

WellCare Strengthens Compliance Practices to Protect Medicare Beneficiaries

TAMPA, Fla.--(BUSINESS WIRE)--May 10, 2007--WellCare Health Plans, Inc. (NYSE:WCG) today announced additional compliance measures designed to protect the rights of Medicare beneficiaries. These new enhancements will increase the oversight of independent sales agents who market the company's Medicare Advantage products. WellCare is working in conjunction with America's Health Insurance Plans (AHIP) as it prepares to introduce new principles to protect Medicare beneficiaries nationally.

"We will tolerate nothing less than strict adherence to a code of conduct that appropriately educates and protects our members," said Todd S. Farha, chairman and chief executive officer. "I am confident that with these new compliance enhancements, our overall compliance strategy will continue to be best-in-class."

WellCare's ongoing corporate ethics and compliance program, known as the Trust Program, is designed to ensure full compliance with applicable laws and regulations. The goal of the Trust Program is to establish a culture of integrity and trust within WellCare and with business partners including independent sales agents. WellCare's Trust Program has been examined by internal and external auditors and by numerous regulatory agencies, and it has received consistently positive reviews. The compliance enhancements announced today build upon the strong foundation already established through the Trust Program.

Among other enhancements, WellCare is introducing two new components to its oversight program for Medicare Advantage independent sales agents. The first is an inbound telephone enrollment and verification process allowing prospective enrollees an additional opportunity to confirm their understanding of plan benefits and the quality of their sales experience. This phone call verification will be digitally voice recorded at the point of enrollment for all Medicare Advantage beneficiaries. With this new enrollment process, WellCare will eliminate most paper applications for private fee-for-service enrollments in favor of a real-time verification and quality assurance process. This inbound verification program is in addition to the 100% outbound callback program already in place for new members.

The second new component is the launch of a "secret shopper" program using an independent organization to anonymously monitor the compliance of Medicare Advantage independent sales agents. This program is being rolled out nationally and in its initial phase will cover five states with high enrollment in WellCare's private fee-for-service plans. All results of WellCare's secret shopper program will be reported directly by the independent organization to WellCare's Corporate Compliance department, generally on a same-day basis.

"The focus of our oversight is to ensure that each Medicare beneficiary receives high quality, professional service in their sales experience," said Thaddeus Bereday, WellCare's chief compliance officer. "Medicare beneficiaries must fully understand their

health plan benefits, coverage limitations and policies to make an informed choice about their health care coverage. Ensuring a positive sales experience is in everyone's best interest."

Other enhancements to WellCare's compliance program will build upon the extensive activities already in place to oversee independent sales agents for Medicare Advantage private fee-for-service products, including:

- Confirmation of state licensure
- Extensive criminal background screening
- Mandatory training and testing on product benefits and marketing guidelines
- Mandatory contract terms, incorporating a sales agent code of conduct
- On-site monitoring of agents by field sales management
- Post-enrollment outreach calls to 100% of new members
- Mandatory re-training and re-testing to refresh knowledge of plan terms and marketing guidelines
- Rapid resolution of any identified compliance issues
- Zero tolerance for verified infractions

WellCare uses a sales agent code of conduct that is incorporated into its training materials and the mandatory contracts for all independent agents. The code of conduct is posted on WellCare's website at www.welcarepro.com

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