



Anthem Voice Signature Tool

What to know, to complete applications over the phone

What is the Anthem Voice Signature Tool?

- “VoiceVault” was found to be non-compliant for Medicare application recordings, so the **Anthem Voice Signature Tool** phone recording process will replace “VoiceVault”
- We are trying to find a solution for the field
- We will use a vendor ([Talkdesk](#)) software for our voice recording solution

Agenda

- Introduction
- Process Requirements and Capabilities
- Reminders, Timelines, etc.
- When the Connection Is Made
- Sample Script Review
- Agent Best Practices
- Questions

Introduction

How did we get here?

- Social distancing requires us to eliminate face to face marketing
- Field Sales agents need a method by which they can enroll prospects over the phone
- Our previous process is not CMS compliant
- [Talkdesk](#) is the vendor the Medicare sales team has chosen to make phone sales from the Field possible (using the **Anthem Voice Signature Tool**)

Process Requirements

For beneficiaries to be able to apply over the phone, CMS requires:

- A signature (the process can be recorded)
- Prompts (or acknowledgement) throughout the recording process to be compliant
- “Recorded” signature to be retrievable on demand

Tool Capabilities

The Anthem Voice Signature Tool will allow us to:

- Record and store the signatures of applicants for:
 - Medicare Advantage plans
 - Medicare Supplement plans
 - Stand alone PDP plans
- Collect and store Scope of Appointment (SOA) recordings

The Implementation and Management teams are aware of the desire for other languages to be translated, but they are not available at this time.

Compliant Selling Reminders

- **Outbound calls cannot result in a sale** – the prospect must initiate the call
- Recording information must be **saved for 10 years** (and be accessible for that timeframe as well)
- In addition to your enrollment conversation with the member, the signature recording process can take an additional 10 to 15 minutes (depending on the script and your comfort level)

How do we get the marketing materials to the client?

What are our electronic application options?

Sample Program Timeline

Customer says “I’m interested”

“Great, let’s complete a **SOA**”

Customer says, “I’m ready to buy”


Ok, let’s discuss having you call me back*
(*Must be inbound call*)

Almost done! Let me call for the **Voice Signature capture**, and complete the application with your voice signature (*using scripts*)

Getting Started - Profile

Field agents will receive an email with a link from **Talkdesk**, prompting them to update their profile

- Agents will need to **create a password** that they will use to access the voice recording system
- If you delay more than 48 hours, then you may have to contact MedicareVoiceSignature@anthem.com to repeat the process of profile update and password creation



From: Talkdesk <no-reply@talkdesk.com>
Sent: Tuesday, March 24, 2020 1:14 PM
To: Bates, Rebecca M. <Rebecca.Bates@anthem.com>
Subject: {EXTERNAL} Reset Password Instructions

This email originated outside the company. Do not click links or attachments unless you recognize the sender.

Getting Started - Profile

talkdesk

Hello,

You have been invited to join **anthem** account.

[Accept Invitation](#)

If you think this invitation was sent to the wrong person, please ignore it.
Your user will not be confirmed until you click on the link above and set your password.

Sincerely yours,
Talkdesk

© 2020 Talkdesk, Inc, All Rights Reserved



Anthem Voice
Signature Tool
is available
NOW!

What Does the Agent Do?

Prior to the actual recording,

The agent should **brief the prospect on the process**. We have a script during the process, but before we begin the recording, we might want to say something like...

- Mr. Jones, now that I have information to submit the application for the [brand, type] plan, I'm going to use the recording service that follows Medicare guidelines for Medicare applications taken over the phone.
- When I connect with the recording service, I'll merge you with the call, and we can complete the process.

Anthem Voice Signature Tool Phone Numbers

Phone Numbers Based On Brand

Anthem – 888-744-5856

Empire Blue – 888-417-0211

Amerigroup – 888-976-7423

Unicare – 888-974-0934

Order of Operations

Dial the appropriate phone number (from previous slide)

Enter your agent ID (Your current ID# is your us.Domain with numbers replacing the “alpha characters” (A-C = 2, D-F = 3, G-I = 4) ex. **AF**12345 = **23**12345)

The system prompts you (“please press pound to begin”)

You complete the recording (using our scripts)

Thank the prospect and complete the application (by putting the call recording ID in the appropriate fields)

The Connection is Made

Once the agent connects to the system, they can merge the prospect's call. Then they will hear,

- *“Thank you, you may now begin your recorded conference, please press pound (#) to begin” - #*
- *“Welcome to <Brand's> Voice Signature service”*
- *“If you would like to complete a telephonic **Scope of Appointment**, please press 1”*
- *“For **Medicare Advantage/Part D** application recording, please press 2”*
- *“For **Medicare Supplement** authorization and agreement recording, please press 3”*

The Connection is Made

Each recording type will have different instructions and prompts for the agent and the Prospect/beneficiary.

- *“Let's get started capturing a **Scope of Appointment**. Please select the product or products that you want to discuss during the appointment.”*
- *“The following products are available for you to discuss. Please select the product or products that you want to discuss during the appointment. The beneficiary, or authorized representative will be asked to confirm the product selection made.”*

The Connection is Made

Scope of Appointment sample instructions and prompts (cont.)

- *“A Medicare Prescription Drug Plan is a stand-alone drug plan that adds prescription drug coverage to Original Medicare, some Medicare Cost plans, some Medicare Private Fee-for-Service plans, and Medicare Medical Savings Account plans.”*
- *If you want to discuss Stand-alone Medicare Prescription Drug Plans (Part D), please press 1.*
- *If you do not want to discuss this product, please press 2.*

Option Differences

- The process for the **Scope of Appointment** is scripted, and offers numerous prompts in the recording
- Medicare Advantage, Medicare Supplement and PDP options do not have a comprehensive “internal” script.
 - This requires us to follow a separate “Anthem” script that has been created by the sales team to be compliant for the recorded MA, PDP, and Medicare Supplement voice signature process

The Connection is Made

Sample for a Medicare Advantage plan signature capture option...

- *“You may use this recording to obtain a voice signature for a Medicare Advantage or Part D application.*
- *You must read all the information captured on the application and confirm with the applicant that they intend to enroll in the plan.*
- *You must also include the full acknowledgement while the system is recording. When you hear a beep, the call recording will begin. Once you have finished the call recording, please press star (*)*

The Connection is Made

Sample for the start of the voice script for a Medicare Advantage plan signature capture...you say,

- *Before we get started, I want you to know that this call is being recorded for verification, quality control and training purposes.*
- *My name is <Agent First and Last name> and today's date is <today's date>.*
- *The purpose of this call is to enroll <Applicant First and Last Name> in the <Brand and plan name as shown on the application> plan.*
- *The requested effective date of coverage is <mm/dd/yyyy>.*
- *And the monthly premium amount for this plan is <\$XX>.*
- *Are you the Medicare beneficiary and the person who will be enrolling in the plan?*

Sample Script Review

Sample of the voice script for a Medicare Advantage plan signature capture. You should say something like,

To complete your [his/her] enrollment application, we need to go through some important information. I will confirm important information and read several statements. When I am finished, I will ask you if you agree and understand.

(Confirm/Verify Applicant demographic information)

- <Date of Birth>
- <Sex>
- <Permanent Residence Address>
- <MBI>

Completing the Application

Fill out electronic application; there will be two locations in the e-application to input recording ID numbers.

Agent: Was this a face to face appointment?

Select: **Yes**

Then select **Recorded call**, then enter **recording call ID # number** for SOA (next slide).

Agent

Was this an individual face-to-face appointment?

Yes No

If answered Yes to question above, How was a scope of appointment (SOA) collected?

Paper/Electronic Recorded call None

Completing the Application

To the right of the previous slide image – 1st location
enter the recording call ID number in the SOA field (as shown below)

DSNP Verification Code

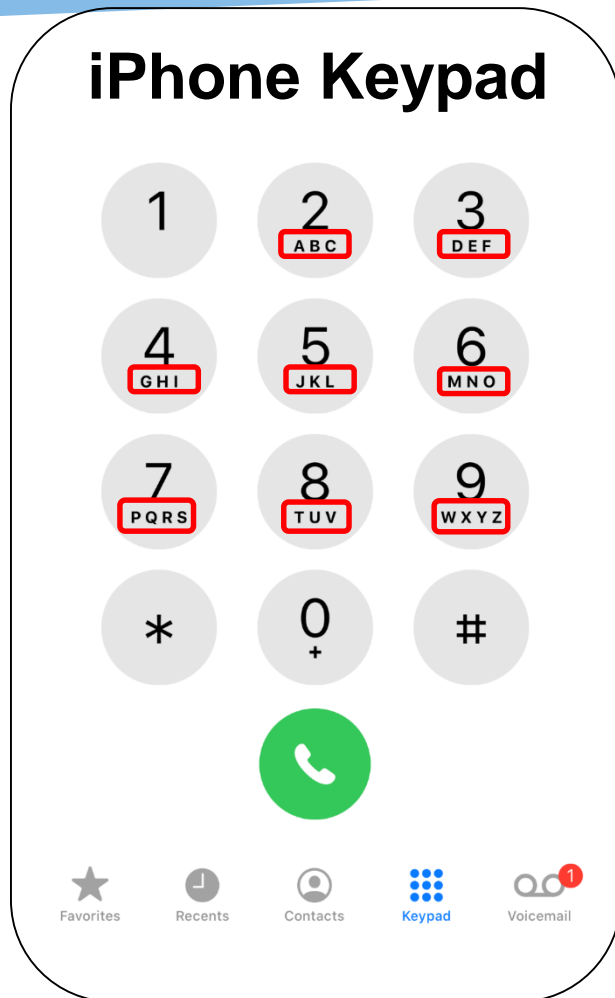
If Recorded call, provide recording ID Of 23123459898	Scope of Appointment Date MMDDYYYY
---	------------------------------------

Recording ID# is your **us.Domain** + **last four digits of phone number** you are using to make the call (rep's iPhone/business phone)

Alpha characters in us.Domain must be replaced with corresponding numbers from keypad (A-C = 2, D-F = 3, G-I = 4, etc.)

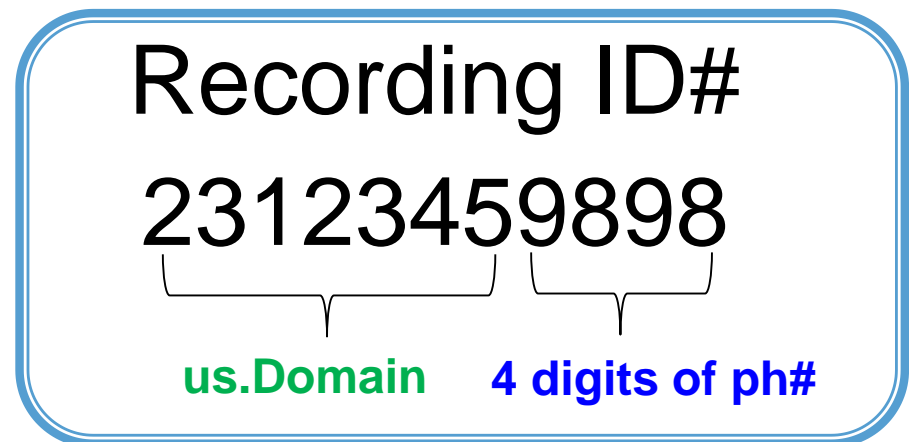
Example **AF**12345 = **23**12345

Call Recording ID#



us.Domain+last four digits of rep's phone number

- us.Domain **AF**12345 = **23**12345
 - Use corresponding number on keypad for alpha characters
- Rep's iPhone # (XXX)-XXX-**9898**



Completing the Application

In the Applicant Voice ID field

Please select how you would like to capture the applicant's signature?" Select: **Voice Signature**

Next enter **Call Recording ID** for the application in the "Applicant Voice ID" field.

Applicant Signature

Please select how you would like to capture applicants signature?

Voice Signature Paper Application Signature Pad

Applicant Voice ID

23123459898

Reminders

Prospects/clients need to know what to expect!

- Prospects should be **briefed on the signature recording process** so that they know what to expect
- Prospects **should have a marketing kit** “in hand” (in paper, on the computer, etc.) to help them follow the process
- The **signature recording process** is the last part of the “application over the phone” experience
- Remember, **outbound calls cannot result in an application**

Questions



Thank You!



Appendix

AVRT Phone Numbers

Phone Numbers Based On Brand

Anthem – 888-744-5856

Empire Blue – 888-417-0211

Amerigroup – 888-976-7423

Unicare – 888-974-0934

Simply – 888-918-9432

Talkdesk Vendor Website

At the website, Agents will be able to:

- View a report of the recorded signatures by,
 - ID #
 - Call date and start time
 - Customer Phone #
- Select a link that will allow recording playback (not available yet)