paid to the Contracted Agency. The contracted Agency is responsible for any downline administrative payments to other contracted agencies.



*Default Option

If no payment designated at time of appointment, default will be to Split Payment method.

Affiliation Change Policy for Agents

Agents may change affiliations between FMO/SGA/MGA & GA partners.

See below for the Affiliation Change Process:

Immediate Release

Brokers will need to get a release from their upline on company letterhead dated with a current and future effective date of the release and signed by the principal.

The release letter must be sent via email to MASales@apex4health.com

Standard Release

If an immediate release is not granted by a broker's upline, a request for a standard release can be made by sending an email to MASales@apex4health.com and include the release letter.

The standard release email will start the clock for the 30 day window.

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Please reference the timeline chart below for specific processing effective dates:

Requests Received	Immediate Release Requests Effective	Standard Release Requests Effective
1/1 - 3/31	Processed Immediately	Processed 60 days post request
4/1 - 8/31	Processed Immediately	Processed 30 days post request
9/1 - 12/31	Processed Immediately	Blackout Period - Changes processed effective 4/1

Lump Sum – For Agents who are receiving their commissions from the FMO:

- From the date of the release, new business commissions will be paid according to the new affiliation document and paid by the choice of methods described in the first section.
- All commissions earned prior to the date of the release will continue to be paid to the FMO and it is their responsibility to pay the Agent for that book of business.

Split Payments – For Agents who are paid directly:

- Agents who are paid directly will continue to be paid for their existing book and the FMO will continue to receive the Administration Fee for all business prior to the release date. All new business will be paid to the new affiliation after the release date.

Payment Schedule for Commissions

Memorial Hermann commission payments are based on the receipt of the CMS Commission file that identifies the type of enrollment, New to Medicare or Like Plan to Like Plan. This file identifies the applications that are received in the prior month that are effective the first of the month. Applications are paid after the effective date regardless of when received.

Calculations for applications received are completed by the third (3rd) Monday of the month and processed in the weekly payment file. Payment receipt will vary depending on payment method, ACH or paper. Effective applications that are missing the appropriate CMS enrollment classification will be processed in the next month after receipt of the appropriate CMS information.

1

Lock-in Applications – New to Medicare:

New to Medicare applications will be paid the full commission amount regardless of the effective month.

2

Lock-in Applications – Like Plan to Like Plan:

Lock-in Applications will be paid according to the CMS guidance and prorated per the 1/12 process determined by the effective date of the new member.

3

Annual Renewals:

Annual Renewals will be paid on an annual basis in a single payment calculated in January of the renewal year.

- The renewal payment is based on the receipt of the CMS enrollment file and will be calculated by the third (3rd) Monday of the month and processed in the weekly payment file.

4

Dis-enrollments & Recoupments:

Dis-enrollments that occur during the calendar year would be prorated and charged back to the agent against future sales and renewals.

- Proration is determined based on the calendar year and the remaining months. Total commission payment is divided by 12 and multiplied by the remaining months.
- Ex. If someone dis-enrolls in May and effective June 1, an initial commission payment of \$539 would have been paid in February. The agent would be charged back: $\$539 / 12 = \$45 \times 6 \text{ months (June – Dec)} = \270 .

Direct Deposit

A completed “MHHP ACH Consumer Credit Authorization” must be submitted to Broker Appointments at MASales@apex4health.com with a copy of a voided check, either by the agent and/or their FMO/SGA. Click here for ACH Form

****The agent would need to submit another form if there's a change to their checking account. Ex. Name change, new account #, new bank and etc. ****

Administrative changes for Medicare Agents such as address change or SCH information should be submitted to the Sales Support email box: MASales@apex4health.com



A Name You Can Trust & A Leader in Quality

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Memorial Hermann Health System is a trusted Houston health care network that's been serving Houston and Southeast Texas for more than a century. Our focus is to advance health by providing high-quality, patient-centered care in the environment of world-class expertise and leading-edge innovation.

Memorial Hermann Health Plan has five (5) Medicare *Advantage* Plans to provide a variety of coverage options to service The Greater Houston area.

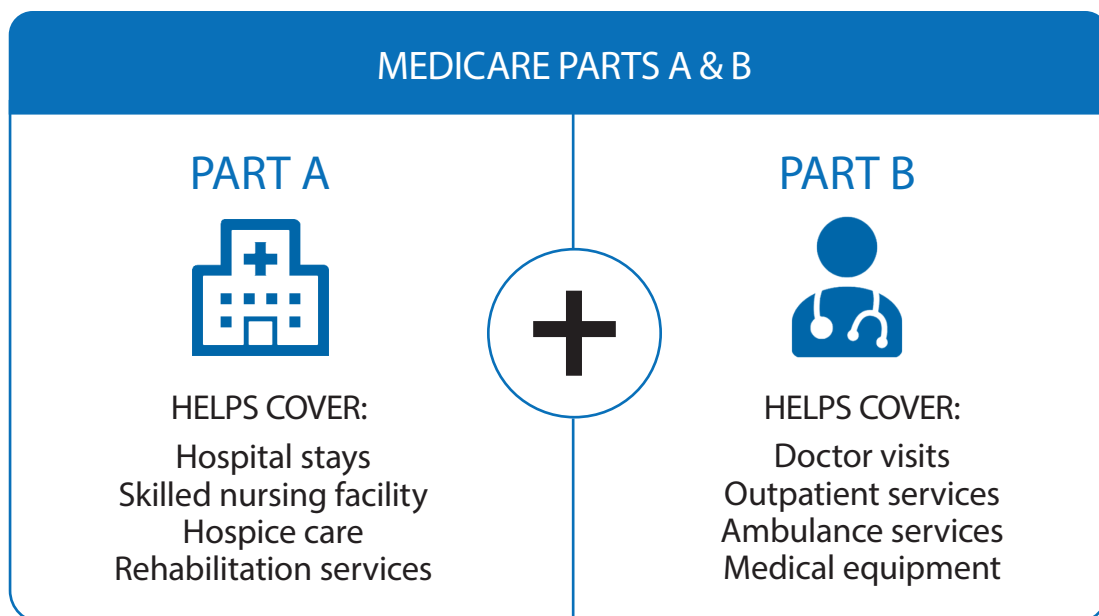
- **Memorial Hermann Medicare *Advantage* HMO**
- **Memorial Hermann Medicare *Advantage* Plus HMO**
- **Memorial Hermann Medicare *Advantage* Dual Special Needs Plan**
- **Memorial Hermann Medicare *Advantage* Golden Triangle**
- **Memorial Hermann Medicare *Advantage* Prime Value (MA Only)**

Plan Eligibility

To be considered eligible for a Memorial Hermann Medicare *Advantage* plan, the prospect must reside in our coverage area, which includes:

- Harris County
- Montgomery County
- Fort Bend County
- Liberty County
- Galveston County
- Jefferson County
- Brazoria
- Hardin

You must also be enrolled in Medicare Part A and B.



Additional Benefits & Services

Healthy *Advantage* Program

The Memorial Hermann Healthy *Advantage* Wellness Program is designed specifically for our Medicare Advantage members who want to make the most of their plan benefits, while taking steps toward improving their overall health and well-being. The Healthy *Advantage* Wellness Program has set rewards for certain health-related activities. Each reward will vary based on the type of service completed during the plan year.



Healthy *Advantage* Wellness Program Reward Values



Annual Health Risk Assessment (HRA)	\$25
Annual Wellness/Comprehensive Visit	\$50
Breast Cancer Screening	\$25
Colon Cancer Screening	\$50
Retinal Eye Exam for Diabetics *(excluding Glaucoma screening)	\$30

For more detailed information on our rewards program, please visit:
healthplan.memorialhermann.org/medicare-advantage/healthy-advantage-wellness-program

Silver&Fit®



The Silver&Fit® Healthy Aging and Exercise program is designed to support every unique member. MHP Members can enjoy all of the following at no cost to them:

- 8,000+ Workout Videos
- Get Started Program
- Standard & Premium Fitness Network Choices
- Home Fitness Kits (one per benefit year)

To learn more about this program visit SilverandFit.com.

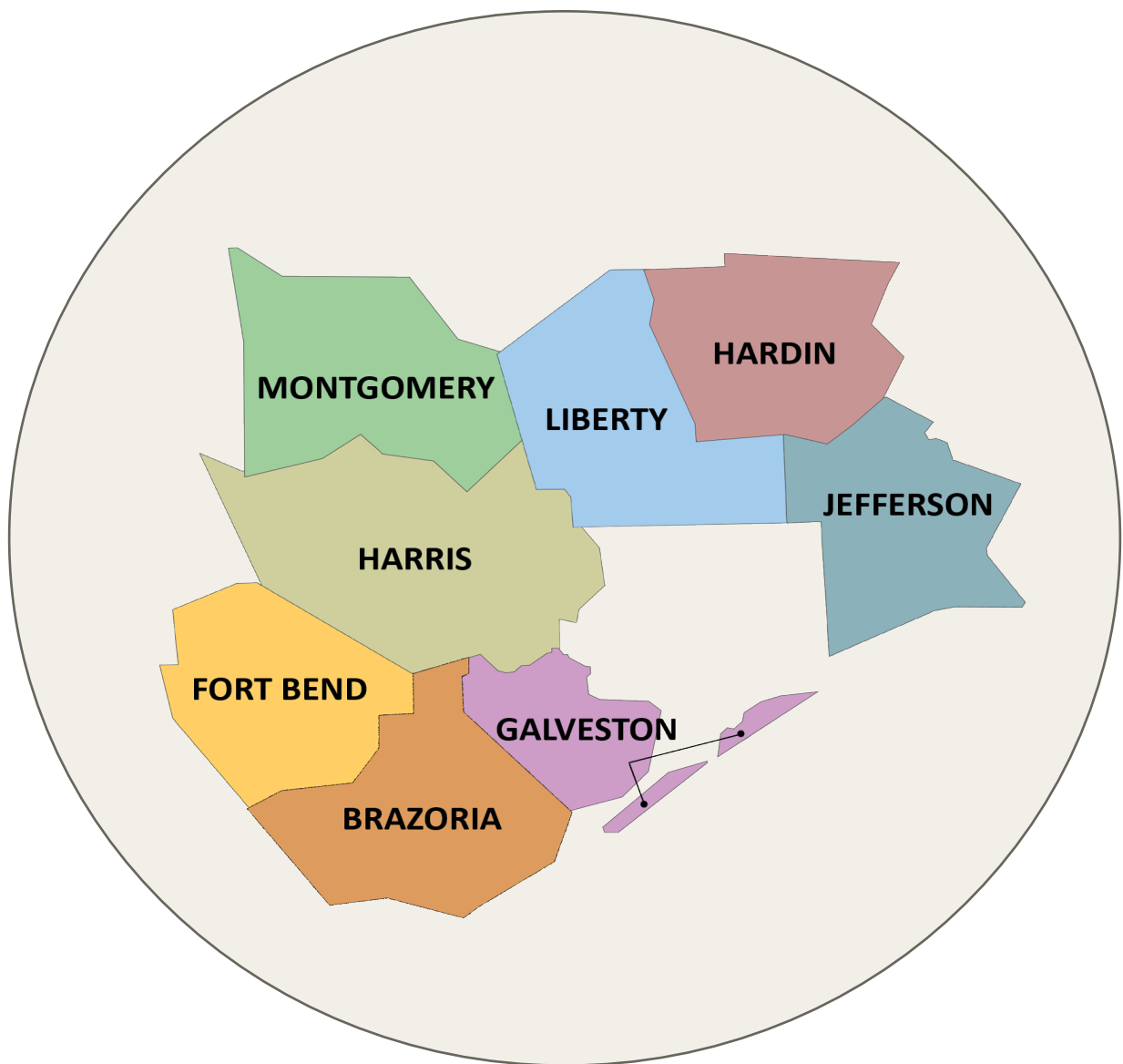


Why Choose Memorial Hermann

Making a decision regarding Medicare insurance coverage can be overwhelming, but it doesn't have to be! Prospects can now choose a plan, backed by the Memorial Hermann Health System, offering the same commitment and high standards of care Houstonians have known and trusted for more than 100 years.

If a prospect is currently on Original Medicare, or on Original Medicare combined with a Medigap or other supplemental plan, a Medicare Advantage plan could save them money and provide them with added benefits. We're here to help you review your options and find the plan that fits your needs.

Memorial Hermann *Advantage* and Memorial Hermann *Advantage* Plus plans are now being offered to Medicare eligible residents that live in the following counties:



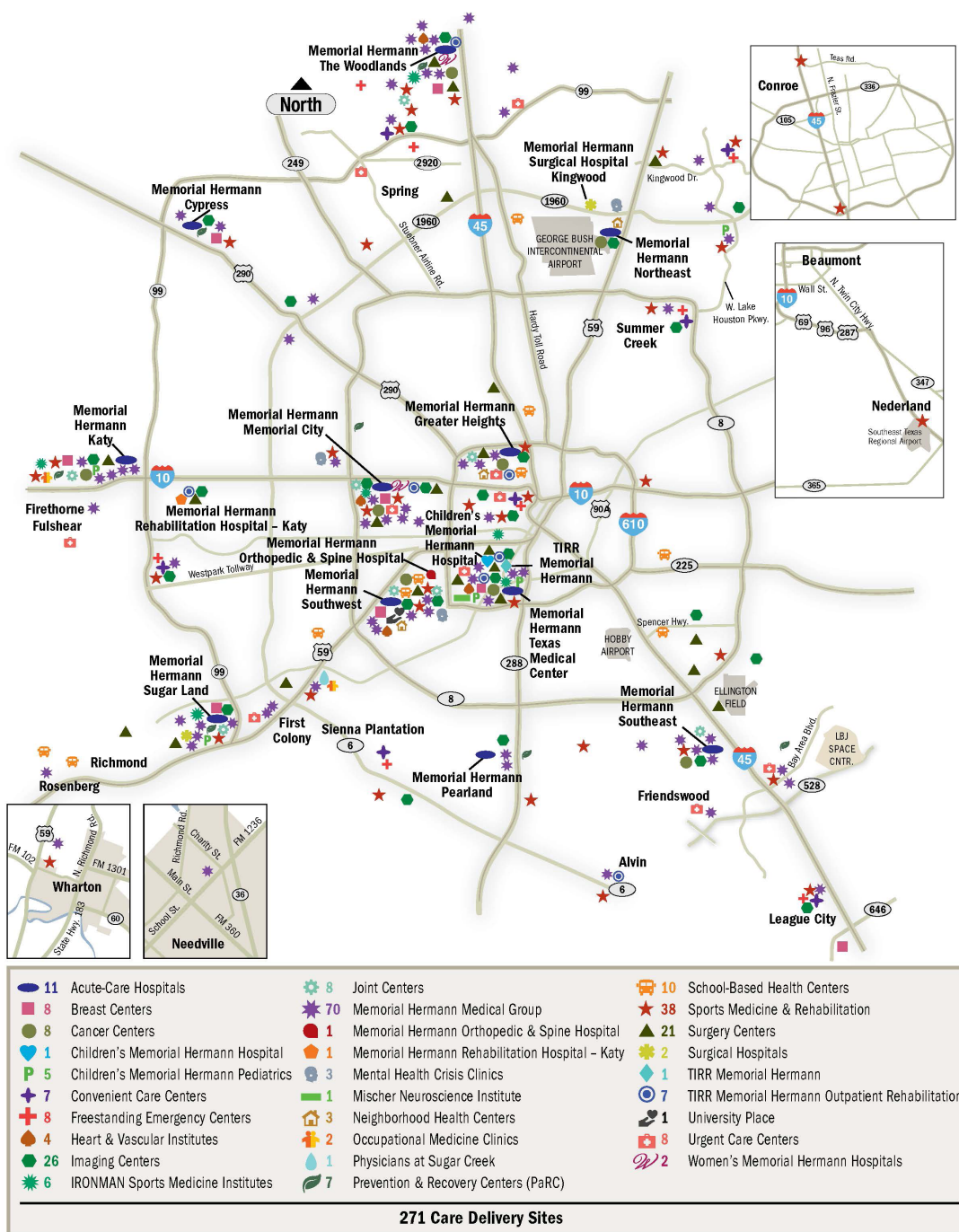
Review Our Network

When a member chooses a Memorial Hermann *Advantage* plan, they are getting health coverage that's fully connected to care in Greater Houston. That means members are getting participating physicians, the Memorial Hermann Health System and their Medicare plan all on the same team, working together.

70+ Medical Group
Facilities

50+ Specialty & Urgent Care Facilities


6K+ Affiliated Providers



Helpful Sites

Memorial Hermann Website Lookup Tool

healthplan.memorialhermann.org/medicare-advantage





Important announcements and vaccine information regarding Coronavirus (COVID-19)

[COVID-19 RESOURCES](#)

[VACCINE INFORMATION](#)

Medicare Advantage

Questions? Contact Customer Service at (855) 645-8448

SHARE  

[Enroll Now](#)

Are You Eligible to Enroll Today?


[Find My Plan](#)

[Speak With an Advisor](#)



[Pharmacy Benefits](#)

Memorial Hermann Home Plan Page

healthplan.memorialhermann.org/medicare-advantage/advantage-hmo-plans



[Members](#)[Employers](#)[Medicare Advantage](#)[Find a Doctor](#)[Find a Location](#)[Find Other Services](#)

SHARE  

[Enroll Now](#)

Our Advantage HMO Plans

Making a decision regarding your Medicare coverage can be overwhelming, but it doesn't have to be!

Questions? Contact Customer Service at (855) 645-8448

< Medicare Advantage

About Medicare



Advantage HMO Plans



[Advantage HMO Plans](#)

[Compare Advantage HMO Plans](#)

[Dual Advantage Plan \(D-SNP\)](#)

[Plan Documents & Materials](#)

Welcome to Memorial Hermann *Advantage* HMO

Making a decision regarding your Medicare coverage can feel overwhelming, but it doesn't have to be! You can choose a Medicare Advantage plan backed by the Memorial Hermann Health System, offering the same commitment and high standards of care Houstonians have known and trusted for more than 100 years.

By choosing Memorial Hermann Medicare *Advantage* HMO, you'll be a part of a health plan that's fully connected to your care in Greater Houston. That means you'll get participating physicians, specialists, the Memorial Hermann Health System, and your Medicare Advantage plan all on the same team, uniquely working together for you.

Helpful Sites

Pharmacy Benefits Page

healthplan.memorialhermann.org/medicare-advantage/pharmacy-benefits

CONTACT USFOR BROKERSFOR PROVIDERSSearch

MEMORIAL HERMANN Health PlanMembersEmployersMedicare AdvantageFind a DoctorFind a LocationFind Other Services

HOME | MEDICARE ADVANTAGESHAREFacebookTwitterEnroll Now

Pharmacy Benefits and Clinical Services

This page helps our members and providers navigate the Medicare Part D benefit offered through Memorial Hermann Advantage HMO plans.

Questions? Contact Customer Service at (855) 645-8448

Medicare Advantage

About Medicare

Advantage HMO Plans

Pharmacy Benefits and Clinical Services

Pharmacy Benefits and Clinical Services

Formulary Information and Search Tools

Pharmacy Directory and Network Information

Over the Counter (OTC) Products

Medication Therapy Management (MTM) Information

Transition Policy

Part D Coverage Determinations

Part D Appeals and Grievances

Low Income Subsidy (LIS) Premium

Pharmacy FAQ

Pharmacy Resources and Benefit Forms

Drug Management Program (DMP)

Dual Special Needs Plan (D-SNP)

Healthy Advantage Wellness Program

Classes and Events

Resource Center

Contact Us

Navigate your Memorial Hermann Advantage HMO prescription coverage and benefits with these tools and resources.

Drug List Formulary

See a complete list of covered, commonly prescribed medications covered by our Medicare plan.

[Read More](#)

Pharmacy Network

View our pharmacy networks and home delivery options.

[Read More](#)

Dual Special Needs Plan (D-SNP)

A dual special needs plan is a type of health insurance plan for people who have both Medicaid and Medicare. You may see this referred to as "dual-eligible" or a D-SNP plan.

[Read More](#)

Transition Policy

Learn more about how to cover your medications when you are new to our plan or you have a drug that is normally not covered.

[Read More](#)

Coverage Determination

Certain drugs need prior approval or exceptions to be covered. Learn about coverage determination steps and find forms.

[Read More](#)

Appeals and Grievances

When and how to request a review of a prescription coverage decision. When and how to file a complaint (grievance) against your Medicare plan.

[Read More](#)

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Helpful Sites

Provider Search

healthplan.memorialhermann.org/find-a-doctor

Memorial Hermann Advantage is contracted with Village MD, UTMB, Centerwell, etc. Please use our Provider Search tool to find our entire Network list.

CONTACT US

FOR BROKERS

FOR PROVIDERS

Search

MEMORIAL HERMANN Health Plan

MembersEmployersMedicare AdvantageFind a DoctorFind a LocationFind Other Services

Find a Doctor

You are viewing services for **Medicare Advantage HMO** Coverage

SHARE

View Employer Provided Services

Enter name, location, specialty, or condition

FiltersClear All (1)

My LocationRichmond, TX 77407 X

Specialty

Clinical Interest

Availability

Location Type

Gender

Language

Important Information about our Provider Network

The network providers listed in this search tool have agreed to provide you with your health care/vision services. You may go to any of our network providers listed in this directory without a referral from your PCP. If you have been seeing one network provider, you are not required to continue with that same provider and may change at any time.

Please click on one of the following links for more information related to our Provider Network:

English | Español

1-10 of 4677 Results

Dr. Gandhi Priya, MD

Internal Medicine

1.53 miles
(281) 564-3300

Accepting New Patients

17227 W Grand Pkwy S, Houston, TX 77083

Call to make an appointment
(281) 564-3300

Dr. Rajat Bhatt, MD

Rheumatology
Internal Medicine

1.80 miles (5 locations)
(281) 884-9705

Accepting New Patients

7417 W Grand Pkwy S, Ste 150, Richmond, TX 77407

Schedule Now

Jordana Chettiparampil

Optometry

1.82 miles
(832) 685-2020

Accepting New Patients

7770 W Grand Pkwy S, Ste B-1, Richmond, TX 77406

Call to make an appointment
(832) 685-2020

Usman Sheikh

Accepting New Patients

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Enrollment Options and Helpful Forms

Making a decision regarding Medicare insurance cover

- **WiPro**

The enrollment tool is located at:

brokers.healthplan.memorialhermann.org

- **Scope of Appointment**

Scope of Appointment Attachment

- **Paper Application**

https://healthplan.memorialhermann.org/-/media/memorial-hermann/healthplan/files/medicare/2022/19_h7115_pdlngenrllfrm22_m.ashx?la=en&hash=22BE9DEA16322C8470805D-9932C356A4



Email: MASales@apex4health.com

Fax: 713.338.4115



Contact Us

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Donna Alexander	Donna.Alexander@apex4health.com	713.379.4558 ext.1
Customer Service	MASales@apex4health.com	855.645.8448



Memorial Hermann Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

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