

2026

MONTANA PRODUCER SELLING GUIDE

Producer Supply

PORTAL ➡

Success starts here	02	Resources available	05	Educate your clients	8	Tools for success	10	Generate leads	17	Host an event	24	How to enroll	38	Contact information	41
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SUCCESS STARTS HERE

Thank you for being a valued **Blue Cross and Blue Shield of Montana** producer.

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As a producer for Blue Cross and Blue Shield of Montana, you represent more than 80 years of health care leadership, offering Medicare-eligible Montanans a variety of affordable, high-quality coverage options.

Using this guide, you have the tools you need to help grow and retain your business. The materials offered here highlight the immense value you can provide as an expert resource and trusted advisor.

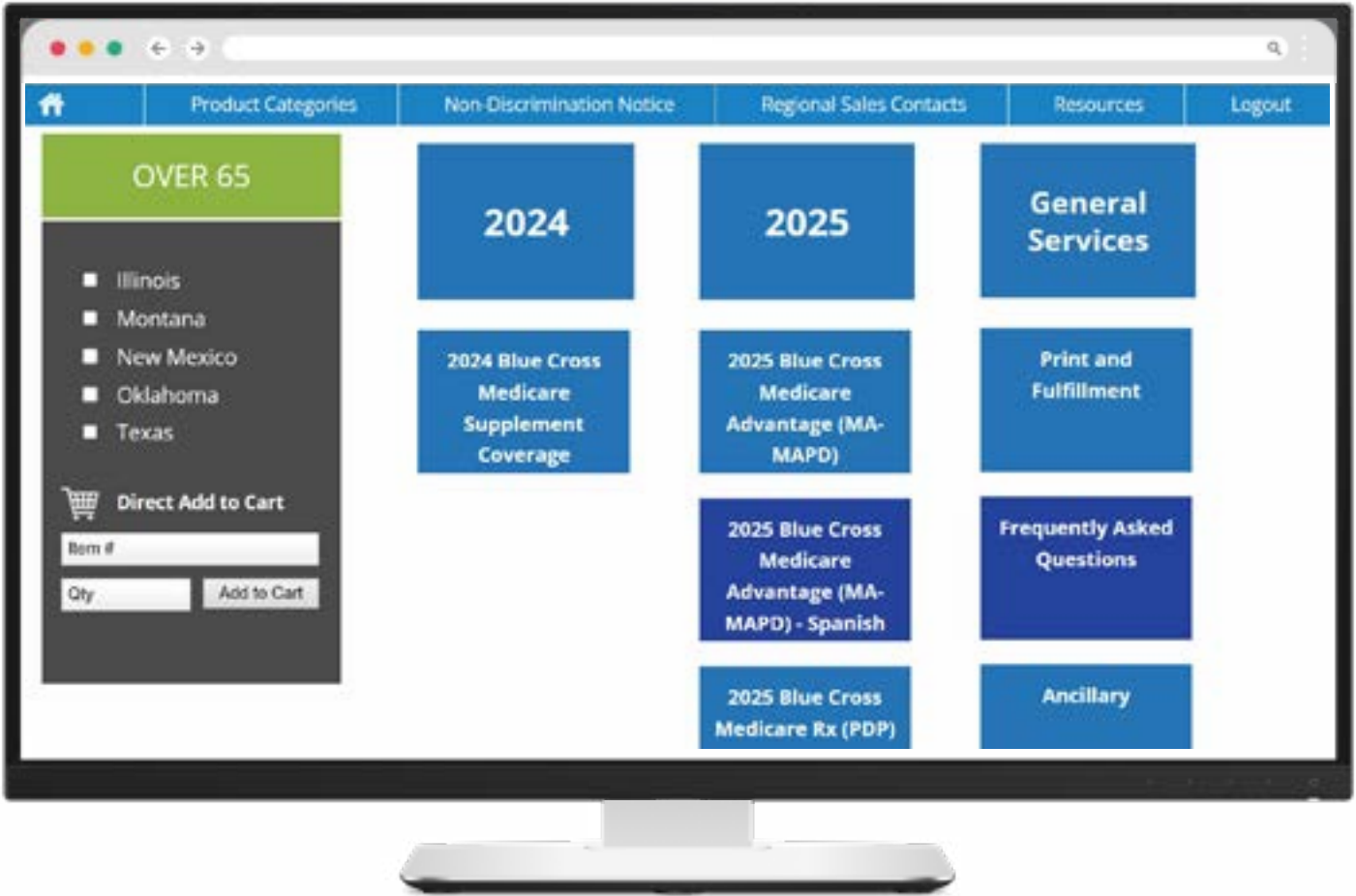
Let’s get started.

Log in to the [Producer Supply Portal](#) now to get easy access to the tools and information you’ll need to succeed.

You can click through to the portal from any page in this document to choose the pre-approved support materials you want. Many allow for co-branding and personalization by producer agencies and individual producers.

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Your Producer Supply Portal



The Producer Supply Portal for Blue Cross Medicare OptionsSM is designed to make your sales efforts convenient and compliant. As a certified producer, you'll be able to access materials for:

- Blue Cross Medicare AdvantageSM Plans
- Blue Medicare SupplementSM Insurance Plans

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02	05	8	10	17	24	38	41
	Resources available	Educate your clients	Tools for success	Generate leads	Host an event	How to enroll	Contact information

A plan for every need and budget

Blue Cross and Blue Shield of Montana offers a variety of plan types and price points so you can provide the right coverage to your clients with confidence.



Medicare Advantage Prescription Drug Plans



Medicare Supplement Insurance Plans

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---------------------	----	---------------------	----	----------------------	---	-------------------	----	----------------	----	---------------	----	---------------	----	---------------------	----



RESOURCES AVAILABLE

This is important plan information that can take you from start to finish.

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Medicare Advantage Prescription Drug Product Footprint

A handy snapshot of what you need to know for selling our MAPD plans. Use as a quick reference guide for what’s new and what’s important for 2026.

- Product offerings
- Benefit updates
- Service and expansion areas

2026

Blue Cross and Blue Shield of Montana Medicare Advantage Footprint

■ PPO Only
■ No Plans

- Now serving **39** of **56** counties in Montana
- Options for over **266K** Medicare-eligible seniors

We are here to help you succeed:

- Virtual Selling
- Online Marketing Tools
- Training Certification
- Product and Network Education/Training

Contact your BCBSMT Sales Rep or GA/NMO to learn more

Highlights

Provider Network

- Over 2K Primary Care Providers including:
 - Benefis Health System
 - Billings Clinic
 - Bitterroot Health – Daly Hospital
 - Bozeman Health
 - Intermountain Health
 - LifePoint Health
 - Logan Health
 - Providence
 - Sidney Health Center
 - St Peter's Health
- Over 7.9K Specialists
- Over 200 Hospitals and other care facilities

Product Features

- OTC allowance rolls over quarterly, providing members flexibility to use remaining allowance from prior months.
- Lower Tier 1 and Tier 2 copays as compared to 2025PY
- Dental, Vision, Hearing Coverage
- Optional Supplemental Benefits
 - Verify plan details for availability

Blue Card Program

- Enables members to obtain health care services while traveling or living in other BCBS plan service areas
- Links participating health care providers with independent BCBS plans across the county, and in more than 200 counties and territories worldwide

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Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Product Offerings

6 PPO Plans:

- Blue Cross Medicare Advantage **Choice Plus (PPO)**SM
- Blue Cross Medicare Advantage **Classic (PPO)**SM
- Blue Cross Medicare Advantage **Dental Premier (PPO)**SM
- Blue Cross Medicare Advantage **Health Choice (PPO)**SM
- Blue Cross Medicare Advantage **Optimum (PPO)**SM
- Blue Cross Medicare Advantage **Protect (PPO)**SM

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Product Footprints provide product highlights, offerings and availability by county.

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Medicare Supplement Product Footprint

Maximize your Med Supp sales with these key selling points, plan details and information about special plans and discounts from Blue Cross and Blue Shield of Montana.

- Product offerings
- New benefits
- Benefit updates
- Service areas

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2025

Blue Cross and Blue Shield of Montana

Sizzle Sheet

Medicare Supplement Product Offerings

Plan A

Plan F

Plan F High Deductible

Plan G

Plan G High Deductible

Plan G Plus

Plan G Plus High Deductible

Plan N

Key Benefits

Blue Family DiscountSM

Enhanced Online Payment Portal

Increased Member Access to Plan G Plus Benefits

Plan G Plus offers additional benefits not available on Plan G Plans:

	Plan G Plus	Plan G
Dental	\$0 cost sharing for 2 oral exams, 2 cleanings, 1 dental X-ray; annually 25% coinsurance for non-surgical extractions 50% coinsurance for basic restorative	Not Covered
Vision	\$0 cost sharing for routine eye exam with dilation; annually \$130 annual allowance for eyeglasses or contact lenses	Not Covered
SilverSneakers [®]	Free Enrollment in SilverSneakers [®] Fitness Program	Not Covered

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BlueCross BlueShield of Montana

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Important information about the variety of plans available. Easily compare coverage, costs and benefits to find the right fit for your clients.

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EDUCATE YOUR CLIENTS

Help your clients take the first step towards the right Medicare plan from Blue Cross and Blue Shield of Montana.

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---------------------	----	---------------------	----	----------------------	---	-------------------	----	----------------	----	---------------	----	---------------	----	---------------------	----

Medicare Information Guides

Engage and educate with information that can help your clients make confident decisions when it’s time to enroll.



Medicare Basics

Provides basic information about the parts of Medicare, plan types and costs, and enrollment periods. Appropriate for any prospect, at any time.



Ease Into Medicare

Information for people enrolling in Medicare for the first time. Share with age-in and late retiree audiences prior to their Initial Enrollment or Special Enrollment periods.

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TOOLS FOR SUCCESS

Give your sales a lift using these convenient resources.

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Medicare Advantage Plan Comparison Charts

Plan Comparison Charts provide detailed benefit information by market for easy analysis between options. PPO charts available.

Service area covers the entire state of Montana.

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BlueCross BlueShield

of Texas

Central Texas (PPO)

	Blue Cross Medicare Advantage Choice Plus (PPO) SM W1866-026		Blue Cross Medicare Advantage Choice Premier (PPO) SM W1866-021		Blue Cross Medicare Advantage Optimum (PPO) SM W1866-022	
Plan Premium	\$0	\$0	\$0	\$0	\$148	\$148
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
First \$ Premium Reduction	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Provider Visit	\$0 copay	\$30 copay	\$0 copay	\$30 copay	\$0 copay	\$30 copay
Specialist Visit	\$40 copay	\$75 copay	\$15 copay	\$75 copay	\$15 copay	\$75 copay
Maximum Out-of-Pocket	\$7,500	\$15,000	\$5,000	\$10,000	\$5,000	\$10,000
Equipment Hospital Copay	\$750/day for days 1-6	\$500/day	\$275/day for days 1-6	\$200/day	\$750/day for days 1-6	\$500/day
Outpatient Hospital Copay	\$350	\$400	\$125	\$400	\$350	\$400
LTCH	\$5-\$50	\$50-\$200	\$0-\$50	\$0-\$200	\$0-\$50	\$0-\$200
ICU	\$0-\$100	\$50-\$200	\$0-\$100	\$0-\$200	\$0-\$100	\$0-\$200
CT Scan	\$0-\$50	\$0-\$400	\$0-\$50	\$0-\$400	\$0-\$50	\$0-\$400
MRI	\$0-\$50	\$0-\$400	\$0-\$50	\$0-\$400	\$0-\$50	\$0-\$400
Ambulance/Air Ambulance	\$275/20%	\$275/20%	\$275/20%	\$275/20%	\$275/20%	\$275/20%
Dental	Basic: Preventive Comprehensive	\$0 copay, 2 exams, 2 cleanings, 1 X-ray \$1,000 annually	Basic: Preventive Comprehensive	\$0 copay, 2 exams, 2 cleanings, 1 X-ray \$1,000 annually	Basic: Preventive Comprehensive	\$0 copay, 2 exams, 2 cleanings, 1 X-ray \$1,000 annually
Vision	Routine Eye Exam Glasses/Contact Allowance	\$0 copay, 1 exam/year \$100 annual allowance	Not Covered \$100 annual allowance	Not Covered \$100 annual allowance	Not Covered \$100 annual allowance	Not Covered \$100 annual allowance
Hearing	Hearing Exam Hearing Aid	\$0 copay, 1 exam/year \$0/50 or \$500 copay	Not Covered \$0/50 or \$500 copay	Not Covered \$0/50 or \$500 copay	Not Covered \$0/50 or \$500 copay	Not Covered \$0/50 or \$500 copay
Preferred Retail Pharmacy Copay	\$0/\$10/\$40/\$60/20%	\$0/\$10/\$40/\$60/20%	\$0/\$10/\$40/\$60/20%	\$0/\$10/\$40/\$60/20%	\$0/\$10/\$40/\$60/20%	\$0/\$10/\$40/\$60/20%
Prescription Drug Deductible	\$500 (Pars 5-8)	\$500 (Pars 5-8)	\$250 (Pars 5-8)	\$250 (Pars 5-8)	\$0	\$0
Preferred Pharmacy Network	Walgreens, Albertsons, Tom Thumb, United Supermarkets, Randalls, Wal-Mart, W-F & Kroger, Market Street, Amigos, and independent	Walgreens, Albertsons, Tom Thumb, United Supermarkets, Randalls, Wal-Mart, W-F & Kroger, Market Street, Amigos, and independent	Walgreens, Albertsons, Tom Thumb, United Supermarkets, Randalls, Wal-Mart, W-F & Kroger, Market Street, Amigos, and independent	Walgreens, Albertsons, Tom Thumb, United Supermarkets, Randalls, Wal-Mart, W-F & Kroger, Market Street, Amigos, and independent	Walgreens, Albertsons, Tom Thumb, United Supermarkets, Randalls, Wal-Mart, W-F & Kroger, Market Street, Amigos, and independent	Walgreens, Albertsons, Tom Thumb, United Supermarkets, Randalls, Wal-Mart, W-F & Kroger, Market Street, Amigos, and independent
Out-of-Country Benefit	Not Covered	Not Covered	Not Covered	Not Covered	\$50 every 3 months	\$50 every 3 months
Telehealth Services	\$0 copay, virtual visit	\$0 copay, virtual visit	\$0 copay, virtual visit	\$0 copay, virtual visit	\$0 copay, virtual visit	\$0 copay, virtual visit
Respite Services (at home)	Not Included	Not Included	Not Included	Not Included	Not Included	Not Included
Optional Supplemental Benefits Plan	Not Offered	Not Offered	Not Offered	Not Offered	Not Offered	Not Offered
First Premium	\$12.40	\$12.40	\$12.40	\$12.40	\$12.40	\$12.40
Second Premium	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Dental	Basic: Preventive Basic: Restorative/Comprehensive Major Restorative/Comprehensive	\$0 included \$0 included 20% coinsurance	Not Applicable Not Applicable 20% coinsurance	Not Applicable Not Applicable 20% coinsurance	Not Applicable Not Applicable 20% coinsurance	Not Applicable Not Applicable 20% coinsurance
Vision	Glasses/Contact Allowance	Not Included	Not Applicable	Not Applicable	Not Applicable	Not Applicable

See reverse for additional benefit details

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---------------------	----	---------------------	----	----------------------	---	-------------------	----	----------------	----	---------------	----	---------------	----	---------------------	----

Plan Option Guides

- MAPD PPO
- MA PPO
- Medicare Supplement



These guides provide specific and comprehensive details about Blue Cross plans—including their costs, coverage and benefit options.

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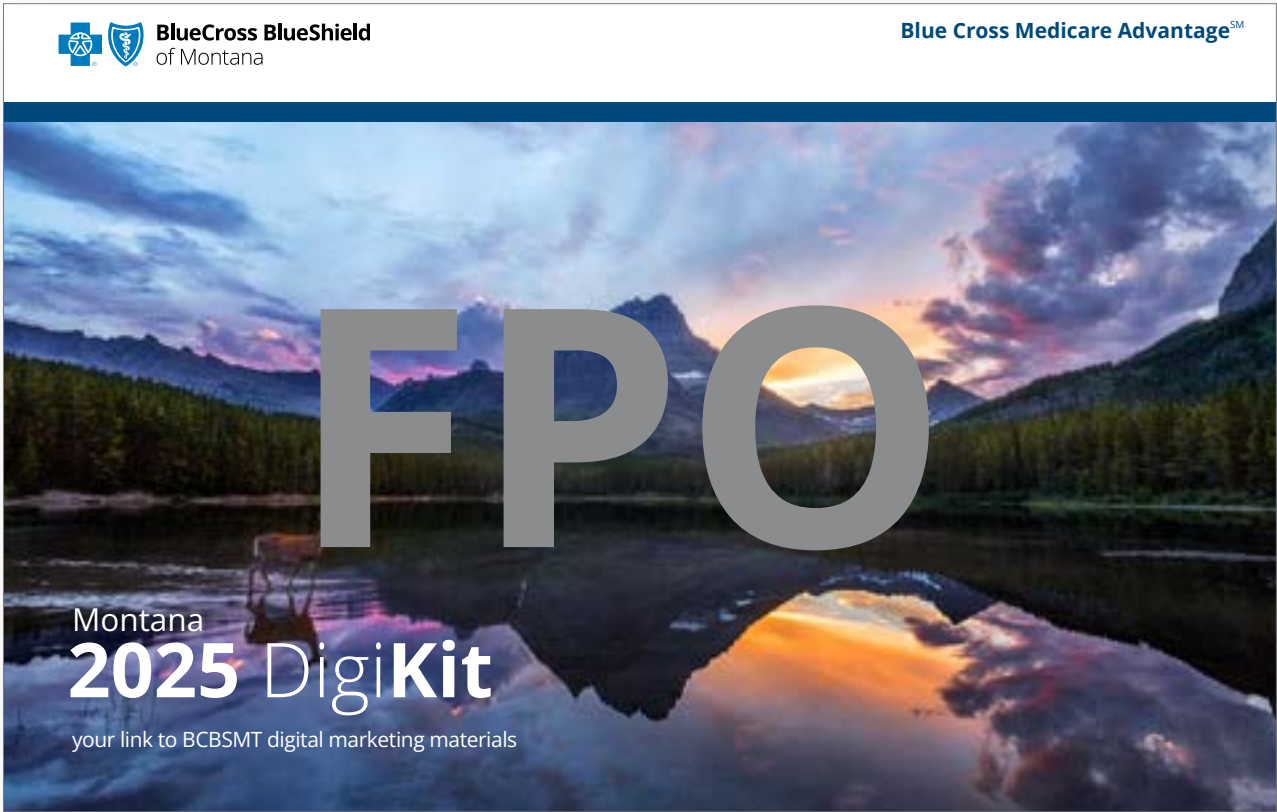


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Medicare Advantage Digital Enrollment Kit

This all-digital resource makes it easy to access all the forms, information and materials you’ll need to enroll clients in our Medicare Advantage Plans.

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Links to these important forms, documents and disclosures

- Enrollment forms
- Summary of benefits
- Formularies
- Pharmacy directories
- Scope of appointment form
- Non-discrimination disclosures
- Star ratings
- Provider finders
- Optional Supplemental Benefits enrollment forms

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---------------------	----	---------------------	----	----------------------	---	-------------------	----	----------------	----	---------------	----	---------------	----	---------------------	----

Medicare Advantage Sales Presentations

From Medicare options to Medicare costs—and how to manage them—the right information can make a big difference when it comes to sales success. Let our clear, organized presentations provide the foundation you need to educate and motivate your clients.

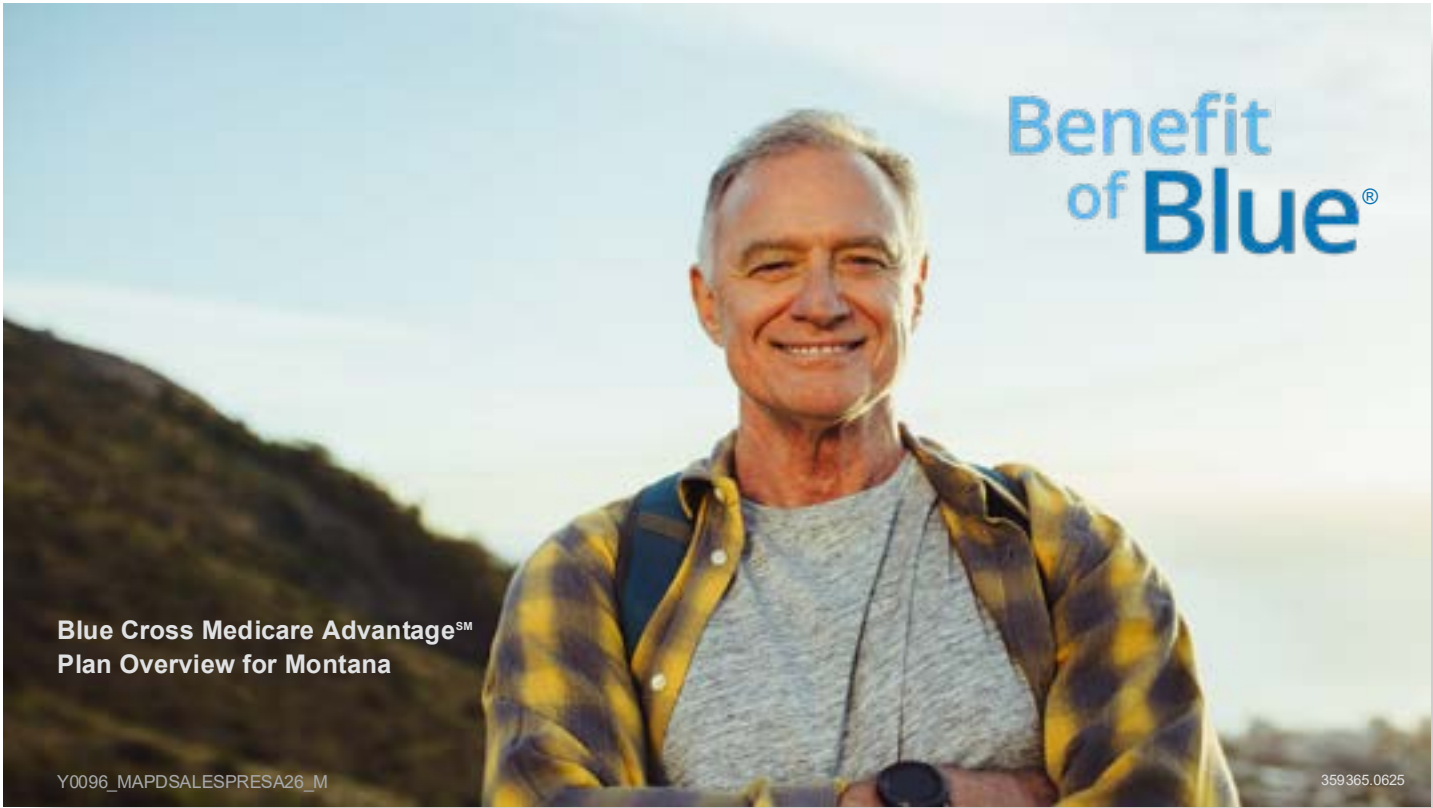
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Sales Presentation Best Practices

At a sales event, marketing activities and lead generation can take place, including discussing plan-specific information and collecting enrollment applications.

Helpful Tip

Be sure to choose the correct sales presentation based on what plan you’re selling, and personalize it with your contact information.



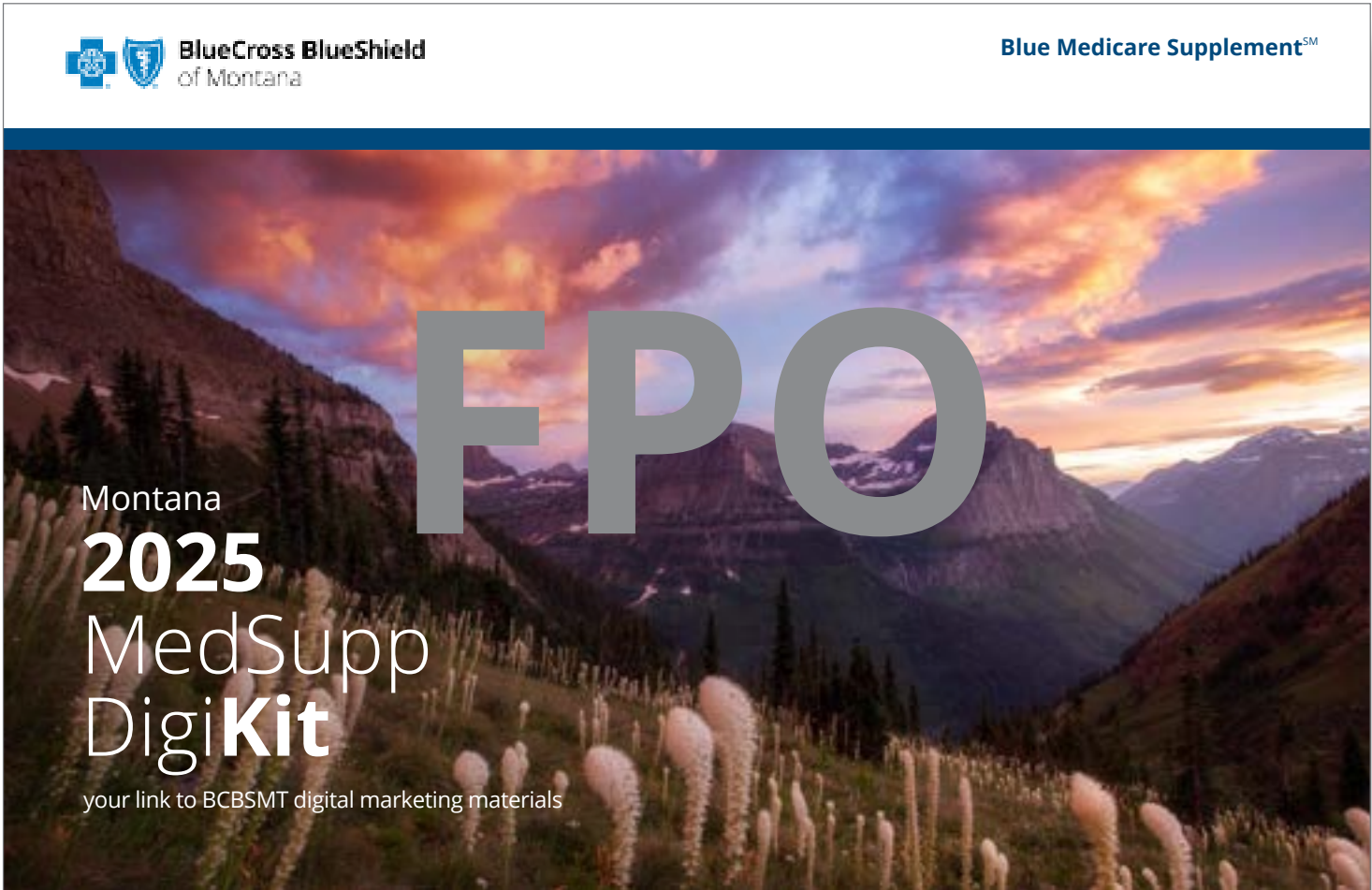
Easy-to-use PowerPoint files can be downloaded to your computer for in-office, in-home or group presentations.

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---------------------	----	---------------------	----	----------------------	---	-------------------	----	----------------	----	---------------	----	---------------	----	---------------------	----

Medicare Supplement Digital Enrollment Kit

All the resources you need are just a click away! Use your digital enrollment kit to access all the forms, information and materials you'll need to enroll clients in a Medicare Supplement Insurance Plan.

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Links to these important forms, documents and disclosures

- Enrollment applications
- Non-discrimination disclosures
- Policy books
- Scope of appointment form
- Outlines of Coverage
- And more

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Medicare Supplement Products Sales Presentations

Bring simplicity and understanding to your Medicare Supplement prospects and watch your sales grow. Whether you want to educate or motivate, these sales presentations have you covered.



Easy-to-use PowerPoint files can be downloaded to your computer for in-office, in-home or group presentations.

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---------------------	----	---------------------	----	----------------------	---	-------------------	----	-----------------------	-----------	---------------	----	---------------	----	---------------------	----

GENERATE LEADS

Build your sales funnel and grow your business with pre-approved marketing materials.



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Marketing materials to help you Connect. Nurture. Convert.

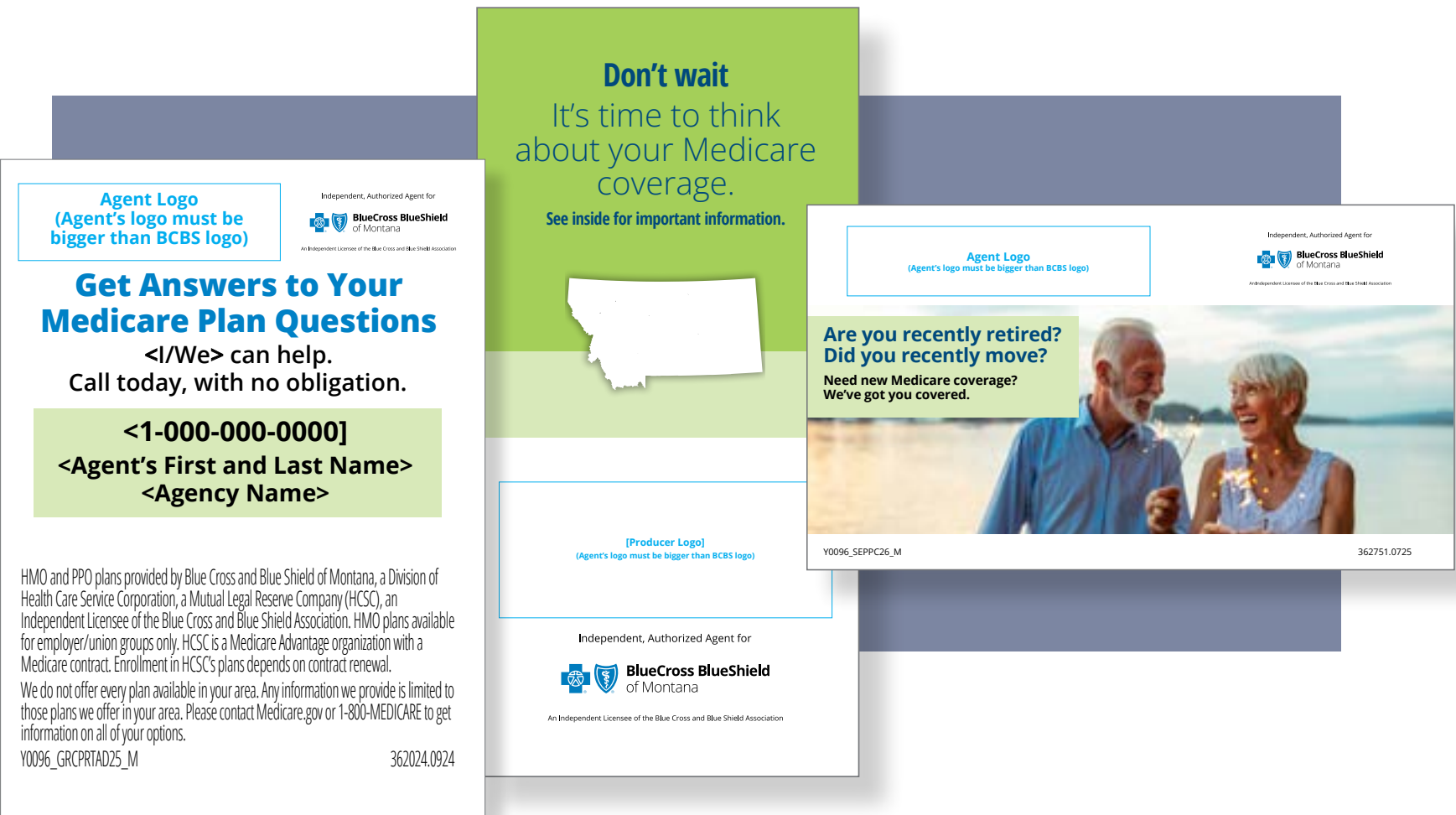
Pre-approved and ready for you to personalize* and share.

All you need to do is add your contact information. Check out your options on the following pages to get started.

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These lead generation materials emphasize the value you offer as a local agent to Medicare beneficiaries in your community.

Use these pieces to engage and encourage existing and new clients to choose a Blue Cross and Blue Shield of Montana plan that meets their needs.



*Customizable templates may be personalized as indicated by the modifiable fields only. Customization is generally limited to agent name/logo, phone number and website address only as per CMS guidelines. By leveraging customizable templates, agents attest to adhere to customizing materials according to the permitted modifiable fields only within each template. Agents understand that any customization beyond the modifiable fields may result in revoking access to download and utilize pre-approved marketing materials.

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---------------------	----	---------------------	----	----------------------	---	-------------------	----	----------------	----	---------------	----	---------------	----	---------------------	----

How to use Direct Mail

Maximize effectiveness and cost-efficiency by following these best practices for direct mail lead generation.

Direct Mail Best Practices

1. Determine your mailing list
2. Download art from your Producer Supply Portal
3. Personalize mailers with your contact information/ organization's information
4. Add trackable phone numbers and/or website information
5. Provide printer or post office postage costs, or ensure your postal permit will cover mailing costs



Direct mail is considered to be more effective than other mass media options—especially for Medicare-eligible audiences. Even so, the most successful direct mail programs only deliver response rates of between 0.75% and 1.5%, so it's important to do everything to maximize your success.

Tracking

- During the Annual Enrollment Period, mailboxes are full, and you don't want your mailing to get lost in the clutter. Plan to be in front of your prospects at least every other week. Also consider adding additional media exposure and events to your marketing plan, so your piece is more likely to be recognized and read.
- Most consumers research plans first, then shop, then decide. You'll want to be present and available at every one of these important stages.

Helpful Tips

- Create targeted, proven mailing lists. Data shows that consumers aged 65-75 are more likely to switch Medicare plans than older peers, so be sure that segment is included in your mailing list.
- Use segmented lists. If you're trying to target low-income consumers, they will likely respond better to low-price messages, while higher-income prospects may respond better to value-added benefits or expansive network messages.

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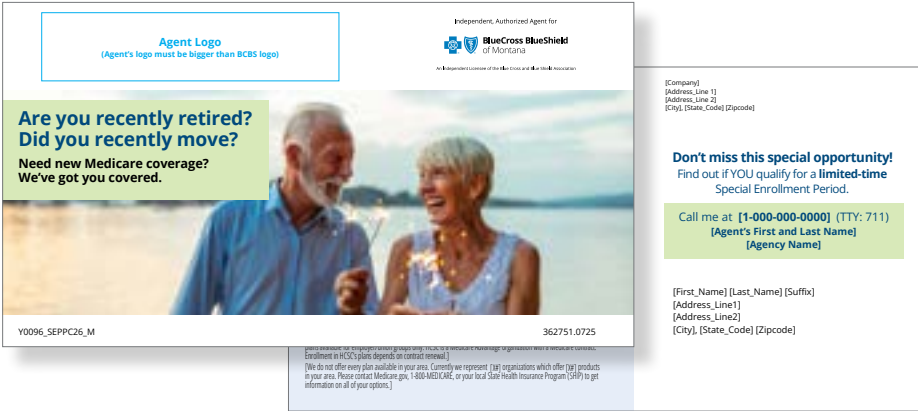
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Direct Mail Options

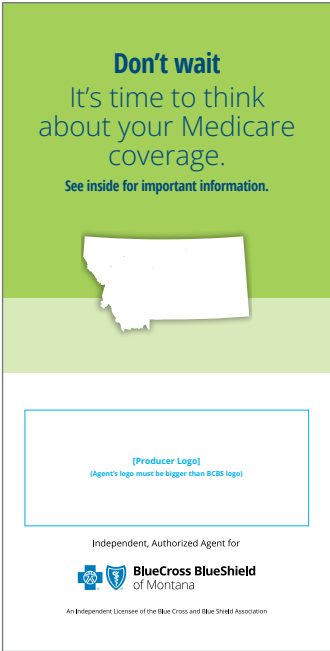
Direct mail is an effective and cost-efficient way to generate leads. These pieces can be customized with your contact information, then sent to a targeted list to build your pipeline.



Age-in postcard



Special Enrollment Period postcard



Medicare options self-mailer

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---------------------	----	---------------------	----	----------------------	---	-------------------	----	----------------	----	---------------	----	---------------	----	---------------------	----

Medicare Advantage lead cards

Make every lead count by using these cards to gain permission for future contact. You can hand them out at events, enclose them with mailings or keep them handy for in-person appointments.

MAPD



☐ **Yes, I am interested in learning more about Medicare.**

By returning this card, you agree an authorized representative or licensed agent from Blue Cross and Blue Shield of Illinois may contact you by mail. By providing your telephone number or email address, you agree that we may call you on your land line (home phone), cell or text your cellular phone, or email you to answer your questions and provide additional information about Medicare products. Standard cellular phone and/or text message charges may apply from your wireless provider.

Name

Mailing Address

City, State, ZIP

Phone () Email

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Sales Support materials

Take your sales to the next level by making sure your clients have the right coverage and all the coverage they need for a healthy life. These flyers provide important details about the additional benefits and plans available from Blue Cross and Blue Shield of Montana.

Optional Supplemental Benefits plan details



BlueCross BlueShield
of Montana

Optional Supplemental Benefits

For an additional monthly premium, you can add more coverage to your plan. Adding supplemental benefits to your current plan is optional and provides you with additional dental coverage.

BASIC SILVER COVERAGE	
DENTAL	
Annual Allowance	\$1,000
Routine Preventive (annual) • 2 exams • 2 cleanings • 1 X-ray	Not Included
Basic Restorative Comprehensive	Not Included
Major Restorative Comprehensive • Endodontics • Periodontics • Prosthodontics • Other oral/maxillofacial surgery • Other services	In-Network 20% coinsurance
	Out-of-Network 50% coinsurance

Optional Supplemental Benefits available with the following plans:

- \$29.10 - H0107-003 Blue Cross Medicare Advantage Classic (PPO)SM
- \$25.30 - H0107-004 Blue Cross Medicare Advantage Optimum (PPO)SM
- \$29.00 - H0107-005 Blue Cross Medicare Advantage Choice Plus (PPO)SM
- \$48.00 - H0107-011 Blue Cross Medicare Advantage Protect (PPO)SM

HMO and PPO plans provided by Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HMO plans available for employer/union groups only. HCSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HCSC's plans depends on contract renewal.

Blue Cross and Blue Shield of Montana complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross and Blue Shield of Montana does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-877-774-8592. Someone who speaks English/Language can help you. This is a free service.

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22

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---------------------	----	---------------------	----	----------------------	---	-------------------	----	----------------	----	---------------	----	---------------	----	---------------------	----

Print Ads to drive calls

Most people want the “human touch” when choosing and enrolling in their Medicare plan. Use these ads to gain traction as a trusted advisor and get the phone ringing.

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Independent, Authorized Agent for

 **BlueCross BlueShield**
of Montana

An Independent Licensee of the Blue Cross and Blue Shield Association

Get Answers to Your Medicare Plan Questions

<I/We> can help.
Call today, with no obligation.

<Phone Number>

<Agent's First and Last Name>

<Agency Name>

HMO and PPO plans provided by Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HMO plans available for employer/union groups only. HCSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HCSC's plans depends on contract renewal. We do not offer every plan available in your area. Any information we provide is limited to those plans we offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

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4.5" x 7"

Material images are samples and are for placement only.

Agent Logo
(Agent's logo must be bigger than BCBS logo)

Independent, Authorized Agent for

 **BlueCross BlueShield**
of Montana

An Independent Licensee of the Blue Cross and Blue Shield Association

Get Answers to Your Medicare Plan Questions

<I/We> can help.
Call today, with no obligation.

<1-000-000-0000>

<Agent's First and Last Name>

<Agency Name>

HMO and PPO plans provided by Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HMO plans available for employer/union groups only. HCSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HCSC's plans depends on contract renewal. We do not offer every plan available in your area. Any information we provide is limited to those plans we offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

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3.375" x 4.5"

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---------------------	----	---------------------	----	----------------------	---	-------------------	----	----------------	----	---------------	----	---------------	----	---------------------	----



HOST AN EVENT

Your time is valuable.
Hosting an educational or sales event can be an efficient way to help meet your goals.



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Event Type

The type of event you choose will determine the content of the presentation, the rules you'll need to follow and the materials you'll need for attendees.

Event Type

Event Timeline

Event Planning

Event Marketing

Informal Sales Event

Informal events are held in a booth or kiosk setting, often in a retail space or during a community event/venue for a set amount of time.

- **Can** discuss carriers, plans and details
- **Can** hand out information
- **Can** take applications (waives 2-day rule)
- **Cannot** solicit or engage with prospect first

Formal Sales Event

Formal sales events are classroom-style presentations that are planned, set up and hosted by the broker.

- **Must** talk about a specific product
- **Can** take applications
- **Can** set appointments
- **Can** provide compliant snacks/drinks

Formal Educational Event

Educational events are classroom-style presentations that provide basic, high-level Medicare information.

- **No** CMS registration required
- **Cannot** talk about carriers, products or plan details
- **Can** have permission to contact cards signed
- Event follow-up is **limited to beneficiary request**

Click here for event compliance information

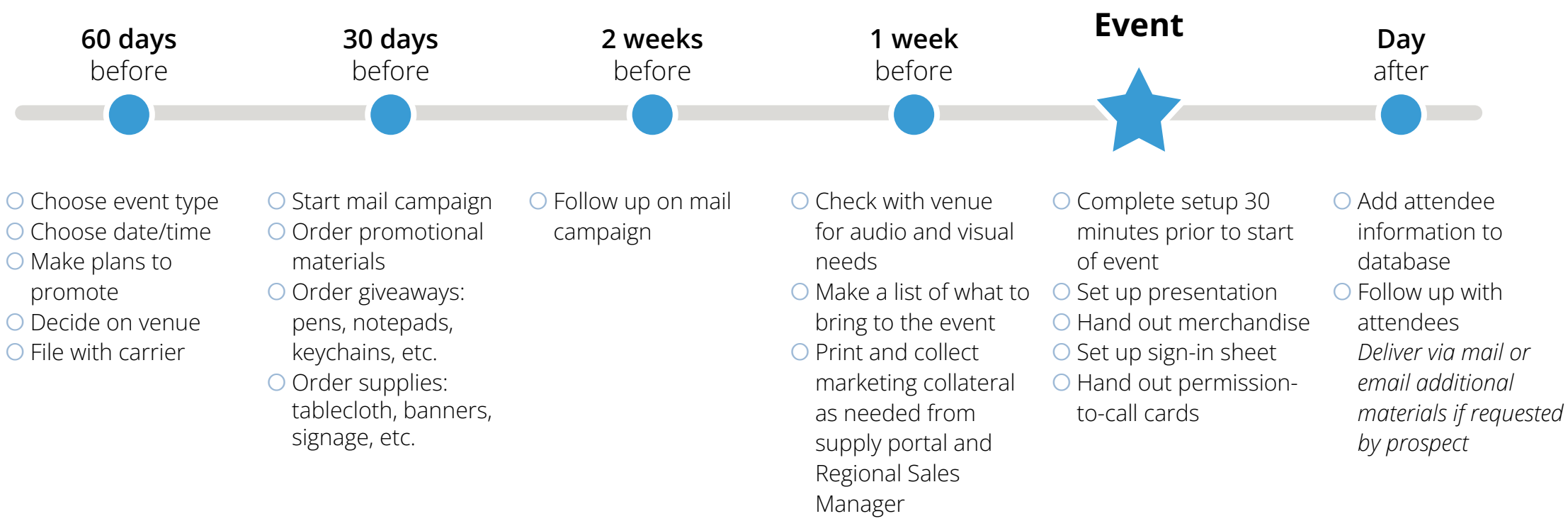
Producer Supply

PORTAL ➡

Event Timeline

Use this interactive timeline to keep your event on track.

- Event Type
- Event Timeline
- Event Planning
- Event Marketing



Producer Supply

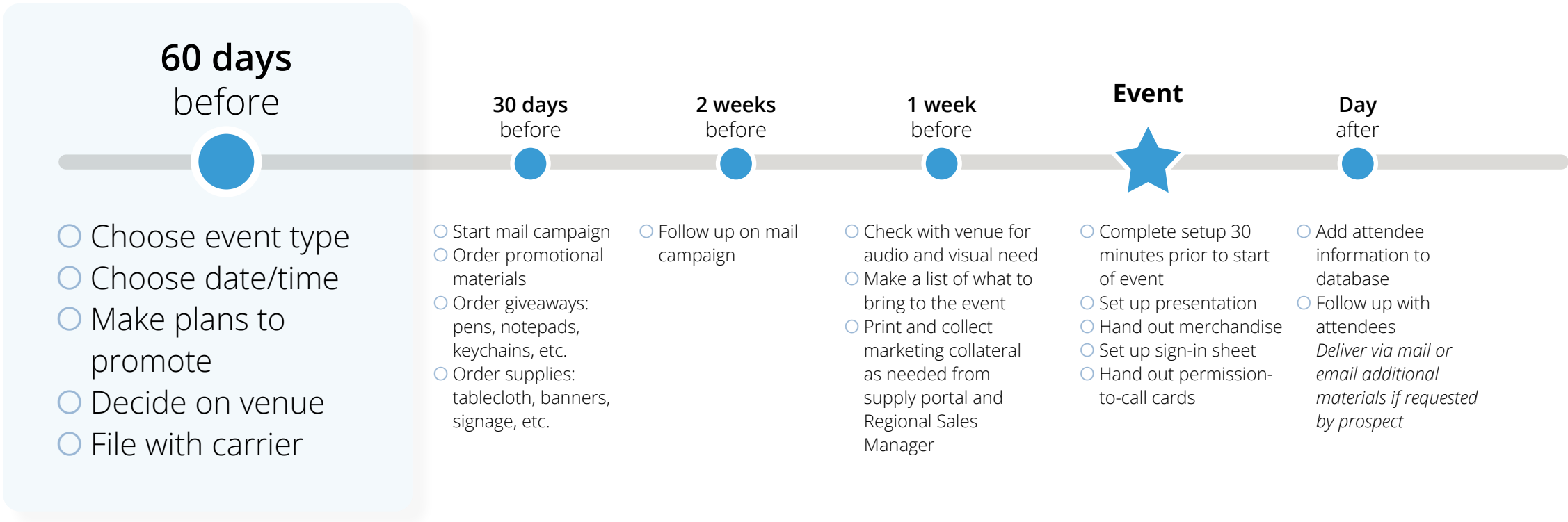
PORTAL

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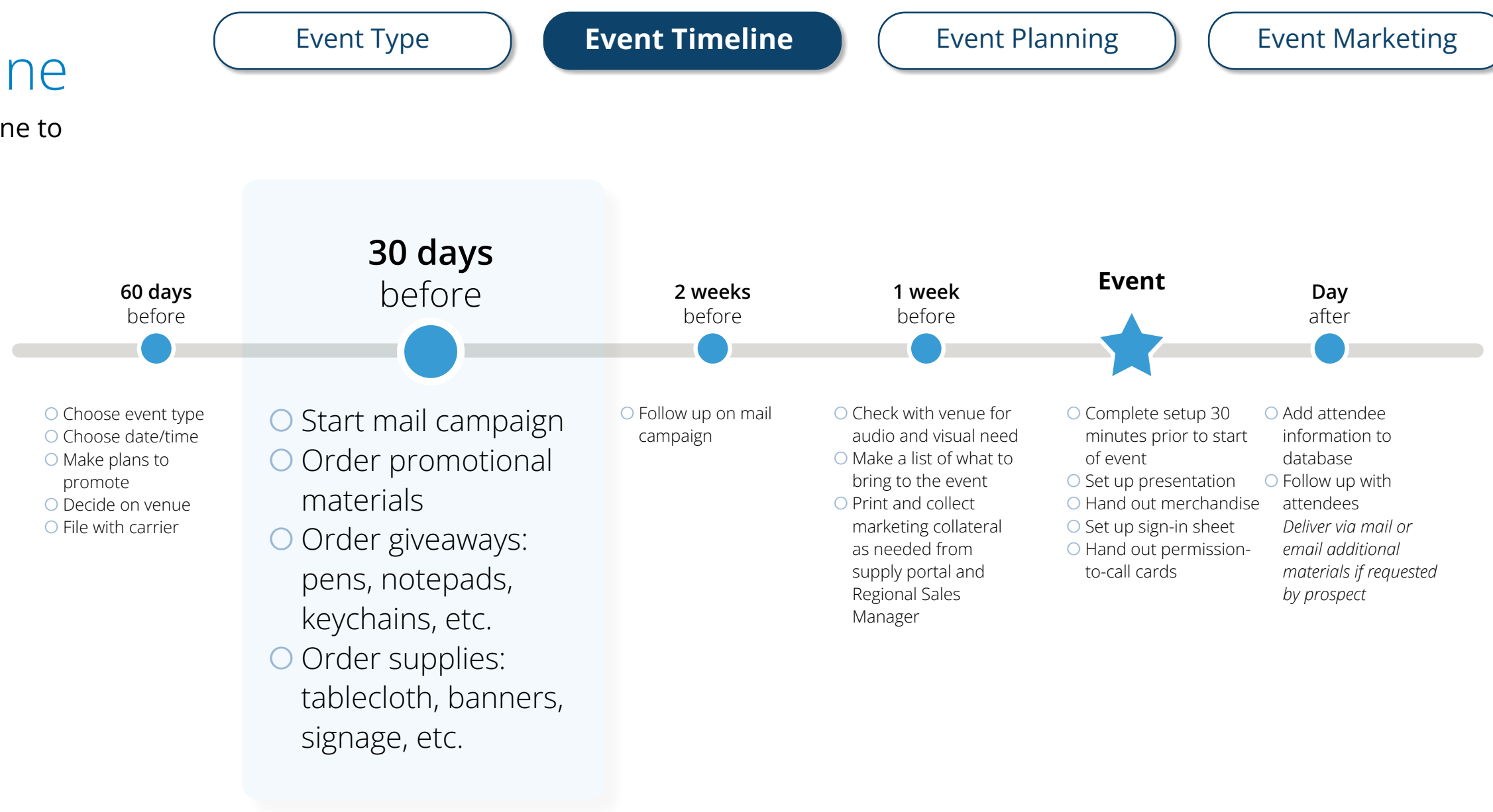
Producer Supply

PORTAL

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Event Timeline

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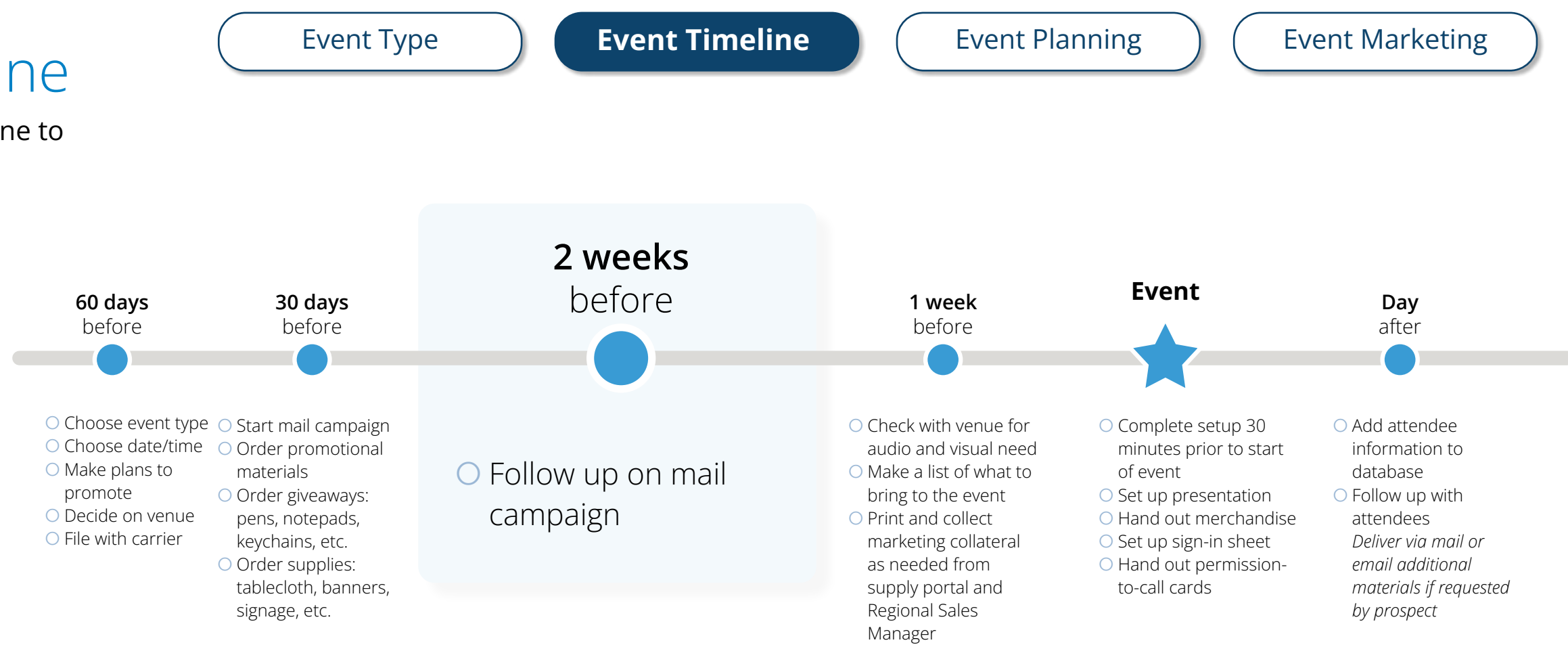


Producer Supply

PORTAL

Event Timeline

Use this interactive timeline to keep your event on track.



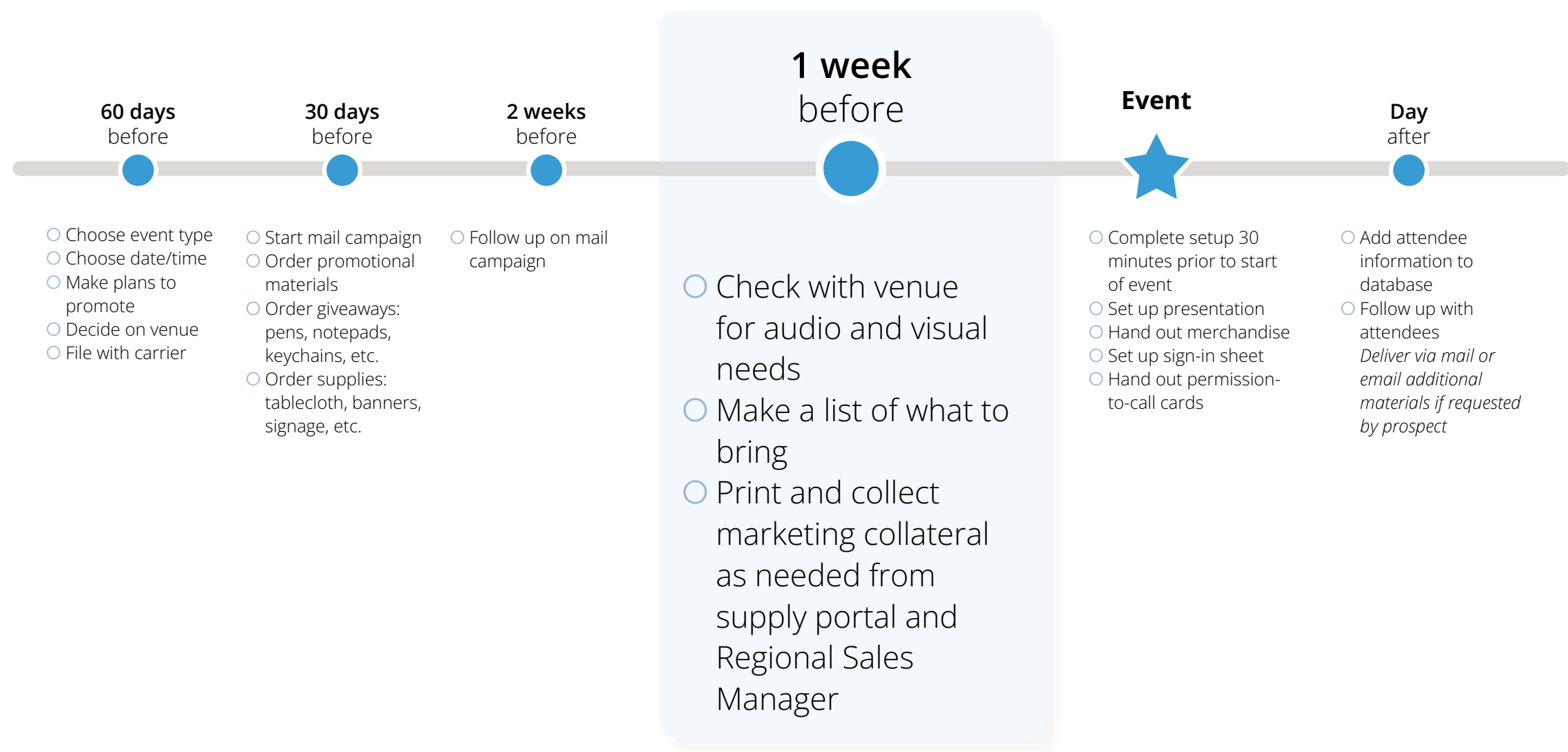
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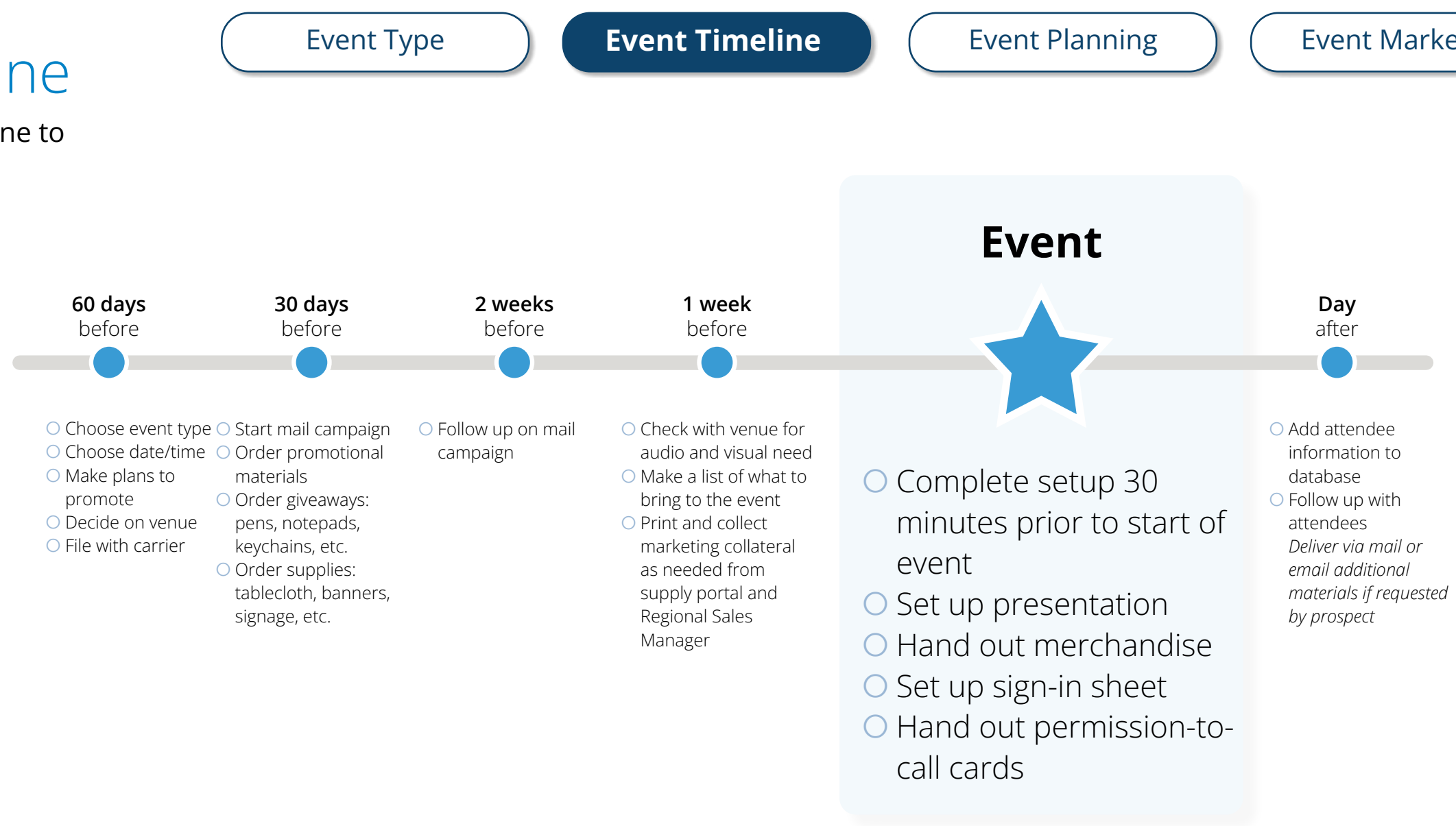


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PORTAL ➡

Event Timeline

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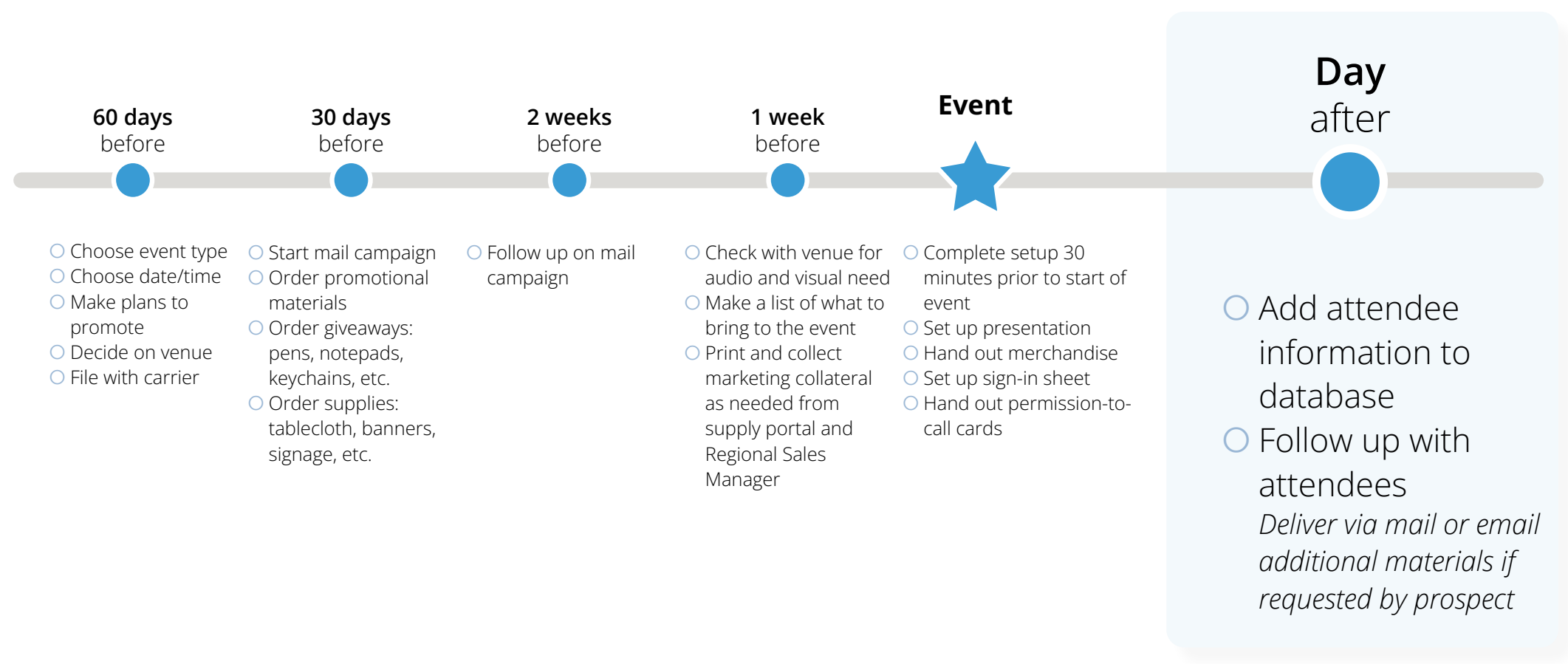


Producer Supply
PORTAL

Event Timeline

Use this interactive timeline to keep your event on track.

- Event Type
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PORTAL

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Event Planning

Ensure your event’s success by thinking through the logistics ahead of time.

- Event Type
- Event Timeline
- Event Planning
- Event Marketing

Partnerships

Building strong partnerships is important to hosting a successful event and building a book of business. Collaboration with local businesses, providers and community organizations can help boost event attendance. Reach out to your local Regional Sales Manager for more information.

- Health care providers: pharmacies, provider offices/clinics
- Community centers: senior centers, retirement communities, local fitness centers, faith-based organizations
- Local businesses: grocery stores, local radio stations, Chamber of Commerce, libraries

Schedule

- Choose date/time
- Avoid conflicts–holidays, community events, major sporting events–anything that might reduce attendance
- Give yourself time for promotional activities
- Book venue/event early and file with carrier in timely manner
- Prepare marketing materials
- Confirm venue and finalize logistics

For formal events, schedule up to three hours (which includes set up and breakdown); for informal events, you will set up for a predetermined time.

Venue

Selecting an easily accessible, comfortable and professional venue is best to encourage attendance.

- Senior and community centers
- Libraries
- Faith-based organizations
- Restaurants with private rooms
- Fitness centers
- Hotel conference room
- Retail stores

Questions for venue:

- Is the space available during the preferred date/time?
- How much will it cost?
- Are tables/chairs provided?
- Are there audio/video capabilities?
- What about parking?
- Are food and beverage available?

Producer Supply

PORTAL

Event Planning

Use this checklist to help make sure your event follows CMS guidelines.

Event Type

Event Timeline

Event Planning

Event Marketing

	Educational Event	Informal Sales Event	Formal Sales Event
Use sign-in sheets that clearly indicate contact information as optional	✓	✓	✓
Provide meals, snacks and refreshments that do not exceed \$15 in nominal value per person (including the value of other gifts provided)	✓	✓	✓
Invite health care providers to speak at the event	✓	✓	✓
Have your business card and business reply cards available for elective pick up by attendees	✓	✓	✓
Distribute your business card	✓	✓	✓
Contact attendees after the event when permission is given by the prospect	✓	✓	✓
Collect permission-to-contact cards that are method-specific and event-specific	✓	✓	✓
Provide promotional items that include carrier name, logo, phone number and website	✓	✓	✓
Host your event in a public venue	✓	✓	✓
Hand out generic educational materials on Medicare	✓	✓	✓
Include the disclaimer: "For accomodations of persons with special needs at meetings call <phone number and TTY number>" on all marketing material	✓	✓	✓
Use only carrier- and CMS-approved presentations and talking points	✓	✓	✓

Producer Supply

PORTAL

Continued

Event Planning

Use this checklist to help make sure your event follows CMS guidelines.

Event Type

Event Timeline

Event Planning

Event Marketing

	Educational Event	Informal Sales Event	Formal Sales Event
Discuss plan specifics (benefits, service area, cost)	X	✓	✓
Distribute plan materials	X	✓	✓
Distribute and/or collect enrollment forms	X	✓	✓
Name plans, carriers and plan types you will be discussing at the beginning of the meeting	X	✓	✓
Let beneficiaries initiate contact with you to discuss plan specific information	X	✓	✓
Use sales presentations and CMS-approved marketing materials	X	✓	✓
Distribute plan materials such as STAR ratings, summary of benefits and multi-language insert	X	✓	✓
Answer attendees' questions but do not provide any additional information beyond what they ask	✓	X	X
Host a sales event within 12 hours of an educational event in the same building or an adjacent building	X	X	X
Compare carrier plan options to one another by name without each carrier’s written permission	X	X	X
Provide full meals to attendees	X	X	X
Require attendees to provide any contact information in order to RSVP to your event	X	X	X
Request or accept referrals	X	X	X
Attempt to contact anyone who did not fill out an SOA or permission-to-contact form	X	X	X
Discuss non-health care related products such as life insurance or investments	X	X	X
Provide cash, gift cards or any cash equivalent to attendees	X	X	X

Producer Supply

PORTAL ➡

Success starts here	02	Resources available	05	Educate your clients	8	Tools for success	10	Generate leads	17	Host an event	24	How to enroll	38	Contact information	41
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Event Marketing

The more you promote an event, the better attendance will be. Build momentum by beginning your marketing as soon as event details are available.

Event Type

Event Timeline

Event Planning

Event Marketing

Mail Campaign

Direct mail can be an effective way to promote your event. Postcards are easy and cost-efficient.

- Designs available on portal; add your logo and event information
- Order 30 to 60 days in advance of event to give time for responses and registration
- Flyers can also be mailed in an envelope

Paid Media

When you are trying to reach a large audience (rather than targeted by age and/or geography), you can pay for media placements for your event ads.

- Print ads are available on the supply portal
- Radio is also a cost-efficient medium
- Make sure ads run well in advance of event
- Registration/contact information should be clear

Local Marketing

Flyers are a great way to promote an event because they have enough space to carry additional information about what can be learned and how to register. You'll find flyer designs on the supply portal. Drop off flyers in high-traffic areas:

- Senior centers
- Local fitness centers
- Libraries
- Provider offices
- Local community centers
- Word of mouth - previous/current clients to invite a friend

Producer Supply

PORTAL ➡

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Important Information

Use these materials to prepare for your event.

Event Type

Event Timeline

Event Planning

Event Marketing

Sales and Educational Materials

Many of the materials you need to make your sales or educational event successful and compliant can be found on your Producer Supply Portal. Use the phrases below to search for the most commonly used materials:

- Business card
- Seminar invitations and flyers
- Understanding Medicare presentation
- Enrollment kit
- Lead card
- Plan Options Guide
- Sales presentation
- Sign-in sheet
- Medicare Basics booklets
- Medicare Eligibility Roadmap
- And more

Filing

IMPORTANT: You are responsible for the compliance of your event. All CMS and carrier guidelines must be followed.

You must register your event with the carrier you are representing, and follow their specific requirements and reporting deadlines. All materials must be approved by CMS. Failure to register an event or follow guidelines may result in having to reschedule your event, lost sales commissions or contract revocation.

Contact your Regional Sales Manager for the Carrier Filing Form.

Merchandise

Use supplies like these to make your events polished and professional:

- Tablecloths
- Signage
- Giveaways
- Pens
- Notepads
- And more

Producer Supply

PORTAL ➡

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HOW TO ENROLL

Here’s what you need to move your clients off the fence and into membership.



Producer Supply

PORTAL ➡

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Enrollment information

Times to Enroll

Enrollment Periods

- Annual Enrollment Period (AEP): **October 15 – December 7**
- Initial Enrollment Period (IEP): 7 months (your birthday month plus three months prior and after)
- Initial Coverage Election Period (ICEP)—IEP AND ICEP USUALLY COINCIDE
- General Enrollment Period Picking Up Part B: **January 1 – March 31, effective July 1**—penalty may apply
- Open Enrollment Period: annually January 1 through March 31 (beneficiaries can make one change to a MAPD or PDP and back to Original Medicare)
- Medicare Supplement enrollment occurs year-round

Special Enrollment Periods

- Change in circumstances
- Moving
- Group or other creditable coverage changes
- Your current plan exits (AEP, and **December 8 – last day of February**)
- Those on LIS and Medicaid now can change plans monthly

Medicare Supplement Plan Year

The plan year is the 12-month period during which your Medicare Supplement policy is effective. It is determined by the coverage start and end dates. For example, a Medicare Supplement policy that starts and (renews) on July 1 will continue for the 12-month period through June 30 of the following year.

Late Enrollment Penalty

If a beneficiary enrolls in a stand-alone PDP more than 63 consecutive days after his or her IEP, the beneficiary may be subject to a late enrollment penalty. The cost of the penalty depends on how long the beneficiary went without creditable prescription drug coverage. The penalty is calculated by multiplying 1% of the “national base beneficiary premium” times the number of full, uncovered months the beneficiary was eligible but didn’t join a PDP and went without other creditable prescription drug coverage. The final amount is rounded to the nearest \$0.10 and added to the beneficiary’s monthly premium. The national base beneficiary premium may increase each year, so the penalty amount may also increase each year. The penalty will not apply if the beneficiary has creditable coverage.

Next Steps

Next steps for Medicare Advantage enrollments

- Prepare for welcome kit and welcome call
- SilverSneakers www.silversneakers.com
- TruHearing® www.truhearing.com
- Dental coverage (always choose DPPO!) www.dnoa.com
- Vision coverage (always choose Select!) www.eyemedvisioncare.com/bcbsmtind
- Rewards and incentive program www.bcbsmt.healthmine.com
- OTC www.getbluemt.com/otc
- Flex card www.flexiblespendcard.com

Enrollment Fax Numbers

Medicare Supplement: (855) 867-6714
 Medicare Advantage: (855) 895-4747

Don’t Forget Your Producer Number

For 2026, CMS requires the National Producer Number (NPN) on Medicare Advantage and Prescription Drug Plan enrollment forms when an agent/broker assists with the application.

What you need to know

Beginning 10/1/25, agents and brokers who assist applicants in completing paper or online enrollment forms should enter their assigned producer number into the NPN field. Your NPN should automatically populate when logged into Blue Access for Producers. Enrollments may be rejected if the form indicates an agent/ broker assisted with the enrollment and no NPN is listed.

Producer Supply



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Billing and payment

Billing and Payment Information

- Electronic Funds Transfer
- Paper bill (sent 15 days prior to the due date)
- Social Security Administration deduction
- Railroad Retirement Board deduction
- The member selects a payment method at the time of enrollment
- Members who do not select a billing option on their enrollment form will automatically receive a paper billing statement
- Important note: if they receive a bill directly, they should pay it; setting up social security deduction or EFT may take at least one payment cycle
- Agents do not collect premiums
- Those on a zero-premium plan will only receive a bill if they are paying a late penalty premium

Blue Cross Medicare Advantage
PO Box 258822
Oklahoma City, OK 73126

Overnight payments
Blue Cross Medicare Advantage (PPO)
3232 West Reno
Lockbox #258822
Oklahoma City, OK 73107

Blue Cross Medicare Rx (PDP)
PO Box 268845
Oklahoma City, OK 73126

Mail international claims to:
Service Center
P.O. Box 2048
Southeastern, PA 19399
or: www.bcbsglobalcore.com

Blue Rewards for Healthy Actions
www.BlueRewardsMT.com

Resources

Medicare
www.medicare.gov/

Extra Help and Medicare Guidance
www.medicare.gov/manage-your-health

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PORTAL ➡

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CONTACT INFORMATION

We won't leave you stranded. Here's helpful information for the support you need.



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PORTAL ➡

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Important resources

Plan Information

Please see the links below for providers, formularies and plan documents

<https://www.bcbsmt.com/medicare/tools-resources/forms-documents>

MAPD Alpha Prefix

- HMO Plans: YDL
- PPO Plans: YDJ

Additional portal items

- Scope of Appointment (available in the Digital Enrollment Kits)
- Brand guidance

Producer Supply



Contact information

Contracting and Agent Support

Producer Supply
PORTAL

Regarding	Contact
Medicare Advantage Help Desk	(888) 723-7423
Medicare Advantage Enrollment Fax Line	(855) 895-4747
MAPD and PDP Policy, Application and POR-related inquiries	(888) 723-7423
Medicare Supplement Help Desk	(877) 587-6638
Medicare Supplement Enrollment Fax Line	(855) 867-6714
Commissions, Contracting and Producer Administration Phone	(855) 782-4272
Producer Administration Fax	(918) 549-3039

Regarding	Contact
Commissions, Contracting and Producer Administration Email	producer_service_center@bcbsok.com
MAPD/PDP Certification Information	bcmrxcertification@hcsc.net https://www.bcbsilcommunications.com/producer/certification_training/faq.html https://www.bcbsilcommunications.com/producer/certification_training/producer_resource_index.html
BAP SM Help Desk (IT Help Desk) Issues with the ComplianceWire website	(888) 706-0583
Supply Line Supply and Supply Portal-related inquiries	(888) 655-1357 bcbsupport@summitdm.com
Enrollment kits, marketing materials and Producer Supply Portal	www.yourcmsupplyportal.com
Inquiries concerning AHIP's website or training	bcmrxcertification@hcsc.net (866) 234-6909
Blue Access for Producers	www.bcbsmt.com/producer

Contact information

Contracting and Agent Support

Medicare Advantage Prescription Drug (MAPD)

Member Services (MAPD/MA Only) and pre-authorizations	(877) 744-8592 (TTY 711)
Urgent Care Telehealth	(888) 680-8646 (TTY 1-800-770-5531)
24/7 Nurseline	(800) 631-7023 (TTY 711)
Over-the-Counter (OTC) Products	(855) 816-9465
SilverSneakers Fitness Program	(866) 584-7389 (TTY 711)
TruHearing	(833) 898-1317
Flex card	(833) 675-2828

Medicare Supplement

Blue Medicare Supplement SM Insurance Plans Customer Service	855-520-1577 (TTY 711)
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Producer Supply

PORTAL

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Agent support

Contracting and Agent Support

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PORTAL ➡

Blue Access For ProducersSM

1

Blue Access for Producers:

www.bcbsmt.com/producer

2

Log in with your 9-digit producer ID.

3

Upon registering, a randomly generated, unique password will be sent to the email address on file.

Logging in with the randomly generated password, the system will prompt the agent to change to a new, unique and memorable password.

4

You can log in to Blue Access for Producers 24 hours after receipt of your welcome letter and producer ID.

It is essential when enrolling a beneficiary online, that you log in to BAP using your PRODUCER NUMBER, and not your agency number. If you use your agency number, your agent of record status and commissions are put at risk. If submitting a paper application, the same rule applies.

Thank You



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Dental Network of America, LLC is a separate company that acts as the administrator of dental programs for Blue Cross and Blue Shield of Montana. Dental Network of America, LLC contracts with go2dental.com, Inc., an independent company, to provide The Dental Wellness Center®, an online interactive tool for BlueCare DentalSM members.

EyeMed Vision Care, LLC, an independent company, provides customer service and network administration services for BCBSMT. BCBSMT has contracted with First American Administrators (FAA), an independent company, to provide claims administration. The relationship between BCBSMT, FAA, and EyeMed is that of independent contractors.

HealthMine, Inc., is an independent company that provides digital health and personal clinical engagement tools and services for Blue Cross and Blue Shield of Montana.