

What to do if you receive a complaint

On occasion, UnitedHealthcare Medicare Solutions receives complaints regarding a sales agent's marketing practices. Complaints and allegations of misconduct against agents are considered serious matters that require prompt attention.

Complaints against Agents

If a complaint against you is received, a member from one of the investigations teams may contact you for a response. The two teams performing outreach are: Agent Complaint Tracking Team (ACT), or the Compliance Investigations Unit (CIU). A Request for Agent Response (RAR) is sent by the CIU in order to obtain the agent's response to the allegations of the complaint.

What to do if you are contacted about a complaint

You must respond to the information request within *five* business days. If you do not respond timely, a Non-Response Letter is sent, which requires a response within *two* business days. Termination will be initiated if the agent fails to respond to the request within the prescribed time. **Please note:** Under no circumstance may the agent referenced in the complaint contact the individual who filed the complaint regarding the allegations in the complaint. Please refer to your Agent Guide for additional information.

Types of Allegations

Complaint allegations are bucketed into six distinct allegation families:

- [Lead/Contact Issues](#)
- [Prohibited Activities](#)
- [Risk to Consumers/Enrollees](#)
- [Operational Behavior](#)
- [Plan and Product Knowledge Issues](#)
- [Point of Sale Issues](#)

Progressive Disciplinary Engagement Process

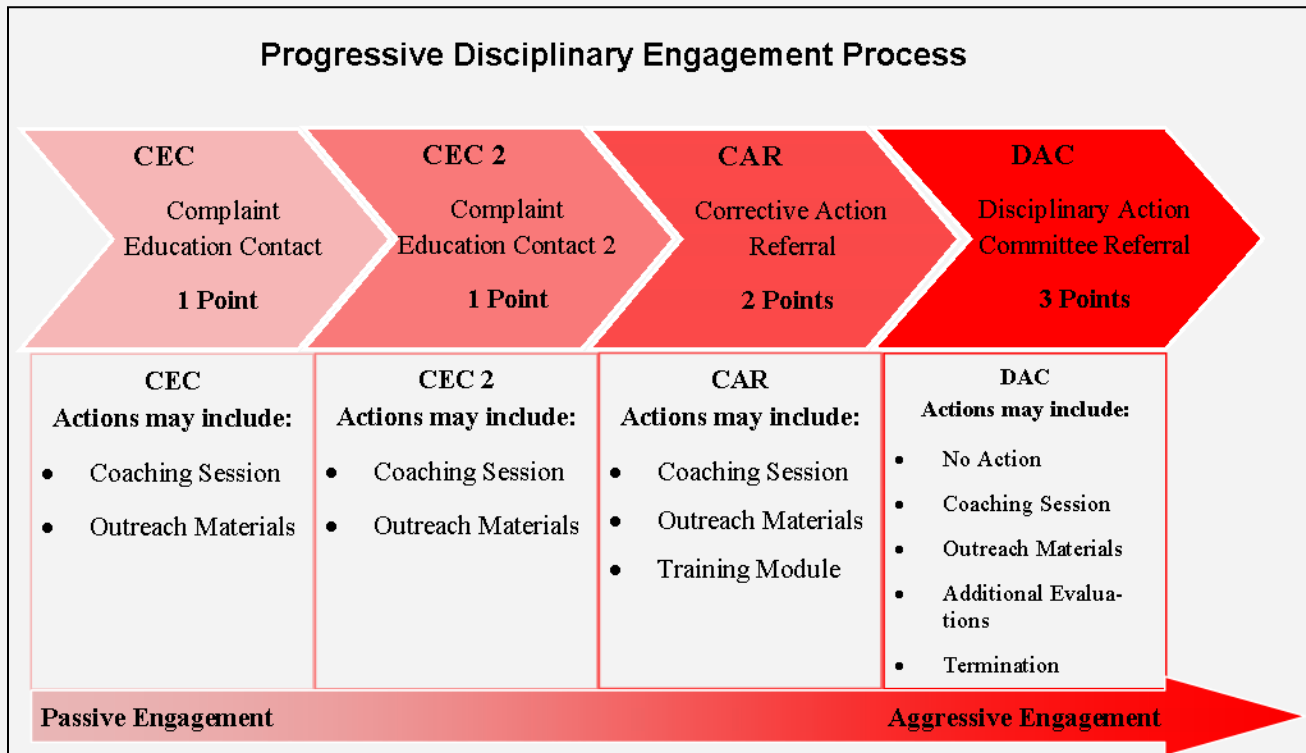
Once the complaint is fully considered and/or investigated, sales management reviews the allegation, investigation outcome (if investigated), and final determination with you.

Possible corrective action/disciplinary action may include, but are not limited to:

- Assignment of applicable remediation module(s)
- Assignment of outreach materials or trainings
- Additional evaluations or ride-a-longs
- Formal acknowledgement of the complaint/issue
- Termination

See the levels of Disciplinary Engagement and resulting actions in the diagram below. Sales management also oversees your completion of training, corrective action and/or disciplinary action resulting from the complaint. If you do not timely comply with the corrective action/disciplinary action requirements, you may be terminated.

What to do if you receive a complaint



The levels of outreach are as follows:

- For non-investigated complaints: Complaint Education Contact (CEC) and Complaint Education Contact 2 (CEC2);
- For actionable investigated complaints or substantiated findings: Corrective Action Referral (CAR);
- For re-offending agents or highly concerning allegations: Disciplinary Action Committee (DAC). This committee considers the agent’s status and may decide upon escalated disciplinary actions, including termination of the agent.

Points System

Actionable complaints are assessed points based on the outcome of the complaint. Points accumulate over a rolling 12 months. When a point threshold is met or exceeded the agent receives escalated disciplinary action. Points are assessed as follows: CEC = 1 point, CEC2 = 1 point CAR = 2 points, DAC = 3 points.

Contact

For additional compliance resources, [click here](#).

Ask

For questions about this article, or other compliance questions, please email compliance_questions@uhc.com.

What to do if you receive a complaint

Report

To report illegal or unethical conduct, including violations of law, contractual obligations and company policies (including the Principles of Ethics and Integrity); privacy issues; or suspected fraud, waste and abuse, please call 1-800-455-4521.