

# COMPLIANCE CORNER

Compliance -  
It's Our Rock 

March 15, 2011

## Inside This Issue:

### 1. Secret Shopper FAQs

## RESOURCES

Contact your Sales  
Manager or  
Leadership

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Send an email to:  
Compliance\_  
Questions @uhc.com  
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Select the appropriate  
URL site:  
unitedhealthadvisors@  
uhc.com or  
unitedhealthproducers  
@uhc.com  
\*\*\*\*\*

Call or access the  
Producer's Help Desk:  
1 888 381 8581/  
www.phd@uhc.com



## Secret Shopper Frequently Asked Questions

### Understanding the Secret Shopper Scorecard

Q. As a manager/supervisor, how do I know what the agent said?

A. All responses are loaded in to Agent 360, including the text provided by the shopper

Q. The shopper said the agent was exceptional, but the agent still failed. How is this possible?

A. Shopper's rating of the agent of poor, good, or exceptional are entirely subjective based on the shopper's experience. While this provides valuable feedback on where the agent may present well or needs improvement, however, the chief concern of the scorecard is to ensure agents are compliant with the Centers of Medicare and Medicaid Services (CMS) presentation requirements.

Q. How is it possible for an agent to fail only one question, yet receive a failing score?

A. Scores are weighted. All compliance questions are worth 5 points, but any compliance fail is considered a "complete" fail. In order to make this reportable, the following equation is used:

$$(\text{Compliance score} \times 16\%) + (\text{Presentation Score} \times 84\%) = \text{Total (or Composite) score}$$

### Scorecard Monitoring

What are some of the possible outcomes to scorecard reviews? There are four possible outcomes:

The scorecard is passed without comment for handling by the Agent CorrectionTeam (ACT)

Revision – Scorecards are only revised based on errors that failed to be caught in the vendor's quality review process. In this situation the original scorecard is voided and replaced with the revised scorecard which is updated in the reporting. Revisions are communicated to the ACT team and to the team who supplies information for Agent 360 reporting.

Voided - Scorecards may only be voided if there is evidence that the shopper failed to follow the standards of conduct provided in their training. This may also entail shopper suspension from the UnitedHealthcare shopping program. Voided scorecards are communicated to the ACT team, to the team who supplies information for Agent 360 reporting, and the vendor for removal from the reporting systems

Questions marked "No-Action Required" - Questions that are failed but determined to be non-applicable to the situation are not revised but marked as "no-action required" This process is owned by the ACT team but reported to Distribution Oversight for tracking.

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## Manager/Supervisor concerns with shopper actions or scorecard outcomes

**Q. I have an agent who has been shopped several times by the same shopper or a shopper has behaved in an inappropriate manner. What should I do?**

A. If a shopper has shopped the same agent more than once, please contact Michele Lawson at [h\\_m\\_lawson@uhc.com](mailto:h_m_lawson@uhc.com) with the name of the agent shopped, the date, time and location of the events. The vendor will be contacted to inform them of the situation and remediation will occur based on the circumstances.

**Q. I do not believe my agent would have said \_\_\_\_\_ or done \_\_\_\_\_. How can I get this changed?**

R. Concerns brought forward by agents and managers are reviewed and evaluated against information provided by the shopper. UnitedHealthcare's first concern is to determine if the stated concern comes under the possible outcomes, as noted above, which are regularly monitored.

S. However, because we are relying on shoppers to gather information from a consumer perspective, great consideration will be given to the impressions formed by the shopper. If the shopper has formed a negative impression or understood a concept to be explained in a manner other than intended, it is considered likely that the average consumer may also form a similar impression.

Training agents to consider ways to prevent negative impressions or misunderstanding is of greater priority than teaching shoppers to understand industry language. Therefore we encourage managers and agents to review ways in which misunderstandings may occur and strategize to prevent them in the future.

**Questions?** To ask a question regarding marketing, the Medicare marketing guidelines, privacy issues, fraud and abuse issues security questions or any question related to ethics, please send them to: [Compliance\\_ Questions@uhc.com](mailto:Compliance_Questions@uhc.com)

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**NOTE:** All reports of the above activities are strictly confidential and subject to the Company's non-retaliation policy.

