

Health Net[®] Government Programs Sales Producer Code of Conduct

As a Health Net (HN) sales producer, I agree to abide by all of the following while representing HN Medicare products to Medicare beneficiaries and/or their representatives, family members, friends, and in the communities in which I solicit. I will:

1. Treat each individual with whom I work representing HN Medicare products with respect, courtesy, understanding, professionalism, and empathy.
2. Accurately represent my professional designations, qualifications, professional licenses, and other such endorsements or criteria. I will not provide advice or guidance beyond my professional capabilities or qualifications, nor under any circumstance will I represent or infer that I work for or am endorsed by Medicare, Centers for Medicare and Medicaid Services (CMS) or any other governmental agency.
3. Represent HN Medicare products with complete accuracy, thoroughness, and honesty. Under no circumstance will I exaggerate, lie about or knowingly misrepresent the benefits, premiums, member cost-sharing, administrative rules, or any other feature about any HN Medicare product. If I don't know the answer to a question, I will find the correct answer and will not simply guess or make-up an answer. I will not make any promises on behalf of HN that I have not been specifically authorized in writing to make.
4. Confirm that each Medicare beneficiary comprehends the fundamentals of the HN products in which they are enrolling, that each understands the impacts of enrolling in a HN product and terminating any other Medicare coverage, and that all required materials have been provided before enrollment occurs. I will refrain from using technical or industry jargon to describe HN products unless law or regulation requires such specific terminology.
5. Abide by all applicable federal and state laws, regulations, and HN policies and procedures governing the solicitation and sale of Medicare products and the associated confidentiality provisions, Health Insurance Portability and Accountability Act (HIPAA).
6. Use my professional skills and ethical judgment to always provide proper guidance and act in the best interest of each Medicare beneficiary with whom I work. This means that I will place my client's and prospective client's needs ahead of my own considerations in all situations.
7. Use only advertising, marketing, sales presentation, enrollment and other materials which have been provided to me by HN or that have been approved in writing by HN for my usage. I will also obtain prior written approval from HN for any advertising medium, except for generic marketing material as defined by CMS and require review and approval, I would like to use to solicit prospective HN members.
8. Abide by professional courtesy. Under no circumstance will I put any Medicare beneficiary in the "middle" of any type of dispute or debate relative to compensation or client relationship.
9. Continue to learn about the Medicare Program, HN Medicare products, and other government programs that may impact my clients and potential clients.
10. Provide timely service to my clients with professionalism, competence, and sincerity.
11. Ensure the Medicare beneficiary understands the person discussing plan options with them is either employed, contracted or authorized through a contracted entity with Health Net and may be compensated based on the beneficiary's enrollment in a plan.