



Medicare Sales Training
& Certification Program
User Manual

Medicare Advantage Training and Certification Modules

The training program contains a series of modules, each of which includes a series of pre-quiz questions and lessons. Modules one (if offered), two and three have a module exam and there is a cumulative final exam:

Module	What's Covered
Module 1* – Plan-specific Product	This module covers health plan specific products offerings as well as plan and enrollment rules specific to the plan that the user is training/testing for. Some plans may opt not to include this in their online training.
Module 2 – Medicare Basics	This modules speaks to Original Medicare (Medicare Part A and Part B), Medicare Advantage (also referred to as Part C), Medicare Modernization Act, and Prescription Drug Coverage (Medicare Part D).
Module 3 – Medicare Marketing Regulations and Enrollment	This module speaks to CMS Medicare Managed Care Election Periods and Eligibility, Marketing Guidelines and Ethics, and Provider Marketing.
Module 4 (Optional) - Successful & Compliant Sales Techniques	Training seminar to assure that you are CMS compliant and give you some new ideas on selling to the Medicare population.
Final Exam	Comprehensive exam covering materials explained in Modules 1, 2, and 3.

***Some curriculums may not contain a plan specific module in which case Medicare Basics will be Module 1 and Medicare Marketing Regulations and Enrollment will be Module 2.**

Rigorous Testing and Certification Requirements: To proceed to the next module, participants must first pass the exam given at the end of each module or they may elect to bypass the module exams (bypass option dependant on your Plan's guidelines). Participants must pass a comprehensive final exam.

To receive certification, participants must pass the final exam with a minimum score of 85%. Participants are limited to the number of attempts presented on the screen to complete and pass Gorman Health Group's Medicare Training and Certification Program **final exam**.

Resources and Reference Tools: During the training, participants will have access to critical reference documents, including a glossary of terms and the CMS Marketing Manual, etc. Be sure to take notes of your own also.

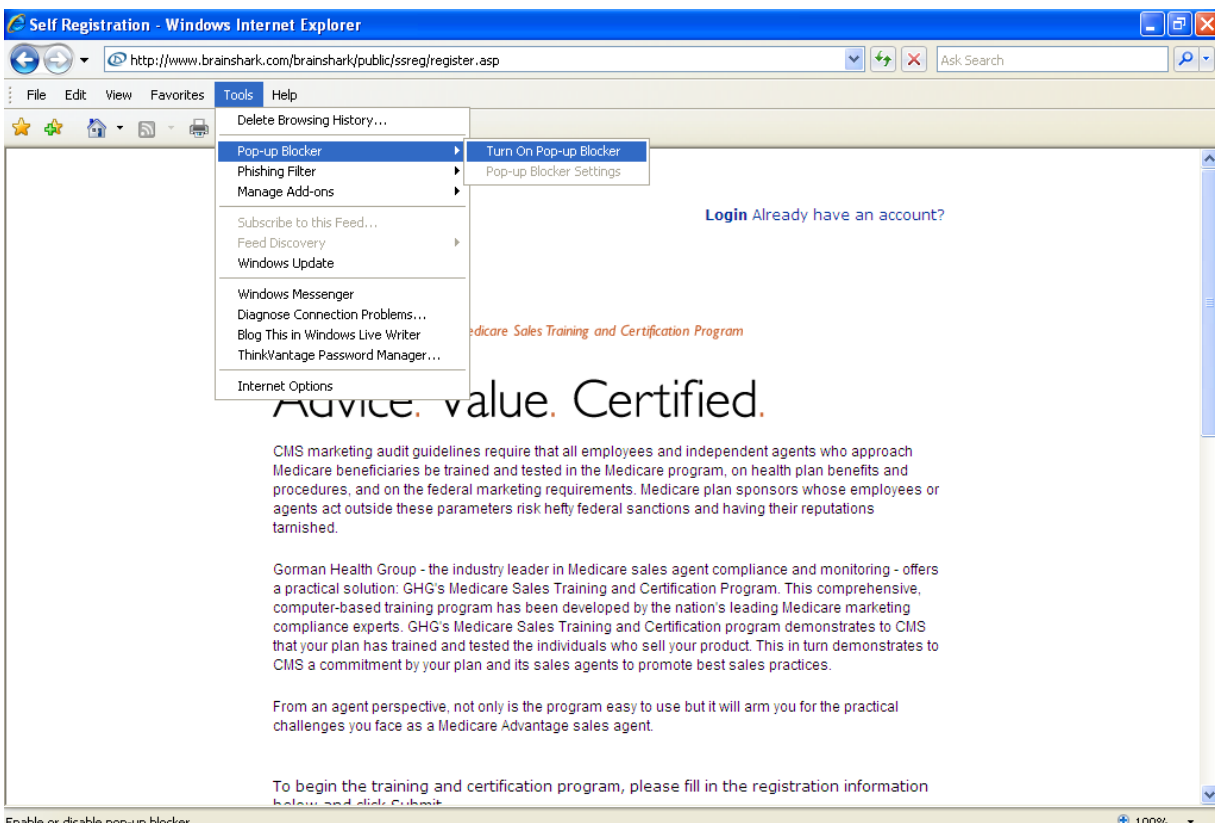
Accessing the Link (URL or registration website)

To access the training, you must first register to receive a username and password. The Registration link must have been distributed and received electronically via email. The link must not be distributed via hard copy.

1. The link must be opened or entered into an Internet Window Address Bar in its entirety to work properly. This can be done by clicking on the electronically received link using the computer's mouse.

2. If the link does not open here are some tips:

- a. Hold down the **'CTRL'** key on the keyboard while clicking on the distributed link, or
- b. Using the mouse, **highlight the entire link**, click the **right mouse button**, and select **'copy'** from the pop-up window. Open Internet Explorer, click the right mouse button and select "paste" into the Address Bar, then press 'enter' on the keyboard.
- c. Your computer settings may require you to **allow access to pop-ups** to open the modules. If this is the case follow these steps:
Click on the row beneath your address bar that asks if you wish to allow access to this pop up.
Click on the option to allow pop ups for this site. You will now be able to proceed with the training.



Registration Page

You must complete the following registration page and acknowledgment to get your username and password. Follow these instructions thoroughly to ensure that your Medicare Advantage Training and Certification are properly tracked. You must meet and accept the condition statements listed.

[Login](#) Already have an account?

**Returning Users
Click Here**

GORMAN
HEALTH GROUP *Medicare Sales Training and Certification Program*

Advice. Value. Certified.

CMS marketing audit guidelines require that all employees and independent agents who approach Medicare beneficiaries be trained and tested in the Medicare program, on health plan benefits and procedures, and on the federal marketing requirements. Medicare plan sponsors whose employees or agents act outside these parameters risk hefty federal sanctions and having their reputations tarnished.

Gorman Health Group - the industry leader in Medicare sales agent compliance and monitoring - offers a practical solution: GHG's Medicare Sales Training and Certification Program. This comprehensive, computer-based training program has been developed by the nation's leading Medicare marketing compliance experts. GHG's Medicare Sales Training and Certification program demonstrates to CMS that your plan has trained and tested the individuals who sell your product. This in turn demonstrates to CMS a commitment by your plan and its sales agents to promote best sales practices.

From an agent perspective, not only is the program easy to use but it will arm you for the practical challenges you face as a Medicare Advantage sales agent.

To begin the training and certification program, please fill in the registration information below and click Submit.

CURRICULUM NAME: 2011 Medicare Sales and Certification Program

FIRST NAME: *

LAST NAME: *

E-MAIL: *
(e.g. someone@company.com)

CONFIRM E-MAIL: *
(e.g. someone@company.com)

PASSWORD: *

CONFIRM PASSWORD: *

TITLE:

PHONE: *

LICENSE #:

NPN #: [NPN lookup]

LICENSE STATE:

By submitting this information I acknowledge that I have read, understand and agree to all of the information above as well as the Terms and Conditions listed in the Service Agreement Terms of Use.

**New User?
Click Submit to Register**

powered by brainshark

About Gorman Health Group (www.gormanhealthgroup.com) A national Medicare professional services organization staffed by licensed agents, former health plan executives and veteran CMS regulators. For 15-years, hundreds of clients serving thousands of agents and brokers have leveraged Gorman Health Groups marketing and sales solutions to meet training and certification requirements, maintain compliant sales operations, and improve their Medicare Advantage market position.

First complete the registration boxes on the top of the screen.

NOTE: Required fields (*)

Click 'Submit' to login.

Remember: Your email address is your username and you'll assign your own password.

If you enter incorrect information during the registration process, you will not receive credit for the Medicare Advantage Training and Certification.

AGENTS: It is important that the email address you provide on the registration page is active and regularly monitored. Your certification for Medicare Advantage will arrive through the email address you provide. If you are a credentialing agent you will need to enter your information exactly as you did when you submitted your credentialing forms.

Already Registered [Login]

When you want to log back into the training, do not re-register by completing the boxes on the right. Instead, click on the link at the top of the registration page: **'Login: Already have an account?'**(See 1st arrow at the top of page 4) This will take you to the login page where you can enter your username and password:

The screenshot shows a web page for Gorman Health Group. At the top, it says "Advice. Value. Certified." Below that is a paragraph about CMS marketing audit guidelines. The main content area is a login form with the following fields and options:

- Username:** A text input field containing "Active User Name Here".
- Password:** A text input field with masked characters (dots).
- Company:** A dropdown menu with "Gorman Health Group 2010" selected.
- Remember my Username and Password**
- Log in** button
- [Forgot your password?](#)
- [Bookmark this page](#)

An orange arrow points to the login form with the text "Enter your login information here". A red box highlights the entire login form area. The background of the page is slightly blurred, showing some text and a "CURRICULUM" section.

Continuing Education (if applicable): This course is approved for 4 Continuing Education credits in many states (shown in the License State list). You can select whether or not you would like to purchase Continuing Education credits for your successful completion of this course.

CONTINUING EDUCATION (ADDITIONAL \$12.00)

This course is approved for 4 Continuing Education credits in many states (shown in the License State list above). Would you like to receive Continuing Education credits for your successful completion of this course?

Yes No

TOTAL PRICE: \$99.00

CREDIT CARD #: *

EXPIRATION: Jan 2010 *

NAME ON CARD: *

SECURITY CODE: *
What's this?

ZIP CODE: *

** Required only if pursuing Continuing Education credits

By submitting this information I acknowledge that I have read, understand and agree to all of the information above as well as the Terms and Conditions listed in the Service Agreement Terms of Use.

powered by brainshark

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CE Credits?

Optional Module (if applicable) – Successful & Compliant Sales Techniques:

Gorman Health Group's Successful & Compliant Sales Techniques training seminar is written by veteran Medicare sales and compliance experts. We will be reviewing several ways to assure that you are CMS compliant in presentation settings and give you some new ideas on selling to the Medicare population.

To select this module and add it to your curriculum click the check box. The Purchase price will be added to you total where applicable.

OPTIONAL MODULE: SUCCESSFUL & COMPLIANT SALES TECHNIQUES FOR MEDICARE ADVANTAGE SALES AGENTS

Gorman Health Group's Successful & Compliant Sales Techniques training seminar is written by veteran Medicare sales and compliance experts. We will be reviewing several ways to assure that you are CMS compliant in presentation settings and give you some new ideas on selling to the Medicare population. CMS is determined to ensure that Medicare beneficiaries get the best value from their Medicare dollars and receive the information in a manner that guides them to make the most appropriate choice. The following program was developed to help sales professionals understand what CMS looks for and provide helpful hints for simultaneous success and compliance.

Purchase for \$15.00

Select Optional Module Here

Payment (if applicable): Renter your credit card information with expiration date, security code and click submit to register and process your payment.

Total Price Here TOTAL PRICE: \$114.00

CREDIT CARD #: * EXPIRATION: Jan 2010 *

NAME ON CARD: * SECURITY CODE: *
What's this?

ZIP CODE: *

** Required only if pursuing Continuing Education credits
If you should need any support while completing this training, please call 1-888-568-0266.

By submitting this information I acknowledge that I have read, understand and agree to all of the information above as well as the Terms and Conditions listed in the Service Agreement Terms of Use.

Cancel Submit

powered by brainshark

Click Submit to process registration and payment

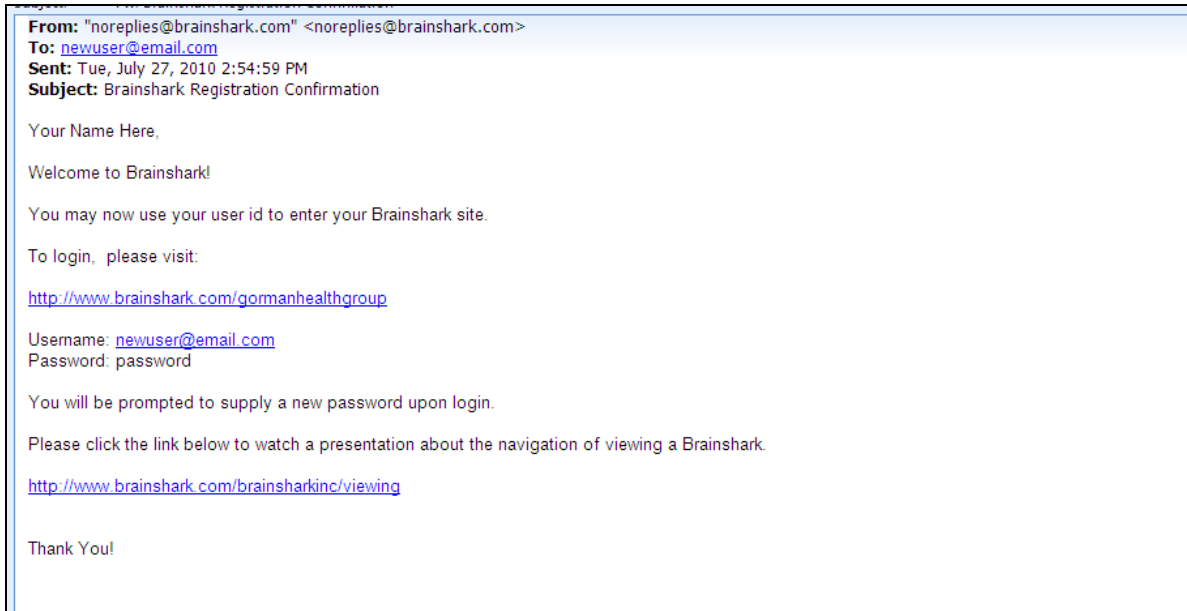
About Gorman Health Group (www.gormanhealthgroup.com) A national Medicare professional services organization staffed by licensed agents, former health plan executives and veteran CMS regulators. For 15-years, hundreds of clients serving thousands of agents and brokers have leveraged Gorman Health Groups marketing and sales solutions to meet training and certification requirements, maintain compliant sales operations, and improve their Medicare Advantage market position.



Click 'Submit' to login and processes your payment.

Refund Policy: Refunds will be provided in cases where the user made an online credit card transaction and did not access any of the course materials. Refunds will not be given to agents that have partially completed any of the courses beyond the online registration. If you would like to initiate a refund, please contact the toll free number provided to at the time the URL was provided or email salestraining@gormanhealthgroup.com.

Your Username and Password will be emailed to you at the email address you used to register. This email will be from support@brainshark.com. Keep this email – **DO NOT DELETE**. Keep it for your records.



When logging back into the training the Login screen will not provide your username and password. You will have to access this information from the email you received from support@brainshark.com.

Forgot Password

If you forget your password click on the 'Forgot your password?' link and enter your email address or username and click submit.

GORMAN HEALTH GROUP

Username:

Password:

Company:
Gorman Health Group 2010

Remember my Username and Password

Click the forgot your password link

Please enter your Username or Email address below.

You will receive an email containing instructions on how to reset your password.

Email Address:

or
Username:

Enter email address here and click submit

You will receive an email with instruction on how to reset your password. Click on the link provided in the email:

From: noreplies@brainshark.com [mailto:noreplies@brainshark.com]

Sent: Wednesday, August 19, 2009 12:11 PM

To: {Registered Name and Email}

Subject: Reset Brainshark Username and Password

(Registered Name),

This email was sent in response to a request to reset your Brainshark password.

Email address: (Your email address displayed here)

Or

Username: (Your username displayed here)

To reset your password and access your account, click on the following link:

<http://www.brainshark.com/ghg/bb0b63d2-125d-4829-8ee0-046a0f480dde/al/>

Follow this Link

You will be prompted to create a new password. For security purposes, this link will expire in 24 hours.

If you did not request to have your password reset, please notify your system administrator.

Thank you!

Next choose a new password and click "log in":

You will then be logged back into the training site. Remember to save your new password!

NPN Lookup

If you do not know your NPN number click the '**NPN Lookup**' link to lookup your NPN with your social security number, license number or FEIN.

AGENCY NAME: *

NPN #: *[NPN lookup]

LICENSE STATE: **



NPN Search

Individual	SSN:	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Last Name:	<input type="text"/>		
	<input type="button" value="Reset"/>	<input type="button" value="Submit Query"/>		

License	License #:	<input type="text"/>	State:	<input type="text"/>
	<input type="button" value="Reset"/>	<input type="button" value="Submit Query"/>		

Agency	FEIN:	<input type="text"/>
	<input type="button" value="Reset"/>	<input type="button" value="Submit Query"/>

Need Support?

Call the number presented on your registration page or in the email that you received the certification link in, if applicable.

Completing the Certification

Your Learning Locker

All of your training curriculums will be in the same learning locker under one username. You will maintain access to courses that you have completed as long as those courses are active. The Learning Locker will display your completion status for each course. Select the course you would like to review/complete under 'My Current Enrollments' (or 'My Prior Enrollment' for completed curriculums). Your status for each course will appear in the Status column.

By clicking the course title you'll be able to 'Take Now' or 'Display Course Details.'

Your Enrollments

Current Enrollments for Test User Test User

Curriculums

Curriculum Name	Status	Topic	Expiration	Passing Score	Type	Duration
2011 Medicare Sales Training and Certification Program (0 of 9 complete)	Enrolled					
Module 1: Product Specific	Enrolled					
Module 1 Exam *	Enrolled			n/a	Brainshark	No Audio
Module 2: Medicare Basics	Enrolled					
Module 2 Intro *	Enrolled			n/a	Brainshark	No Audio
Module 2 Lesson 1 *	Enrolled			n/a	Brainshark	2:11
Module 2 Exam *	Enrolled			n/a	Brainshark	No Audio
Module 3: Medicare Marketing Regulations & Enrollment	Enrolled					
Module 3 Intro *	Enrolled			n/a	Brainshark	No Audio
Module 3 Lesson 1 *	Enrolled			n/a	Brainshark	No Audio

Display Course Details will provide the completion criteria for the course and any prerequisite courses set by your Plan:

My Current Enrollments > Course Details

Course: Module 1 Exam

2011 Master

Topic:

Enrollment: Open

Number Of Slides: 3

Duration: 0:52

To complete course: You must view 1% of the slides.

*Prerequisites: Curriculum Course
2011 Medicare Sales Training and Certification Program Module 1 Lesson 1

*Only applies to the "2011 Medicare Sales Training and Certification Program" curriculum. Other curriculums may impose different prerequisites for this course.

You can expand or collapse a curriculum or module to view its courses. Click the plus or minus button:

Curriculums

Curriculum Name	Status	Date Completed	Expiration	Passing Score	Type	Duration
2011 Medicare Sales Training and Certification Program (9 of 10 complete)	Complete	2010-07-27				
Module 1: Product Specific	Complete					
Module 2: Medicare Basics	Complete					
Module 3: Medicare Marketing Regulations & Enrollment	Incomplete					

Print Certificate

Selecting a Course:

When ready to complete a course click 'Take Now:'

Module	Status	Start Date	End Date	Slides	Audio	Duration
Module 1: Product Specific Complete						
Module 1 Intro *	Complete	2010-07-27	n/a	Brainshark	No Audio	
Module 1 Lesson 1 *	Complete	2010-07-27	n/a	Brainshark	No Audio	
Module 1 Exam *	Complete	2010-07-27	n/a	Brainshark	0:52	
Module 2: Medicare Basics Complete						
Module 2 Intro *	Complete	2010-07-27	n/a	Brainshark	No Audio	
Module 2 Lesson 1 *	Complete	2010-07-27	n/a	Brainshark	2:11	
Module 2 Exam *	Complete	2010-07-27	n/a	Brainshark	No Audio	
Module 3: Medicare Marketing Regulations & Enrollment Incomplete						
Module 3 Display Course Details			n/a	Brainshark	No Audio	
Module 3 Take Now			n/a	Brainshark	No Audio	
Module 3 Exam *	Complete	2010-07-27	n/a	Brainshark	No Audio	
Final Exam *	Incomplete	2010-07-27	85%	Brainshark	No Audio	

You will be prompted to continue:

The screenshot shows a Windows Internet Explorer browser window with the URL <http://www.brainshark.com/brainshark/learning/MyLearning.asp>. The page content is partially obscured by a modal dialog box titled "You are about to take the following course". The dialog displays the following information:

- Course Name: Module 1 Intro
- Course Description: 2011 Master
- Number Of Slides: 5
- Course Duration: No Audio
- Completion Criteria: Slides Viewed (0%), Your Progress (0%), Required (1%)

A note at the bottom of the dialog states: "* This completion criteria has already been achieved." There are "Cancel" and "Continue" buttons at the bottom of the dialog. An orange arrow points to the "Continue" button.

If you select a course where a prerequisite has not been completed this screen will display a notification letting you know that you need to complete another course before you'll be able to advance to the next course. Hit 'Cancel' to return to your Current Enrollment page:

The screenshot shows a Windows Internet Explorer browser window with the same URL as the previous image. A modal dialog box is displayed with the title "Please complete all prerequisites prior to taking this course." The dialog contains the following information:

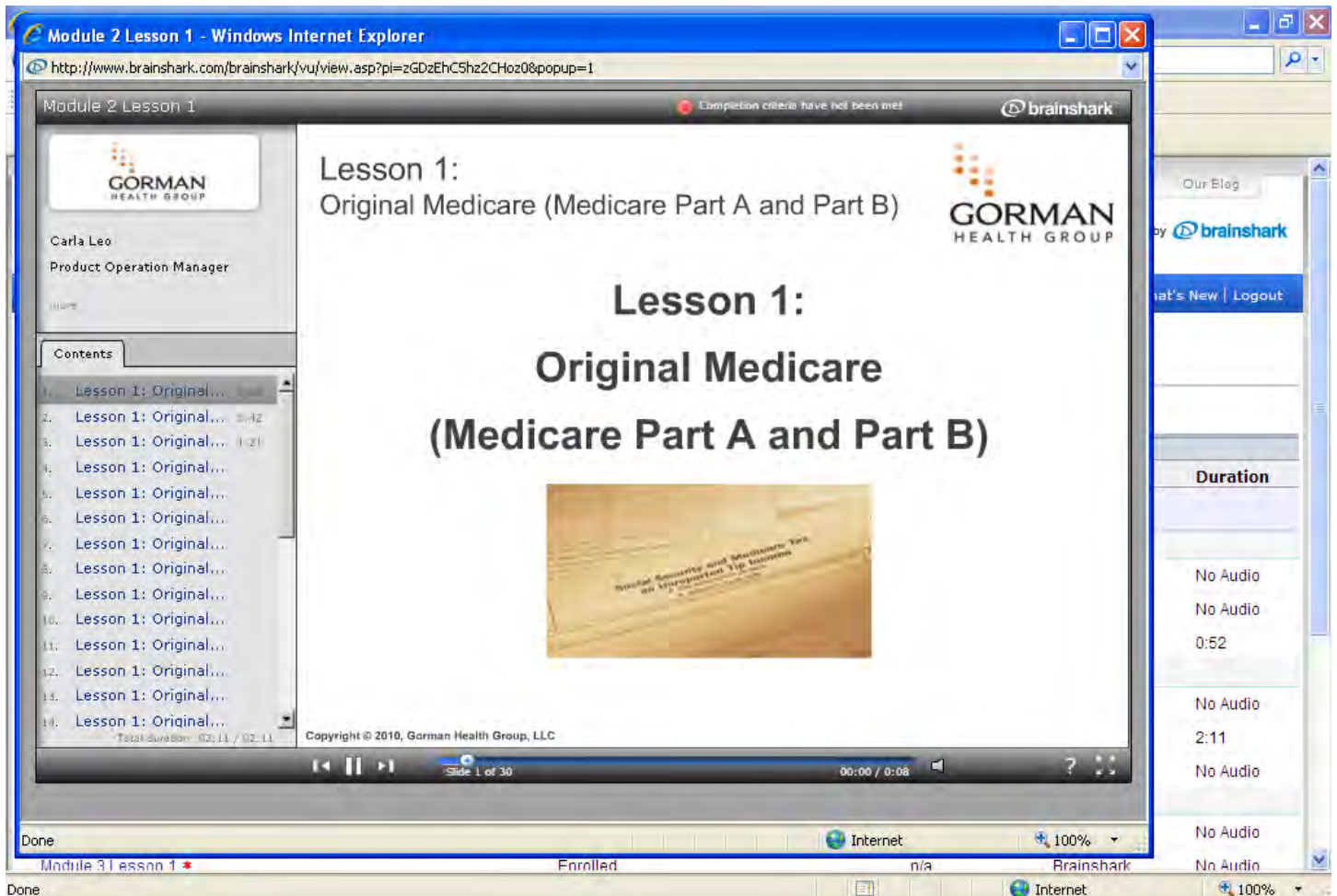
- Course Name: Module 2 Intro
- Course Description: 2011 Master
- Number Of Slides: 5
- Course Duration: No Audio

A "Cancel" button is located at the bottom of the dialog.

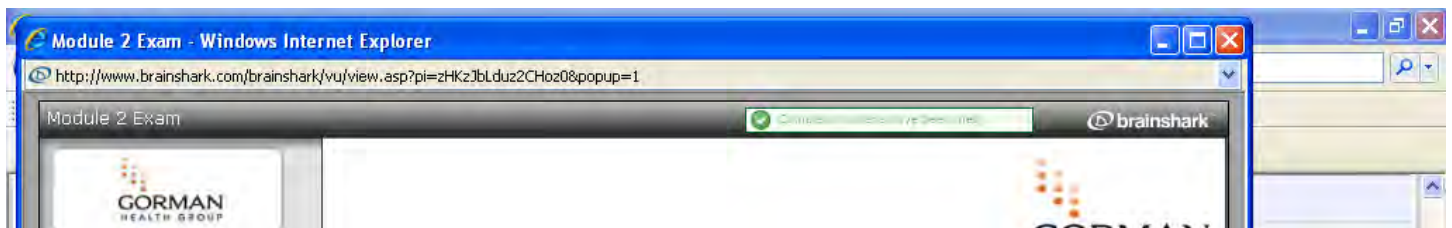
Module Window

Before you start the training, please make sure that **your volume is on**. You'll need to also listen to the Gorman training or you may miss many of the training points.

Completion Criteria Indicator: The completion criteria indicator is displayed in the upper right hand corner of the Module Window. **RED** indicates that the completion criteria has not been met and will turn **GREEN** when you have met the completion criteria for the module.



Completion Criteria Met -Green indicator



Additional Module Window Features: Tools and Help icon

msn MA-PD M2: Medicare Basics - MSN Explorer

MA-PD M2: Medicare Basics Powered by Brainshark

GORMAN HEALTH GROUP

Lesson 1: Original Medicare (Medicare Part A and Part B)

- Part B Coinsurance
 - Coinsurance is the percentage of the Medicare-approved amount that a beneficiary pays after satisfying the Part B deductible.
 - The percentage depends upon the service, and is generally 20% of the Medicare-approved amount for most doctor services, outpatient therapy, preventive services and durable medical equipment.

10. PRE-QUIZ 4
11. Lesson 1: Original M... 0:34
12. Lesson 1: Original M... 0:31
13. Lesson 1: Original M... 0:23
14. Lesson 1: Original M... 0:32
15. Lesson 1: Original M... 0:23
16. Lesson 1: Original M... 0:55
17. Lesson 1: Original M... 0:24
26. Lesson 1: Original M... 0:19
27. Lesson 1: Original M... 0:20

Total duration: 17:40 / 30:12

Slide 27 of 64 0:00 / 0:20

Tools and Help

msn MA-PD M2: Medicare Basics - MSN Explorer

MA-PD M2: Medicare Basics Powered by Brainshark

GORMAN HEALTH GROUP

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16. Lesson 1: Original M... 0:55
17. Lesson 1: Original M... 0:24
26. Lesson 1: Original M... 0:19
27. Lesson 1: Original M... 0:20

Total duration: 17:40 / 30:12

Slide 27 of 64 0:00 / 0:20

Tools

- E-mail a Question
- FAQ
- View Slide Notes
- Viewer Help
- Player Settings

View Slide Notes: Click to view voice-over scripting for each slide. Voice-over scripting is written out for each slide for those users without sound. Ensure that the volume is on, on your computer, to listen to the Gorman training or you will miss many of the training points.

msn MA-PD M2: Medicare Basics - MSN Explorer

MA-PD M2: Medicare Basics

Powered by Brainshark

GORMAN HEALTH GROUP

Lesson 1: Original Medicare (Medicare Part A and Part B)

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Click 'View Slide Notes' to view voice-over scripting for each slide.

Tools

- E-mail a Question
- FAQ
- View Slide Notes
- Viewer Help
- Player Settings

Total duration: 17:40 / 30:12

Slide 27 of 64 0:00 / 0:20

msn MA-PD M2: Medicare Basics - MSN Explorer

MA-PD M2: Medicare Basics

Powered by Brainshark

GORMAN HEALTH GROUP

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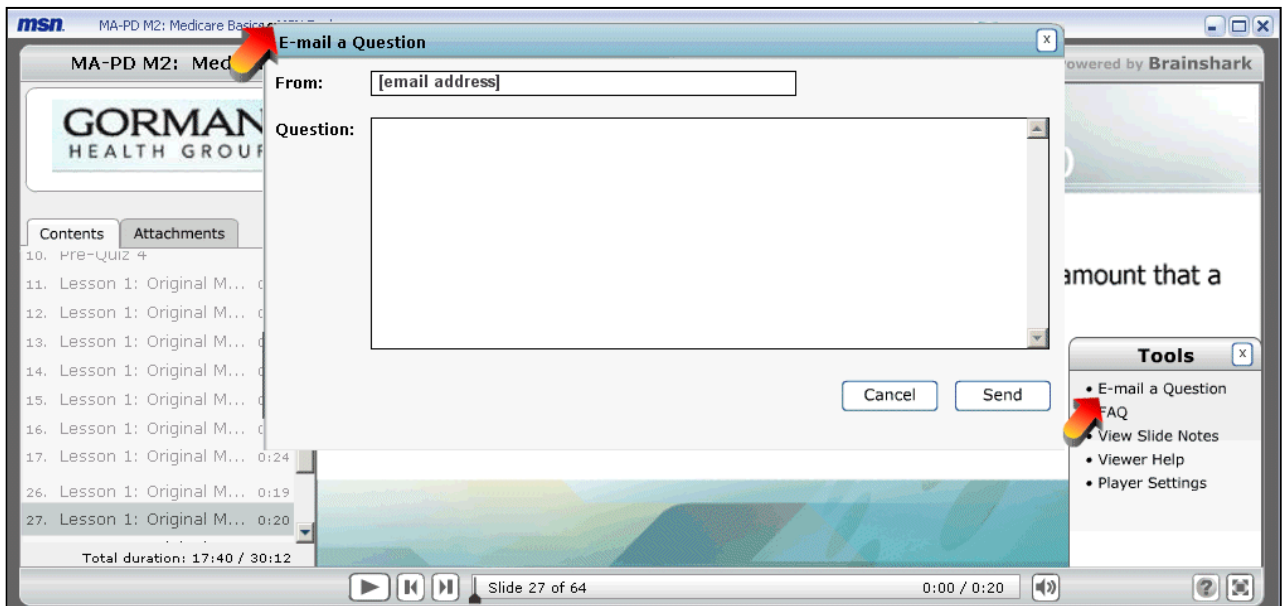
Part B Coinsurance is the percentage of the Medicare-approved amount that a beneficiary pays after satisfying the Part B deductible.

Voice-Over scripting is written out for each slide for those users without sound.

Total duration: 17:40 / 30:12

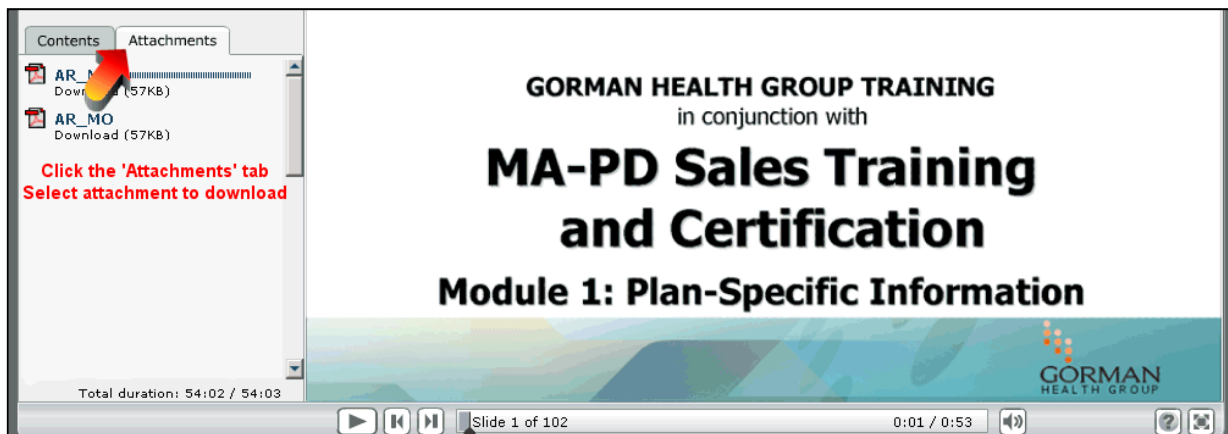
Slide 27 of 64 0:00 / 0:20

E-Mail a Question: From the Tools & Help window, click to send a question regarding the training course directly to Gorman Health Group. Questions are generally answered within 1 business day by Gorman Health Group.

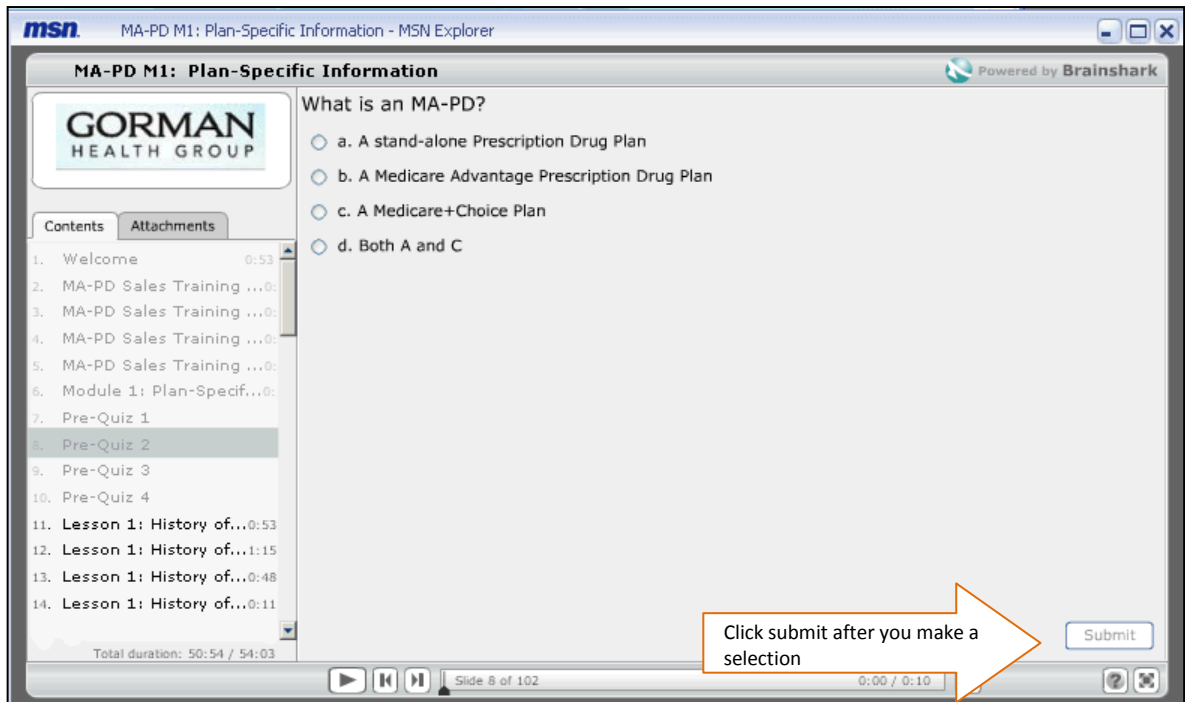


Attachments Tab: During all of the Module trainings, there are two tabs displayed on the left-hand side of the window. One is titled '**Contents**' and the other is titled '**Attachments**'. The attachments listed can be downloaded to help you during the training.

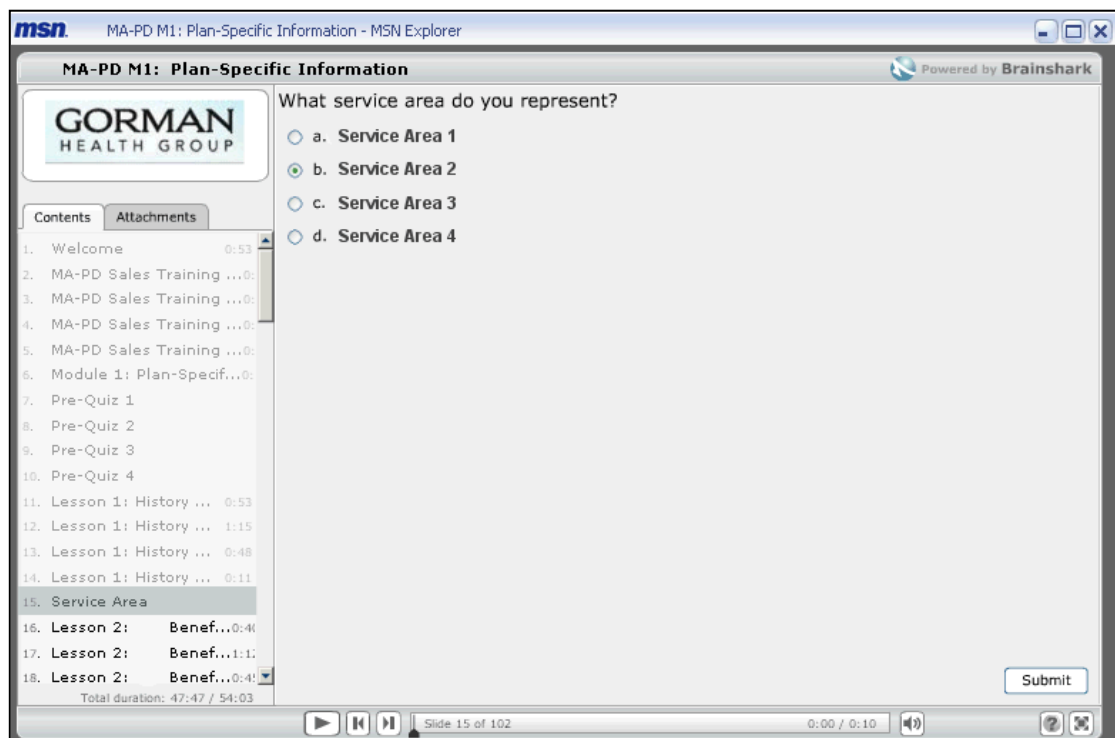
Simply click on one of the attachments listed to open or save the attachment to your PC.



Interactive Module Slides Question slides are interactive slides. Select an answer and then click 'Submit' at the bottom right corner of the screen.




Certain Question slides are designed to skip part of the training based on the answer given. This allows you to review only the slides applicable to the service area you represent.



Module Completion: After a course or exam is completed, you must close the viewing window and return to your Learning Locker to make your next course selection.

Module 1: Plan Specific Information Exam

- You have finished the Sales Training and Certification Module 1 training course.
- Once you begin the exam, you **MUST** complete the entire exam within a single session.
- Before you can advance to the next module you must receive a passing score of **85%** or higher on the module exam.
- Questions are worth different values, so take your time.
- Upon completion of the exam, your score will be provided to you, and your results will be sent to the Health Plan.
- ***Close this browser window if you want to return to the Curriculum Overview Page to advance to the exam.***



Curriculums, Modules, Courses and Exams

Here are some more details on how your trainings are compiled and what they consist of.

Curriculums are made up of **modules, the module's** courses and exams. Each of your curriculums will have a specific set of completion criteria guidelines that are set by your Plan. You may have more than one curriculum in your Learning Locker if you are completing training for more than one Health Plan.

Modules will contain courses (or lessons) and may have prerequisite requirements and completion criteria. Completion criteria is also defined by the certain amount of the material within each course that must be viewed and/or the amount of audio that you are required to listen to for each course. These criteria **can be found under 'Course Details.'**

Exams follow each module of the curriculum and are very helpful study resources. We highly recommend that users complete the individual module exams in preparation for the Final exam. An exam criterion also varies by Plan. Some exams are optional, or they may be required. Most Exams have a minimum passing score in order to consider complete.

Users are allowed only a certain number of attempts to pass the Final Exam. This number will be represented of the curriculum page next to the final exam.

Final Exams

The Final Exam is a cumulative exam of all your module courses within your curriculum. You will be able to review your course materials prior to selecting the Final Exam.

After your review of the modules, click on the Final Exam link. Once you begin the Final Exam, you must complete it in its entirety. Ending the Exam without completion, may result in a failing score and will count towards one of your opportunities to pass the Final. You will be able to review the course material again, if needed, prior to taking the Final exam a second time.

Number of Attempts: Your number of attempts will be presented to you on your training screen.



The screenshot shows a browser window titled "Final Exam v1 - Windows Internet Explorer" with the URL "nshark.com/brainshark/vu/view.asp?pi=23092499&tx=preview&dm=1&slid=3". The main heading is "MA-PD Sales Training and Certification Final Exam". Below the heading is a list of instructions:

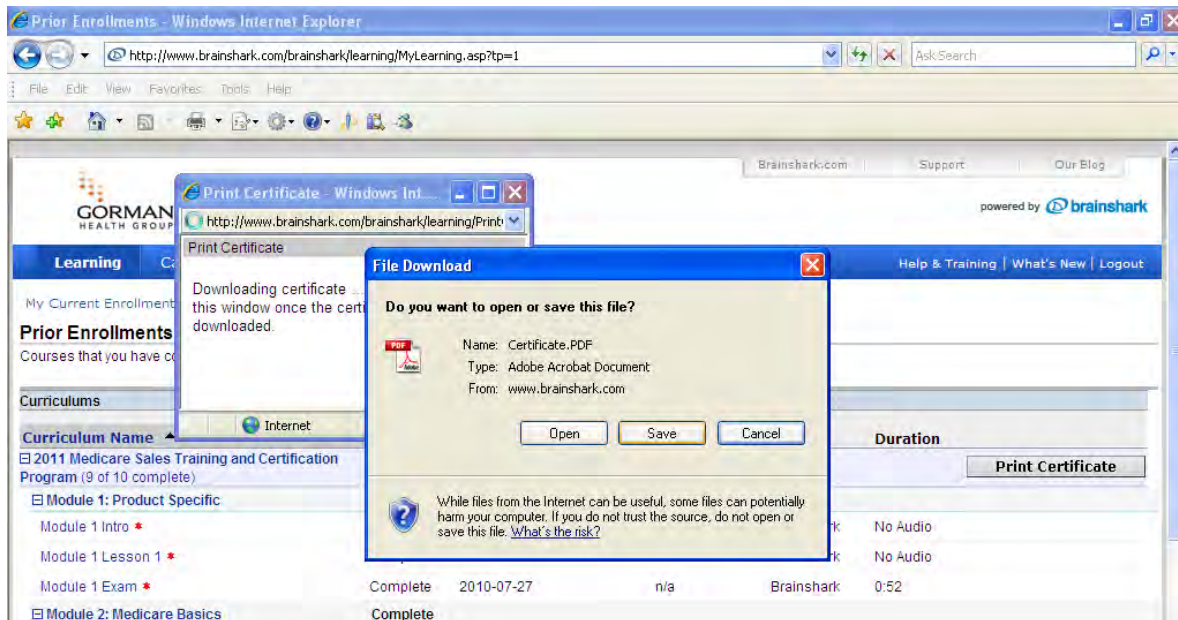
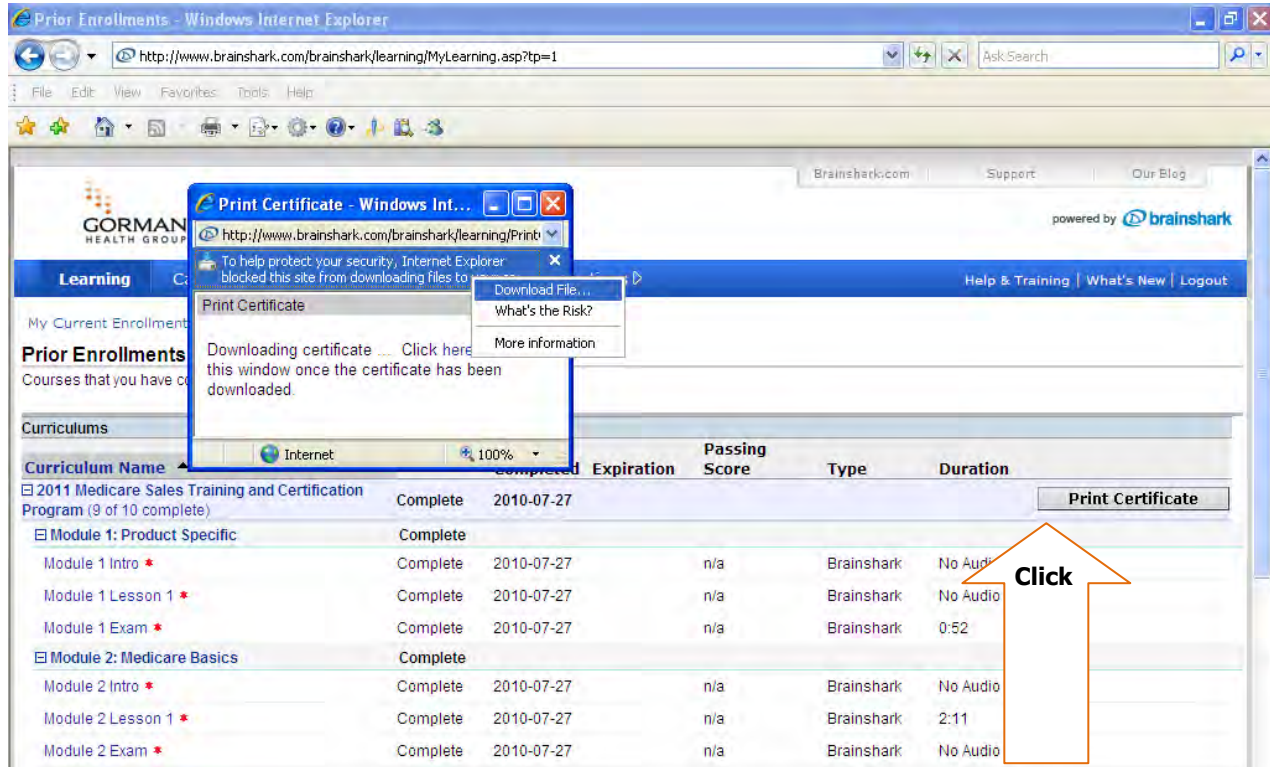
- **Once you advance past this slide to the first exam question, it will count as a Final Exam Attempt and you *MUST* complete the entire exam within a single session.**
- If you score less than **85%**, you will only be allowed one retake of the Final Exam to receive a passing score.
- Your score will be provided upon completion of the Final Exam and your results will be sent to your organization. Upon passing, you will also be able to print a Certification of Completion.
- **If you are not ready to complete the Final Exam, please close this browser window to return to the Curriculum Overview page.**

To the right of the text is an image of a wooden gavel resting on a document with a large red "A+" grade written on it.

To receive Certification you must complete the review of all required training courses and must pass the comprehensive final exam with a minimum score of 85%.

Certificate of Completion:

To Print a Certificate click on the 'Print Certificate' link to Print and/or save the training certificate as a PDF.



Keep a copy of your Certificate of Completion for your records and to provide to the Health Plan you intend to sell for.



Certificate of Completion

This certificate verifies that

Agent Name Here

has successfully completed the

*2011 Medicare Advantage Sales Training and Certification
Program*

Health Plan Name Here

Date of Completion 07/29/2010

SAMPLE

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