



Your MarketPoint partner for success.



**AGENT NOTIFICATION**

- Be Informed
- Educate Your Clients
- Protect Our Members

**SELLING WITH INTEGRITY**

If you have any compliance and/or ethics related concerns or are aware of any Fraud, Waste and Abuse, please contact one of the following.

- The Humana Ethics Office at [ethics@humana.com](mailto:ethics@humana.com)
- The Ethics Hotline at 1-877-5-THE-KEY or [www.ethicshelpline.com](http://www.ethicshelpline.com)

**REMEMBER... YOU ARE THE KEY TO INTEGRITY**

**Humana MarketPOINT External Agent Release Policy**

External Agents, must follow the Humana Release Policy when ending or changing an affiliation. **This policy is applicable to agents contracted to sell Individual Medicare, Ancillary and Supplemental benefit products.**

**Immediate Release Policy**

To receive an immediate release, external agents must secure a release letter from their current upline. It is at their discretion whether or not to release an agent prior to 90 days (see Delayed Release Policy below). The current upline is required to formally communicate the release of the agent in writing using company letterhead, signed by the principal, with a current or future effective date of the release. Release letters must be sent to Humana’s Agent Support at [AgentSupport@humana.com](mailto:AgentSupport@humana.com).

If the immediate release is accepted it will be processed within 5 business days. Humana will notify the agent via email when the release has been processed.

**Delayed Release Policy**

In instances where an immediate release is not granted, the agent may request a delayed release. The delayed release will be **effective 90 days after** the agent’s request is received\*. Such requests must be in writing and sent to Humana’s Agent Support at [AgentSupport@humana.com](mailto:AgentSupport@humana.com).

**Agent Release Timeline**

Received	90 day Release	Immediate Release
1/2 through 7/10	Effective 90 days post request	Processed within 5 business days
7/11 through 9/30	Effective 1/2	Processed within 5 business days
10/1 through 1/1	Effective 4/1	Effective 1/2

**MGA Hierarchy Release Timeline\***

Received	90 day Release	Immediate Release
1/2 through 7/10	Effective 90 days post request	Processed per standard contracting turnaround time
7/11 through 9/30	Effective 1/2	Processed per standard contracting turnaround time
10/1 through 1/1	Effective 4/1	Effective 1/2

\*agencies can realign one time per year

### **Agent's Status upon Release**

Once an agent is released they will be free to align themselves with another upline. *(There are specific situations under which an agent cannot align themselves. Please contact your External partner for more information.)* The agent must notify Humana in writing indicating what upline they wish to be aligned with. The name of the new upline can be included in the original release request. It will be the agent's sole responsibility to maintain all license, training, certification, and appointment requirements with Humana.

### **Impact on Agent's Book of Business**

- New: Any business submitted to Humana while the agent was aligned with the previous upline will result in the appropriate overrides and commission being paid as indicated by the contracts and schedules in place.
- Renewal: Any renewals earned while the agent was aligned with the previous upline will result in the appropriate overrides and renewals being paid as indicated by the contracts and schedules in place.

**The release ONLY affects business that occurs after the date of the release.**

Thank you for your continued support and participation in Humana's MarketPoint External Agent Program. If you have questions, contact your dedicated Agent Support Team at 800-309-3163 or [AgentSupport@humana.com](mailto:AgentSupport@humana.com).