

Humana's Member Care Assessment and You: What You Need to Know



Health happens everywhere

As an Agent, you know that maintaining health is more than simply visiting the doctor. It's about all those little choices you make all day, every day. Like eating more vegetables, taking yoga classes or calling good friends.

Humana's Member Care Assessment (MCA) helps us—and you—understand where our members are on their health journeys. It helps us be more proactive when and how it matters most to our members. That's human care, and it's at the heart of the MCA.

MCA Success Story:

Rose, MN*

Minnesota winters were especially harsh for Rose when she couldn't afford to prepare her home for the cold or pay her utilities. Stretching her groceries got harder too when she couldn't get to and from the store easily.

But thanks to the MCA, Humana connected Rose to her local Area Agency on Aging and a food pantry that delivers. Now she gets assistance with her heating bill and weatherizing her home. And she has plenty of nutritious food to last all month long.

*These are real members' stories. Members' names have been changed throughout this guide for their privacy. Resources vary by area.

What is the MCA?

The MCA is an optional, online, scripted survey that Agents give to new members. It asks a series of health and well-being questions post-enrollment. The MCA takes a mere seven to 10 minutes to complete. It helps Agents and Humana pinpoint members' health needs at home by asking about their:



Social Connections



Health Status



Financial Wellness



Vaccination Status



Transportation



Food Security



Everyday Tasks



Housing

Why the MCA matters

The MCA helps Agents and Humana meet members where they're at in their health journeys. Rather than relying on medical data alone, it helps us understand how members see their own health and well-being. We can identify needs and then find solutions to meet those needs. It helps us deliver more than what you'd expect from a health insurance company.

The MCA is a key tool in delivering human care at a large scale. It helps us be proactive so we can develop a plan for individual members in need before their plans go into effect. Plus, it helps us build predictive models so we help more members more effectively both now and in the future.

MCA Success Story:

Paul, MS*

Paul had fallen on tough times. It was getting harder and harder to pay for the basics, like his utilities.

But Humana was able to step in because of the MCA. We helped him connect with his local community-action agency for financial assistance. They help him pay his electric bill and filed his paperwork for additional financial benefits.

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Reasons to believe in the MCA

Here's a quick snapshot to help you understand the importance of the MCA to members, Agents and Humana:

Proactive, personalized member support

Enhanced member experience

Targeted member communication

Insights to build predictive models

In short, the MCA helps us improve member satisfaction and drive member retention through personalized, caring member support, which, ultimately, helps you sustain your Book of Business.

MCA Success Story:

Herb, KY*

Financial strain took a toll on Herb and his house. He needed a new heat pump and a ramp because the steps had become too difficult to climb.

Because his Agent completed the MCA, Humana found a local trade school to install a new heat pump and build Herb the ramp he needed to safely leave and enter his home. Now his home is safe and comfortable all year long.

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How the MCA works

Follow these steps to get MCA-ready:

- 1 Get trained** on the MCA through Humana MarketPoint University, accessible via [Vantage](#). Simply search for “Member Care Assessment.”
- Look for an email after you’ve completed training to register with Revel, the platform that hosts the MCA and captures the answers. Don’t see an email? Check your spam folder. Be sure to complete your registration.
- 3 Complete the enrollment application** using your client’s method of choice.
- 4 Ask the member** if they would like to take an optional seven- to 10-minute survey that will help Humana better serve them. Let them know that the survey is completely optional, that their responses will not affect their premium or benefits in any way and that they can stop the survey at any time. Do not pressure members into completing the survey if they do not feel comfortable doing so, because this is prohibited.
- 5 Confirm the client’s language preference.** You can complete the MCA in English, Spanish, Korean or traditional Chinese.
- 6 Access the MCA.** If you used [Enrollment Hub](#) to complete the application, check to see that you have the direct MCA link and single sign-on. If a client preferred to self-enroll using Digital Marketing Materials, log in to the Revel platform within five days of the application signature date to complete the MCA.
- If a member states that they are experiencing food insecurity, loneliness/social isolation, housing insecurity or transportation barriers, immediately **direct them to appropriate resources** using the [Bold Goal Whole Health Toolkit](#).
- 8 Use the Agent dashboard** to confirm the MCAs you’ve submitted. You can use this dashboard to do an audit of MCAs you may still need to complete.
- If all the requirements outlined in your contract and applicable training are met, including ensuring the survey was only given to members who agreed to participate and after their enrollment is complete, you may be eligible to **earn extra compensation** (up to \$50/survey**). Check your contract for additional details and requirements.

**Contact your local sales leader to learn more about compensation amounts.

MCA Success Story:

Heidi, FL*

Heidi felt physically and socially isolated. She couldn't easily get to and from her errands. Connecting with others also got harder because of her transportation barriers.

But the MCA helped change that. Humana found a local agency that provided transportation services. Plus, Humana referred her to the [Friendship Line](#) for a caring ear and a friendly conversation with a trained professional.

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Common Agent questions

Q: How can I get comfortable asking clients these questions?

A: That's okay. We all have topics that make us feel uncomfortable sometimes. Take some time to figure out why you feel uncomfortable.

If the questions feel too personal, try reframing your mindset. Your role as an Agent is to help people access healthcare. Healthcare extends beyond the doctor's office into every facet of life. That's why Humana has benefits like [SilverSneakers®](#), [Go365®](#) and the [Healthy Foods Card](#) (benefits vary by plan and service area) as well as efforts like the MCA to help members with their whole-health (body, mind and social) needs.

It may be that certain topics—finances, loneliness, food insecurity—feel taboo or negative. What's the story you're telling yourself about those topics? Can you tell yourself a new story that these questions can help your client live a healthy and happy life?

The MCA helps you build meaningful, long-lasting client relationships because it gives you valuable insights into your client's health journey. You can help connect them to both Humana and outside resources that have the potential to help transform their life for the better. That's what your role as an Agent is all about.

Q: Why is the survey performed by Agents and not Humana's Customer Care team?

A: As the Agent, you're often a member's first interaction with Humana. You've spent hours, days, weeks, months or even years getting to know your clients and their lives. They may know and trust you as their health advocate and resource. This makes you the ideal person to lead clients through the MCA, listen with kindness and act with compassion.

Q: What if my client gets offended by these questions?

A: That's okay. Acknowledge how they feel and let them know you will stop the survey. If they are open to discussion, you can also educate them about the connections between their environment, social network and their health. If they're experiencing difficulties, normalize their situation by letting them know they're not alone in their experience. In fact, these experiences are so common that Humana developed this survey to help.

Give them more context about how their answers will help Humana assist clients. For example, information shared about health conditions will be used to inform outreach and care plans for members. When we know which members struggle to afford their prescriptions, we can give them one-on-one support to help them find cost-saving options. Let them know that Humana wants to provide proactive, personalized support and communications to help them and their unique needs.

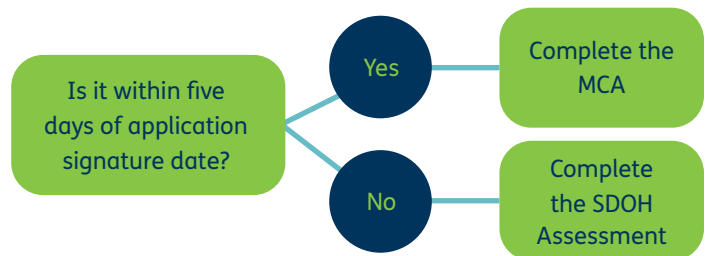
Q: What's the difference between the MCA and the [Social Determinants of Health \(SDOH\) Assessment](#)? When should I do each assessment?

A: The MCA is a formal survey with a data-capture component. It's a longer survey that asks about several topics. The answers are sent to Humana, and we use them to develop personalized support plans for members who need our help and to build predictive models that help us identify future member needs.

It's best to do the MCA at point of sale after you've completed the enrollment application. You can also complete it within five days of the signature application date. Remember: it only takes seven to 10 minutes to complete it. Those extra minutes up front can mean a world of difference to members in need.

The [SDOH Assessment](#) is an informal survey without a data-capture component. The answers stay with the Agent and it's up to the Agent to connect the client with resources. It's more targeted and only focuses on four social determinants of health: food insecurity, loneliness/social isolation, transportation and housing.

We recommend completing the [SDOH Assessment](#) at 30-, 60-, 90-day and beyond check-ins as clients' situations can change rapidly and from month to month.



MCA Success Story:

Clara, NC*

Clara didn't have reliable transportation or access to food. As a result, she was physically isolated and at risk for health issues due to loneliness and poor nutrition.

But after the MCA, Humana could step in and step up. We worked with Meals on Wheels to get Clara added to their food-delivery service. We found local senior centers with transportation services. Now Clara has a full belly and community of peers to share memories with.

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Have your own MCA human care story?

Share it with us! You can be a force for good that inspires other Agents. All it takes is a few minutes to fill out [this short form](#).