

SHIP LEADER Q&A: Vicki Dufrene, Louisiana

Convening MA Representatives to Increase Communication

Vicki Dufrene is the new Director of the [Senior Health Insurance Information Program](#) for the Office of Health Insurance in Louisiana. HAP spoke with Vicki shortly after the retirement party of her predecessor Alan Heuman. A bittersweet occasion, Vicki is excited to apply her 8 years of experience in the SHIP network to her new role.

In September 2007, Vicki and her team convened a group of 30 representatives from area Medicare Advantage (MA) plans to discuss marketing problems uncovered during the 2006 Annual Enrollment Period. The group also outlined expectations around the appropriate marketing of these plans during the upcoming 2007 enrollment period.

Below are Vicki's responses to HAP's questions about her experiences and the motivation behind this project. Vicki's team can already see ways this meeting is improving relations between the MA companies, the SHIP team, and ultimately the beneficiaries. Vicki highly recommends that SHIPs invest in similar meetings with MA plan representatives.

Vicki is willing to share her experiences in convening such a meeting with other SHIP programs. Please email her at vdufrene@ldi.state.la.us.

Why did your program decide to host this meeting?

This meeting was motivated by the need to share with the MA representatives the problems reported to SHIP counselors during the last enrollment period. We saw that agents mislead beneficiaries into enrolling in plans that did not suit their needs and in the worst cases, caused beneficiaries tremendous financial hardship.

Our team wanted an opportunity to stress to these MA companies that aggressive marketing activities would not be tolerated. Since the State Department of Insurance is ultimately responsible for the behavior of licensed agents, we also wanted the companies to know that the department would take any actions possible against agents who acted inappropriately.

How did you convene this meeting?

We sent a letter to all companies licensed to sell Medicare products in the state of Louisiana for 2006 & 2007. The letters were sent to the attention of the Sales and Marketing Manager/Department. However, there could be barriers for SHIPs that are not co-located in Departments of Insurance because these SHIPs may not have access to the contact information or the means to invite all licensed agents.

In the invitation to our MA meeting, we strongly encouraged those responsible for sales management marketing and agent/producer oversight to attend. We were delighted that 30 participants convened to discuss expectations for sales and marketing activities, and what to expect from us.

What were the outcomes of this meeting?

We were extremely happy with the outcome of this meeting. One of the greatest benefits was establishing working relationships with MA plan representatives. I can already see how these relationships can benefit other SHIP programs. For example, if Nebraska is interested in a similar meeting, I could call a couple of the plan contacts I've now worked with to encourage the appropriate representatives to attend Nebraska's MA meeting.

Following the meeting, my staff and I have been able to have separate, more in-depth meetings with both Humana and Wellcare, which serve the majority of MA enrollees in Louisiana. Both companies went over their products in detail, providing us with an opportunity to view their marketing materials in advance and learn the differences between the 2008 and 2007 plans. This access gives us the ability to provide better counseling services to beneficiaries and to anticipate problems that may arise. Now, when a beneficiary calls, staff members feel more confident describing what the plans have to offer.

What worked well? What would you do differently?

Really, it all went very well. My team and I established good initial contact with everyone at the meeting.

The personalized interactions have already resulted in better communication in one situation specifically: Following the [Wellcare FBI raid](#), two Wellcare agents called to update me on the situation, checking to make sure the lines of communication remained open.

What will come next?

While I think it could be next to impossible, a next step could be to meet in-person with all of the meeting participants, similar to what we've had the opportunity to do with Humana and Wellcare.

In the meantime, we will definitely plan to host this MA meeting again next year.

Visit HAP's [PFFS Resource Center](#) for tools SHIP counselors can use to help beneficiaries identify abusive and fraudulent marketing tactics.