

# Medicare Field Sales 2026 Wellcare Ready-to-Sell Process & MAPD First Looks Michigan



## Agenda

- Wellcare MAPD Sales Team Introduction
- 2026 Broker Ready-to-Sell (RTS) Process
  - 2026 Medicare Certifications: AHIP or NABIP
  - 2026 Annual Certification Training (ACT) & Mastery Exam
  - 2026 Certification Update
- 2026 Michigan First Look Review & Live Demo
- Questions?



### Wellcare MAPD Sales Team

#### **MICHIGAN**

Michigan Wellcare MAPD Sales Team & Contacts						
Name	Title	Region	Phone Number	Email Address		
Jaime Kesteloot	Regional Agency Manager	Michigan	313-597-4399	Jaime.kesteloot1@wellcare.com		
Kevin Crudder	Regional Agency Manager	Michigan	586-302-0172	Kevin.crudder@wellcare.com		
Emily LaLonde	Sales Manager	IA/IN/IL/MI/WI	313-401-6025	Emily.j.lalonde@wellcare.com		
Kimberly Scott	Sales Director	Central Region	-	Kimberly.j.scott@wellcare.com		

Michigan Broker Support Shared Inbox

(for ALL broker correspondence)

MIMedicareSales@wellcare.com

## 2026 Broker Ready-to-Sell (RTS) Process





## 2026 Wellcare Ready-to-Sell (RTS) Process

**OVERVIEW** 

 To market and sell 2026 Wellcare MAPD & PDP products, brokers must complete the following RTS requirements:

> 2026 Medicare Certification – AHIP or NABIP

2026 Wellcare
Annual Certification
Training (ACT) &
Mastery Exam

### 2026 Medicare Certification

**AHIP & NABIP** 





#### **OVERVIEW**

- Completing either the 2026 AHIP or NABIP certification is required to market and sell 2026 plans.
- Both AHIP and NABIP may be accessed through the Training Center in your Centene Workbench Portal.
- As our valued partner, you are eligible for discounted pricing with either certification partner.
  - AHIP discounted pricing \$125 vs \$175 (3 exam attempts).
  - NABIP member pricing \$100 (6 exam attempts).
- Completed scores will be transmitted to your Centene Workbench Training Center.
   Wellcare does not accept PDF certificates of completion.

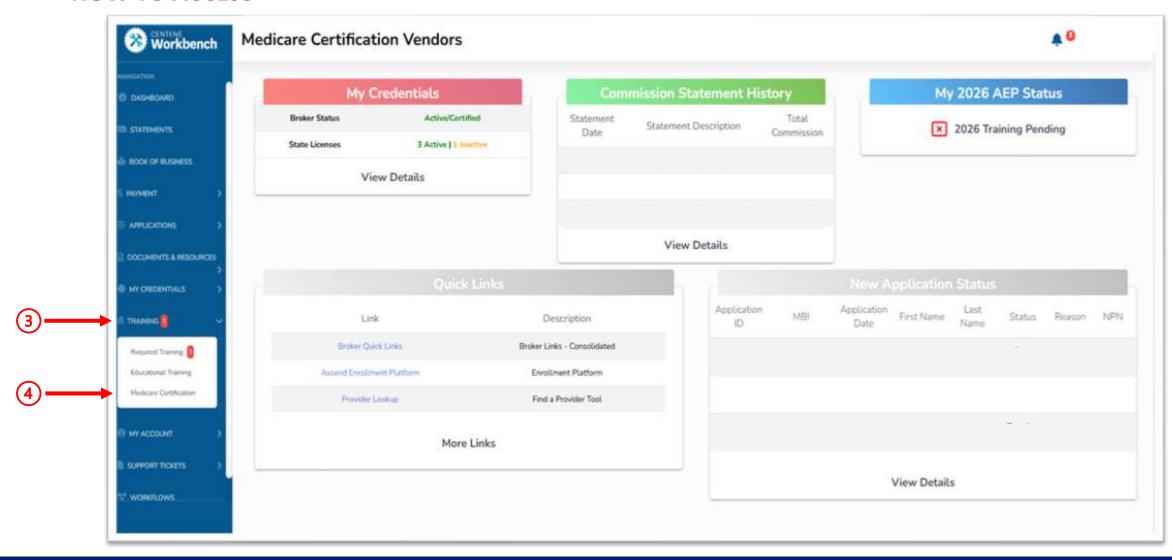


#### **HOW TO ACCESS**

- Use the PingOne Single Sign-On (SSO) Portal to access Centene Workbench (CWB): <a href="https://desktop.pingone.com/cnc-workbench-brk">https://desktop.pingone.com/cnc-workbench-brk</a>
- 2. Once logged into CWB, locate the Navigation menu on the left side of your Dashboard.
- 3. Select **Training** from the Navigation menu.
- Then Medicare Certification from the submenu.



**HOW TO ACCESS** 



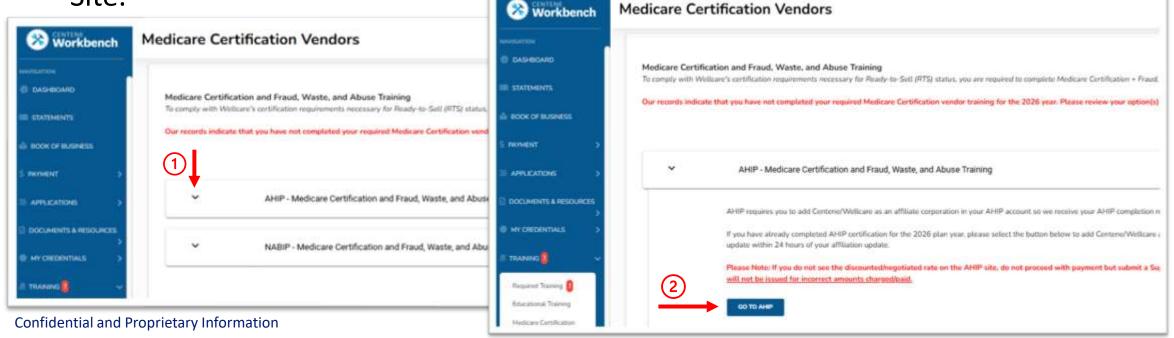


#### **HOW TO ACCESS - AHIP**

 Once on the Medicare Certification Vendors page, select the drop-down arrow to expand the AHIP - Medicare Certification and Fraud, Waste, and Abuse Training section.

2. Once the section is expanded, select the **GO TO AHIP** button to proceed to the AHIP

Site.





**HOW TO ACCESS - AHIP** 

- 3. Log onto the AHIP Site by following these steps:
  - Returning Users: Enter your username (email address or NPN) and password and select the Login button.
  - First-Time Visitors: Navigate to the web page's Registration section and select the Create a New Account button.
- 4. Follow the screen instructions to complete the AHIP Site registration/validation process for both first-time visitors and returning users.
- 5. Once the training and Final Exam are complete, to transmit your results to Centene, go to the AHIP Course Completion section within the AHIP Site. Select Transmit to the right of Wellcare/Centene to transmit your training results.



#### **HOW TO ACCESS - NABIP**

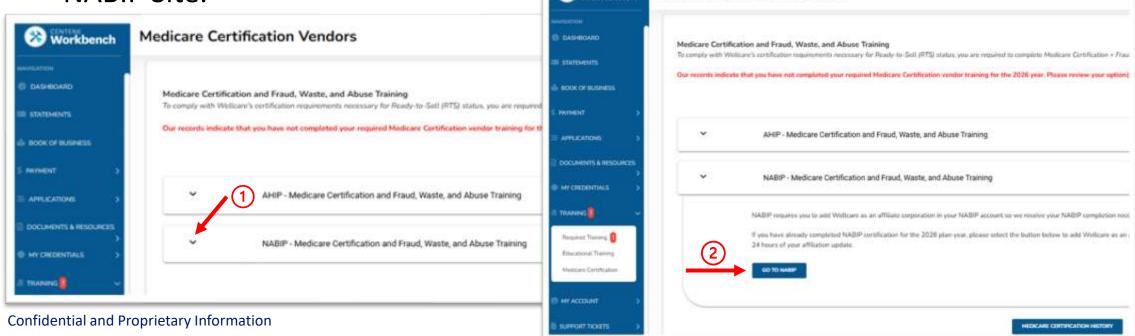
 Once on the Medicare Certification Vendors page, select the drop-down arrow to expand the NABIP - Medicare Certification and Fraud, Waste, and Abuse Training section.

2. Once the section is expanded, select the **GO TO NABIP** button to proceed to the

Workbench

Medicare Certification Vendors

NABIP Site.





#### **HOW TO ACCESS - NABIP**

- 3. Once on the NABIP site, locate the **Sign In** button located at the top right of the page.
- 4. Follow the screen instructions to complete the **Sign In** or **Register** process by entering your **Email Address** or **National Producer Number (NPN)** and select the **Continue** button. This is required for both first time visitors and returning users.
- 5. Log onto the NABIP site by following these steps:
  - Returning Users: Enter your Username and Password and select the Sign In button.
  - First Time Visitors: Navigate to the bottom of the page to the Prefer to create a new account instead? section and select the Click here to create one link to proceed.
- 6. Prior to the start of the final exam, you will be prompted to indicate your carrier(s). In the **Identify Your Carriers** section, **Wellcare** will be auto populated as your carrier. Select the **Continue** button.
- 7. Once the NABIP Medicare Certification Training and testing are complete, your training results will be transmitted to Wellcare within the NABIP Site. Please allow up to 24 hours.

## 2026 Wellcare Annual Certification Training (ACT)

Training & Mastery Exam





#### **OVERVIEW**

- Completion of 2026 Wellcare ACT is the second step in becoming certified to market/sell 2025 and 2026 Wellcare Medicare Advantage product offerings.
- All 2026 annual training requirements must be completed by Sept. 30, 2025, to market and sell 2026 Wellcare Medicare Advantage products and avoid suspension on Oct. 1, 2025.
- A score of 85% or higher is required to pass the Wellcare ACT Mastery Exam.
- 2026 ACT Enhancements:
  - Supplemental resources available throughout the course are combined into one comprehensive toolkit for post-training usage. Includes streamlined single-click access to state specific market highlights.
  - The 24-hr waiting period to retake the Mastery Exam is eliminated, with unlimited exam attempts available.

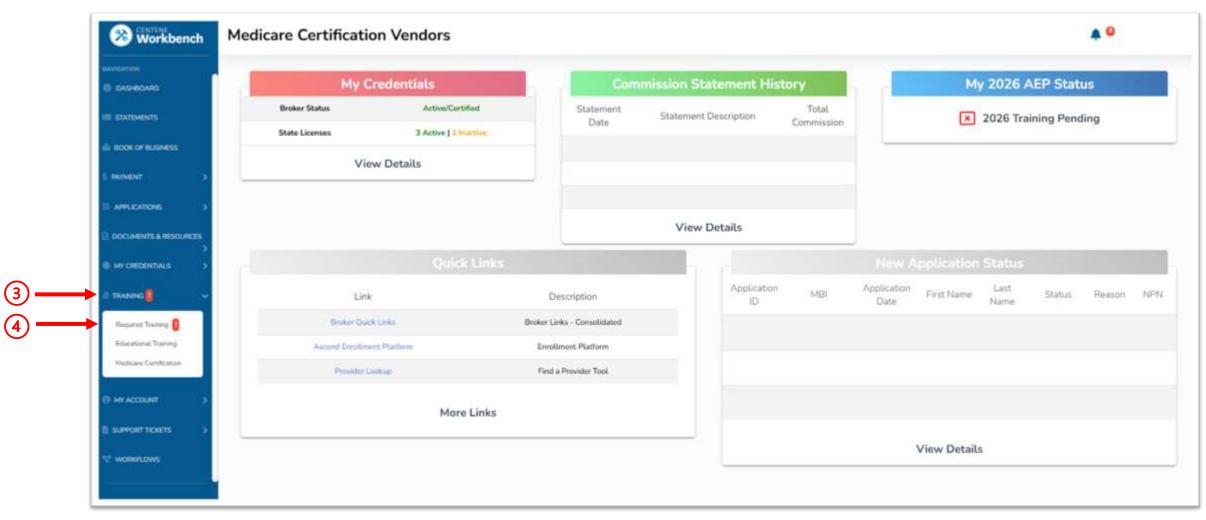


#### **HOW TO ACCESS**

- Use the PingOne Single Sign-On (SSO) Portal to access Centene Workbench (CWB): <a href="https://desktop.pingone.com/cnc-workbench-brk">https://desktop.pingone.com/cnc-workbench-brk</a>
- 2. Once logged into CWB, locate the Navigation menu on the left side of your Dashboard.
- 3. Select **Training** from the Navigation menu.
- 4. Then **Required Training** from the submenu.



#### **HOW TO ACCESS**

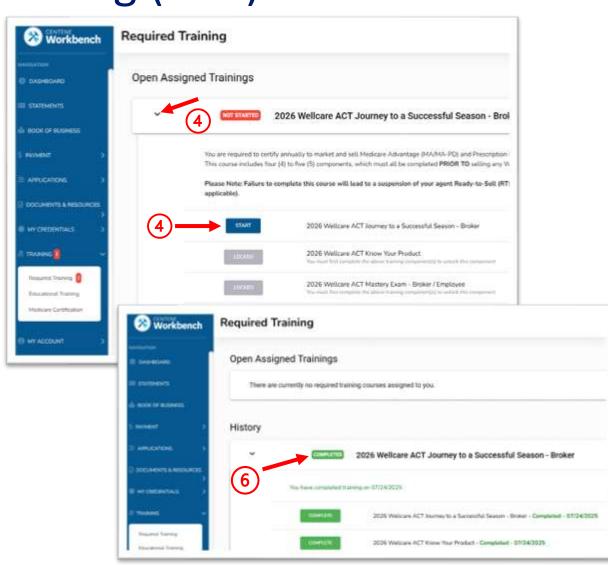


**Confidential and Proprietary Information** 



#### **HOW TO ACCESS**

- 4. In the Open Assigned Trainings section of the Required Training page, select the dropdown arrow to expand the view. Once the section is expanded, select the START button of the 2026 Wellcare ACT Journey to a Successful Season course module to begin training.
- Complete the Journey to a Successful Season
   Broker and Know Your Product trainings
   and then proceed to the ACT Mastery Exam.
- Once all sections of ACT are complete, the course will move from Open Assigned Trainings to the History section within the Required Training page and will display a COMPLETED.



## 2026 Certification Update





## 2026 Certification Update

 We are pleased to confirm that in response to feedback from our broker partners, there will be no new contract signature requirements for brokers already contracted with Wellcare in order to sell our 2026 plans.

#### What this means for you:

- Contracts signed by existing brokers last fall (2025) are evergreen contracts and will renew automatically, unless formally cancelled by either you or the plan.
- New brokers will continue to sign their contract during onboarding, and it will also renew automatically as an evergreen contract.

## No new contracting requirements for 2026!

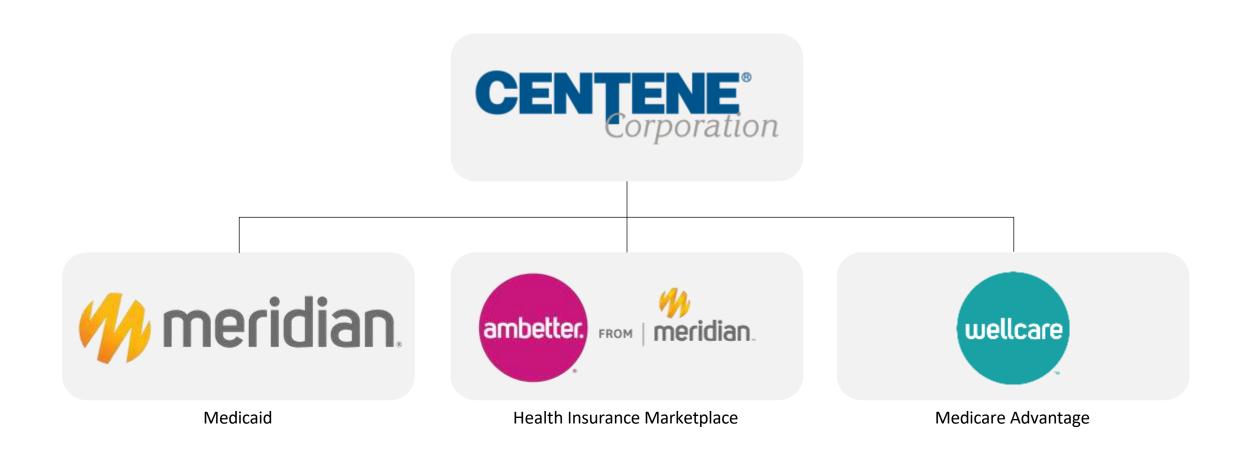


## 2026 Michigan First Look Review











## 2026 Wellcare Branding

#### **MICHIGAN**

- New D-SNP Aligned (EAE/AIP) Logos: Introducing a refreshed naming convention to differentiate our Dual Special Needs Exclusively Aligned Enrollment/Applicable Integrated Plans (D-SNP EAE/AIP) for ease of use.
- D-SNP EAE/AIP plans limit membership to individuals enrolled in both the Wellcare D-SNP and the affiliated Medicaid MCO through an agreement with the state.
- For 2026, these plans feature the Medicaid entity within the plan name and utilize cobranded logos which visually represent the partnership between Wellcare and the applicable state-specific Medicaid brand.
- This new logos will be used for the D-SNP Aligned plans only.





## 2026 Wellcare MAPD Market Highlights

#### **MICHIGAN**

- NEW! Exclusively Aligned DSNP Wellcare Meridian Dual Align (HMO D-SNP). With expansion into Berrien County.
- \$0 prescription drugs on Wellcare Meridian Dual Align (HMO D-SNP).
- Wide range of products to appeal to a large number of beneficiaries.
- PPO plans offer network flexibility.
- \$0 INN PCP visits on all D-SNP plans.
- Participating plans with the Wellcare Spendables® Card offer OTC benefits or additional Dental, Vision and Hearing services for covered items.
- D-SNP Members with Wellcare Spendables® Card who qualify (SSBCI) can use allowance for Gas Pay-at-Pump, Healthy Food, Utilities Assistance, Rent Assistance, Pest Control, and Home Assistance and Safety Items (Additional eligibility rules apply.)
- Wellcare Spendables® allowances are loaded monthly unused amounts roll to the next month.
- Wellcare Patriot Giveback MA-Only plan designed for veteran members

## Medicare Advantage Plans

2026



## Michigan Plans for 2026

- Wellcare Simple (HMO-POS)
- Wellcare Simple Open (PPO)
- Wellcare Giveback (HMO-POS)
- Wellcare Assist (HMO-POS)
- 5. Wellcare Patriot Giveback Open (PPO) MA Only
- 6. Wellcare Meridian Dual Align (HMO DSNP)
- 7. Wellcare Dual Access (HMO-POS DSNP)
- 8. Wellcare Dual Access Open (PPO DSNP)
- Wellcare Dual Reserve (HMO-POS DSNP)



## **Dual Plans**

2026





## 2026 Michigan DSNP Plans

- Wellcare Meridian Dual Align (HMO DSNP) NEW PLAN \ HEDI
- Wellcare Dual Access Open (PPO DSNP)
- Wellcare Dual Access (HMO-POS DSNP)
- Wellcare Dual Reserve (HMO-POS DSNP)

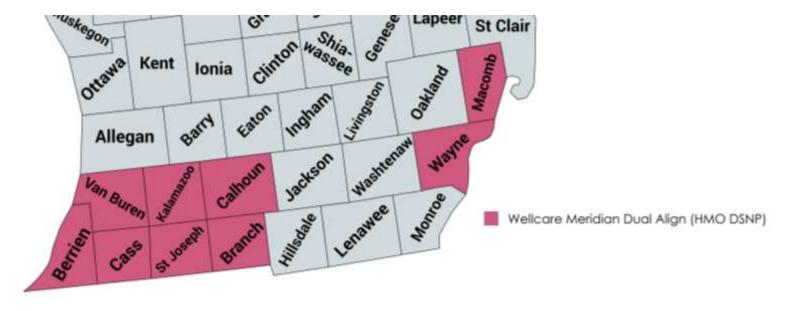






## Wellcare Meridian Dual Align (HMO DSNP)

#### **2026 SERVICE AREA – 9 COUNTIES**



- 1. Berrien
- 2. Branch
- 3. Calhoun
- 4. Cass
- 5. Kalamazoo
- 6. Macomb
- 7. St. Joseph
- 8. Van Buren
- 9. Wayne



But I have clients who are on one of the other 3 dual plans and they live in one of those 9 counties. What happens to them?





## What if I have a member in the Wellcare Dual Access Open (PPO DSNP) plan but they are in one of these counties?



Open (PPO DSNP)

- 1. Berrien
- 2. Branch
- 3. Calhoun
- 4. Cass
- 5. Kalamazoo
- 6. Macomb
- 7. St. Joseph
- 8. Van Buren
- 9. Wayne



This plan will TERM at the end of 2025 in these counties.

Members will need to choose a new plan for 2026 during AEP.

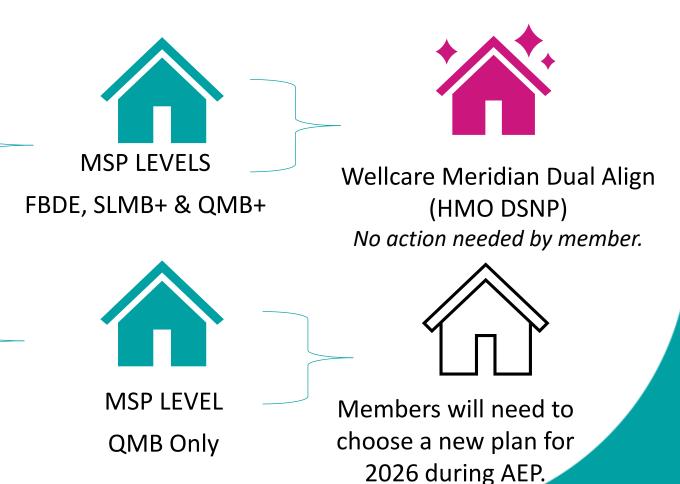


## What if I have a member in the Wellcare Dual Access (HMO-POS DSNP) plan but they are in one of these counties?



Wellcare Dual Access (HMO-POS DSNP)

- 1. Berrien
- 2. Branch
- 3. Calhoun
- 4. Cass
- 5. Kalamazoo
- 6. Macomb
- 7. St. Joseph
- 8. Van Buren
- 9. Wayne





## What if I have a member in the Wellcare Dual Reserve (HMO-POS DSNP) plan but they are in one of these counties?



- Berrien
- Branch
- Calhoun
- Cass
- Kalamazoo
- Macomb
- St. Joseph
- Van Buren
- Wayne



This plan will TERM at the end of 2025 in these counties.

Members will need to choose a new plan for 2026 during AEP.





#### FIDE (Fully Integrated Dual Eligible) Special Needs Plan – INT SEP Eligible

Required to have exclusively aligned enrollment (EAE) and provide nearly all Medicaid services including:

- Long-term services and supports (LTSS)
- Behavioral health services

- Home health
- Durable Medical Equipment (DME)

#### HIDE (Highly Integrated Dual Eligible) Special Needs Plan – INT SEP Eligible

MICHIGAN

- Unlike FIDEs, a HIDE is required to cover either LTSS or behavioral health services.
- HIDEs may exclude additional Medicaid services from their coverage.

#### AIP (Applicable Integrated Plan) – INT SEP Eligible

- D-SNP model designation that operates with Exclusively Aligned Enrollment (EAE). AIP plans require a lead line of business, Medicare or Medicaid.
- Unified plan-level appeals and grievances processes are required in accordance with the Code of Federal Regulations (CFR).
- All FIDEs are AIPs by default. HIDE and CO plans can also be AIPs.

#### CO (Coordination Only Dual Eligible) Special Needs Plan

MICHIGAN

D-SNPs that meet the minimum CMS requirements but are not qualified as a HIDE or FIDE. CO D-SNPs must:

- Hold a contract with the state Medicaid agency
- Coordinate the delivery of Medicare and Medicaid services
- Meet information sharing requirements

### D-SNP INT SEP Election Period Rules

## FULL BENEFIT DUAL ELIGIBLES (QMB+, SLMB+, FBDE)

- Monthly INT SEP eligible if all criteria is met:
  - Full benefit dual eligible
  - Enrolled in, or enrolling into (with a defined effective date), the Medicaid MCO from the same parent company (exceptions in AZ, CA, DE, FL, IL, MI, NJ, OH, SC, TX)
  - Enrolling into an available HIDE/FIDE/AIP in their service area

## PARTIAL DUAL ELIGIBLES & LIS ONLY (QMB, SLMB, QI, QDWI)

- NOT eligible for INT SEP
- Dual and LIS eligibles, regardless of level may choose any available D-SNP or TMA plan they qualify for during AEP, MA-OEP and ICEP or by using a valid SEP they meet the criteria for

Full or partial dual eligible or LIS beneficiaries may abandon their Medicare Advantage coverage and return to original Fee-For-Service (FFS) Medicare by enrolling into a standalone Prescription Drug Plan (PDP) monthly.

## Applicable Integrated Plan (AIP)



Plan Number: H7435001000

Plan Name: Wellcare Meridian Dual Align (HMO D-SNP) – HIDE AIP

**Service Area:** Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, Van Buren, and Wayne Counties in Michigan

AIP plans operate with exclusively aligned enrollment and provide integrated Medicare and Medicaid benefits and member experience. To enroll in this plan, the beneficiary must be a full dual Medicaid beneficiary (FBDE, QMB+ or SLMB+). Upon enrollment into this plan, the beneficiary's Medicaid plan will be automatically changed to Meridian Health Plan. The beneficiary will not be permitted to keep their current Medicaid plan or services, as a condition of plan enrollment is for both Medicare and Medicaid services provided by the same legal entity.

The monthly INT SEP can be used year-round to enroll in this plan, regardless of current Medicaid carrier.



## Duals Training and Resources for You

We have curated training content and resources specific to the needs of our broker community that will advance your understanding of the Duals products, processes, and membership.

Training	Resources
<ul> <li>Annual Certification Training</li> <li>Deep Dive into D-SNP</li> <li>Lock-in Training</li> <li>Roadshows</li> <li>Playbooks</li> </ul>	<ul> <li>Educational resources can be found:</li> <li>AEP Readiness Page</li> <li>Communications Archive</li> <li>Dual-Eligible Plan Enrollment Landing Page</li> <li>Wellcare First Look</li> <li>Broker Connect</li> <li>Election Period Guide</li> </ul>

## What does this mean for my dual clients in other counties?





# Wellcare Dual Access Open (PPO DSNP) Wellcare Dual Access (HMO-POS DSNP) Wellcare Dual Reserve (HMO-POS DSNP)

#### **2026 SERVICE AREA – 28 COUNTIES**



- 1. Allegan
- 2. Arenac
- 3. Bay
- 4. Genesee
- 5. Gladwin
- 6. Gratiot
- 7. Hillsdale
- 8. Huron
- 9. Jackson
- 10. Kent

- 1. Lake
- 12. Lapeer
- 13. Livingston
- 14. Mecosta
- 15. Monroe
- 16. Montcalm
- 17. Muskegon
- 18. Newaygo
- 19. Oakland
- 20. Oceana

- 21. Osceola
- 22. Ottawa
- 23. Saginaw
- 24. Sanilac
- 25. Shiawassee
- 26. St. Clair
- 27. Tuscola
- 28. Washtenaw



## **Core Plans**



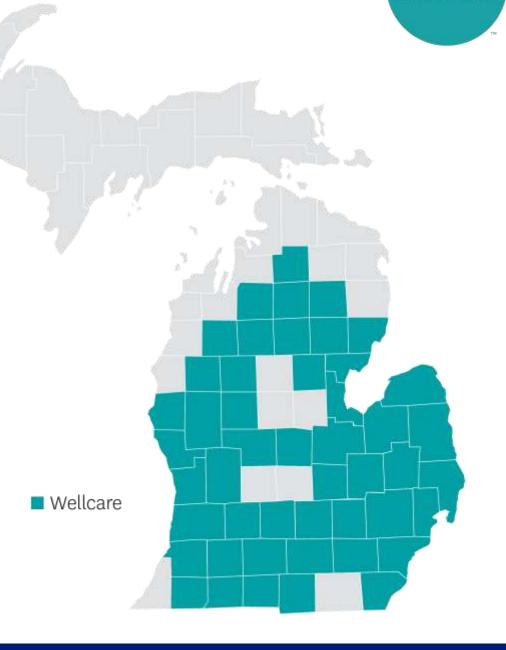


#### **Wellcare Core Plans**

- 1. Wellcare Simple Open (PPO)
- 2. Wellcare Simple (HMO-POS)
- 3. Wellcare Patriot Giveback Open (PPO)
- 4. Wellcare Giveback (HMO-POS)
- Wellcare Assist (HMO-POS)

#### **Wellcare Continued Coverage Counties:**

Allegan, Arenac, Barry, Bay, Branch, Calhoun, Cass, Crawford, Eaton, Genesee, Gladwin, Gratiot, Hillsdale, Huron, Ingham, Iosco, Jackson, Kalamazoo, Kalkaska, Kent, Lake, Lapeer, Livingston, Macomb, Mecosta, Missaukee, Monroe, Montcalm, Muskegon, Newaygo, Oakland, Oceana, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Clair, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford



wellcare

Product Space	Contract Number	Plan Name	Key Benefits		
Budget-Friendly MAPD	H5475026000	Wellcare Simple (HMO-POS)	<ul> <li>OTC &amp; DVH Monthly Rolling Allowance</li> <li>Gold Dental Packages (includes crowns along w/higher bridge &amp; denture coverage)</li> <li>Low Specialist Copay</li> <li>Transportation, Non-emergency</li> <li>Meals</li> </ul>		
	H2117001000	Wellcare Simple Open (PPO)	<ul> <li>OTC &amp; DVH Monthly Rolling Allowance</li> <li>Gold Dental Packages (includes crowns along w/higher bridge &amp; denture coverage)</li> <li>Vision</li> <li>Meals</li> <li>Specialist ≤ \$40</li> </ul>		
Giveback MAPD	H5475031000	Wellcare Giveback (HMO-POS)	<ul> <li>Giveback</li> <li>Dental</li> <li>Vision</li> <li>Personal Emergency Response System (PERS)</li> <li>Fitness</li> </ul>		



Product Space	Contract Number	Plan Name	Key Benefits		
LIS	H5475038000	Wellcare Assist (HMO-POS)	<ul> <li>OTC &amp; DVH Monthly Rolling Allowance</li> <li>Gold Dental Packages (includes crowns along w/higher bridge &amp; denture coverage)</li> <li>Low Specialist Copay</li> <li>Personal Emergency Response System (PERS)</li> <li>Vision</li> </ul>		
Giveback MA Only	H2117003000	Wellcare Patriot Giveback Open (PPO)	<ul> <li>Giveback</li> <li>OTC &amp; DVH Monthly Rolling Allowance</li> <li>Gold Dental Packages (includes crowns along w/higher bridge &amp; denture coverage)</li> <li>\$0 Mental Health (MA Only)</li> <li>Meals</li> </ul>		



Product Space	Contract Number	Plan Name	MSP Levels	SNP Integration Type	Exclusively Aligned/AIP	Key Benefits
Zero Cost-Share	NEW H7435001000	Wellcare Meridian Dual Align (HMO D-SNP)	FBDE, QMB+, SLMB+	HIDE	Yes	<ul> <li>OTC &amp; DVH Monthly Rolling Allowance</li> <li>Gold Dental Packages (includes crowns along w/higher bridge &amp; denture coverage)</li> <li>In-Home Support (chore services)</li> <li>Personal Emergency Response System (PERS)</li> <li>Meals</li> </ul>
D-SNP	H5475001000	Wellcare Dual Access (HMO-POS D-SNP)	FBDE, QMB, QMB+, SLMB+	Coordinated	No	<ul> <li>OTC &amp; DVH Monthly Rolling Allowance</li> <li>Gold Dental Packages (includes crowns along w/higher bridge &amp; denture coverage)</li> <li>Vision</li> <li>Personal Emergency Response System (PERS)</li> <li>Meals</li> </ul>



Product Space	Contract Number	Plan Name	MSP Levels	SNP Integration Type	Exclusively Aligned/AIP	Key Benefits
Zero Cost-Share D-SNP	H2117002000	Wellcare Dual Access Open (PPO D-SNP)	FBDE, QMB, QMB+, SLMB+	Coordinated	No	<ul> <li>OTC &amp; DVH Monthly Rolling Allowance</li> <li>Gold Dental Packages (includes Crowns along w/higher Bridge &amp; Denture coverage)</li> <li>Vision</li> <li>Transportation, Non-emergency</li> <li>Meals</li> </ul>
Non-Zero Cost- Share D-SNP (Zero Copays)	H5475039000	Wellcare Dual Reserve (HMO-POS D-SNP)	QDWI, QI, SLMB	Partial only	No	<ul> <li>OTC &amp; DVH Monthly Rolling Allowance</li> <li>Silver Dental Package (also includes Crowns, Bridges &amp; Dentures)</li> <li>Low Specialist Copay</li> <li>Personal Emergency Response System (PERS)</li> <li>Meals</li> </ul>



### 2026 Wellcare First Look Website Demo

www.wellcarefirstlook.com





## **Questions?**

Thank you for your continued partnership with Wellcare!