

## CENTER stage

### Zero Tolerance for Sales Complaints

An important message from Bravo Health

2010 will be an explosive growth year for Bravo! We've expanded markets in Texas and Pennsylvania and added New Jersey as our newest state. We've designed new products, have larger network access and have maintained incredible benefits. The NCQA (National Committee for Quality Assurance) has given all Bravo Regional Plans a "commendable" rating, so Medicare beneficiaries can have greater peace of mind when they enroll in our plans. All of the above allows us to better serve the Medicare beneficiaries who trust us to provide quality healthcare—the kind that can help them "Live Life Well".

However, with all growth opportunities comes a higher level of accountability and responsibility. For our sales agents, it's all about your personal **integrity** and your commitment to treating every Medicare beneficiary with **respect, unquestionable ethics and disciplined execution of both CMS and Bravo's policies and procedures**. Sales Complaints/Misrepresentations are not tolerated.

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## Spotlight on...

### New VP of Sales for Texas Kim Eplee

Join us in welcoming Kim and her demonstrated success in the healthcare industry! Her background in management at home healthcare, wound care and vision organizations has provided Kim with a comprehensive understanding of the healthcare industry. She most recently served as Vice President of Sales for Hospice Source, a hospice exclusive DME company. Prior to that, she was Division Director of Managed Care at Apria Healthcare. Additionally Kim has many years of experience managing a direct sales channel. Her unique perspective on how to do marketing within the physician community will contribute to her singular focus: leading the Texas Sales channels to exceed all sales goals!

Working out of the Frisco office, Kim will bring a new level of collaboration, passion and enthusiasm to our Texas team. Kim has two sons Christopher, 25 and Ryan, 23 and currently lives in Dallas.

**Welcome to Bravo, Kim!**

## For Maryland Only

### PROVIDER UPDATE ON OUR NEW 2010 PPO "Bravo Freedom" PLAN

When selling this plan, be aware that a number of hospitals that participate in the HMO network do **NOT** currently participate in the PPO plan! Each plan has completely separate provider directories. Should you have questions please contact the DSU.

#### These are the non-participating hospitals for the PPO plan:

*GBMC Towson*

*Good Samaritan-border of Baltimore*

*Mercy Baltimore downtown*

*Harbor Hospital-Baltimore City*

*Med-Star hospitals*

*Franklin Square-Baltimore County*

*Union Memorial-Baltimore City*

Bravo is dedicated to continually improving our network access for our members and we'll keep you updated as we add new providers to our network.



# REGULATORY updates

## Marketing for 2010 benefits

According to CMS marketing guidelines, as of October 1, agents were able to begin marketing activities (i.e. talking to beneficiaries), providing the Plan is in compliance with all the “start up” marketing requirements. Bravo has compliant Sales Kits available now through our local offices or your FMO/General Agency offices.

This means after you leave Bravo’s certification class (you must complete the AHIP online test prior to attending), you will be equipped to sell Bravo Health plans for 2010. For training schedules, please contact the DSU.

### **IN ORDER TO SELL COMPLIANTLY, KNOW YOUR MARKETING GUIDELINES.**

### **Neither the Agent nor the plan can accept applications until November 15th.**

So what can you do?

- Review Bravo’s 2010 benefits for January 1st effective dates
- Assist the beneficiary in filling out the enrollment form
- Either leave the enrollment with the beneficiary and pick it up November 15th, OR leave it with a postage-paid envelope to be mailed in on November 15th.

We hope you’ll use this extra time to better educate your existing members and new members about the benefits of Bravo Health.

## Center Stage, cont.

Our state and federal regulators demand this high level of **integrity** from everyone in contact with Medicare beneficiaries. Bravo will not associate with those who do not live by these high standards, because our collective reputation is on the line. If you are the focus of sales misrepresentation complaints, you will be suspended from selling Bravo products.

**Make it simple. Just always do the right thing.**



## New Online Directory Updated Daily

The final upgrade has been made to our online provider directory at **[www.bravohealth.com](http://www.bravohealth.com)**.

This tool is extremely valuable because new doctors can now be added on a daily basis...every addition or deletion will be automatically reflected. This means you’ll have real-time access to the most up-to-date and accurate information so that you can best advise your client.

We’ll continue to include our Provider Directories and addendums as part of our Sales Kits; however we encourage you to use this wonderful online tool to locate doctors by name, zip code, proximity to the member, and specialty.