



Playbook

buenAgente

Spanish Resource Guide for Agents

Bienvenidos

Thank you for being part of our team, your role truly matters.

At UnitedHealthcare®, you play an essential role. As an agent, you're not only providing clients with the best health insurance options, but also delivering trust, support, and security—guiding them toward complete, personalized health coverage, in their preferred language.

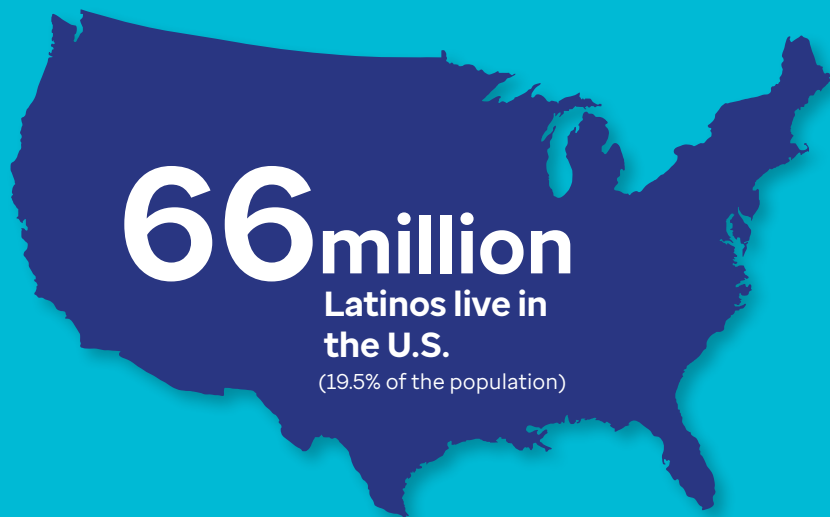
This guide equips you with resources and tools designed to simplify your work and help your clients have the best experience in Spanish, from enrollment and care to renewal.



Connecting with the Hispanic Community Goes Beyond Language

It's about offering a comprehensive, tailored experience and personalized service that leads clients toward better health. This builds trust, fosters loyalty, and strengthens relationships, creating lasting impacts for both agents and UnitedHealthcare.

1. The Power of the Latino Market



By 2030, 1 in 3 people will be Latino.

This growth is key to expanding coverage and strengthening communities.

(Source: Statistics Times, Census.gov, Pew Research Center, 2023)

2. The Need for Health Coverage

17.5%



of Latinos
(11.6 million) are still
uninsured

32%

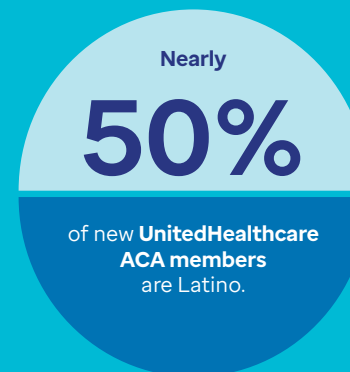


of new **ACA** enrollees
are **Latino**.

As an agent, you can help more Latinos gain access to reliable, quality coverage, enhancing their well-being.

(Source: ASPE, August 2024 & CMS, 2023)

3. Cultural Connection Drives Retention



Cultural connection
increases **loyalty** by

55%



Personalizing the experience according to their values and cultural needs strengthens long-term relationships.

(Source: Think with Google, 2020)



Essentials for a successful day-to-day

Resources in Their Language

With resources, materials, and tools in Spanish, you can build trust and loyalty with clients, enhance their experience, and help to increase your sales.

Next – Your key resources:

- IFP Connect Newsletter
- Sales and Marketing Materials in Jarvis
- Agent Hub



IFP Connect Newsletter

Conexión con IFP

Stay informed with the bi-weekly **IFP Connect** Newsletter, featuring news, updates, and practical tips to help you grow your business.

Prefer it in Spanish? Just click the **“Español”** button at the top-right corner of the email.



Not receiving the newsletter yet?

Contact the Producer Help Desk (PHD) to get added to the distribution list.



Sales and Marketing Materials on Jarvis

Discover a dedicated page with Spanish sales and marketing materials to support your business year-round.

Sales Support and Prospecting Tools

Clarity Guide 2025

Highlights the benefits of ACA health plans and UnitedHealthcare offerings.

Mantén tu salud bajo control con un plan de salud ACA

Cuando te inscribes en un plan de salud ACA, tú y tu familia pueden obtener la atención que necesitan sin pagarle a nadie el control de salud. ¡Importante! Como agente de seguros autorizado, puedes guiar a través de las opciones de planes que mejor se adapten a tus necesidades, el plan de inscripción y cualquier pregunta que surja una vez que tengas cobertura.

¿Por qué elegir a UnitedHealthcare?

Comparte con nosotros algunas razones por las que elegir a UnitedHealthcare:

- Planes de inscripción fácil
- Acceso digital a tu plan las 24 horas, los 7 días de la semana
- Formas sencillas de gestionar tu atención
- Interacciones de tu cuidado convenientes para encontrar proveedores y farmacias
- Ahorros especiales que incluyen sésos y copagos que benefician a tu presupuesto

Encontramos tu plan hoy

Agente de seguros independiente autorizado



Tabla de contenido

Toca un tema para ir a la página

Antes de inscribirte

- Periodo de inscripción abierta 4
- Noticias de salud y familias de planes 5
- Beneficios de los planes 6
- Ahorros 7
- Redes de proveedores y farmacias 8
- Beneficios dentales y de la vista 9
- Lista de verificación del plan 10

Después de inscribirte

- Para completar el proceso 12
- Acceso digital 24/7 13
- Recompensas 14
- Ahorros virtuales de utilidades por \$0 15
- Descuentos en la marca Walgreens® 16
- One Pass Select 17

Beneficios que mereces

Cuando te inscribes en un plan de salud ACA de UnitedHealthcare 2025, tú y tu familia pueden acceder a estos beneficios populares y mucho más.

	Value	Advantage	Copay Focus	Standard
Atención preventiva por \$0	● ● ● ● ●	● ● ● ● ●	● ● ● ● ●	● ● ● ● ●
Atención primaria de bajo costo	● ● ● ● ●	● ● ● ● ●	● ● ● ● ●	● ● ● ● ●
Atención virtual de urgencias	● ● ● ● ●	● ● ● ● ●	● ● ● ● ●	● ● ● ● ●
Medicamentos recetados genéricos preferidos a bajo costo en más de 45,000 farmacias de la red	● ● ● ● ●	● ● ● ● ●	● ● ● ● ●	● ● ● ● ●
Entrega a domicilio de un suministro de tres meses de la mayoría de medicamentos de mantenimiento	● ● ● ● ●	● ● ● ● ●	● ● ● ● ●	● ● ● ● ●
Opción de plan dental y de la vista para adultos	● ● ● ● ●	● ● ● ● ●	● ● ● ● ●	● ● ● ● ●

Planes elegibles para HSA

Plan Bronze Plan Silver Plan Gold

Tabla de contenido

Toca un tema para ir a la página

Antes de inscribirte

- Periodo de inscripción abierta 4
- Noticias de salud y familias de planes 5
- Beneficios de los planes 6
- Ahorros 7
- Redes de proveedores y farmacias 8
- Beneficios dentales y de la vista 9
- Lista de verificación del plan 10

Después de inscribirte

- Para completar el proceso 12
- Acceso digital 24/7 13
- Recompensas 14
- Ahorros virtuales de utilidades por \$0 15
- Descuentos en la marca Walgreens® 16
- One Pass Select 17

Elige un plan con cobertura dental y de la vista

Tu salud dental y de la vista son tan importantes como tu salud física y mental. Es por eso que los planes de salud ACA™ de UnitedHealthcare incluyen cobertura dental y de la vista para adultos. Ten en cuenta que la cobertura dental y de la vista está sujeta a una lista de verificación para ser elegible para todos los estados que participan.

Cobertura dental para adultos

- 2 revisiones dentales al año
- Más beneficios que se presentarán aquí

Cobertura	Dental preferencial	Dental para adultos
Requisito de edad	Menores de 21 años	21 años o más
Beneficio anual máximo	N/C	\$1,000 por persona (cubre el año calendario)
Clase 1. Preferencia y No-Exclusión	Sin cargo	Sin cargo, sujeto a límites anuales
Clase 2. Restricción menor	Deductible + copago	\$25 de deducible, sujeto a máximo anual
Clase 3. Restricción mayor	Deductible + copago	\$50 de deducible, sujeto a máximo anual
Clase 4. Opción de No-Exclusión	Deductible + copago	No cubierto

Cobertura de la vista para adultos

- 1 examen de la vista al año
- \$100 al año para gastar en un plan de membresía
- Copagos de \$0 en revisiones de contacto con lentes al formulario

Cobertura	De la vista preferencial	De la vista para adultos
Requisito de edad	Menores de 21 años	21 años o más
Beneficio anual máximo	Sin cargo	Sin cargo
Lentes	Sin cargo, sujeto a límites anuales	\$25 de copago
Monturas	Sin cargo, sujeto a límites anuales	\$25 de copago
Lentes de contacto	Sin cargo, sujeto a límites anuales	\$25 de copago
Pruebas de la vista	Sin cargo	N/C
Tiempo para la vista	Sin cargo	N/C

Facebook Ads

Attract leads with pre-made ads and captions ready for download. Simply select, download, and launch your Facebook campaigns!

Check out the “Spanish Facebook Instructions” to learn how to set up your ads.

El mejor plan para tu familia



UnitedHealthcare

Encuentra un médico que habla tu idioma



UnitedHealthcare

Why UHC Flyer & Postcard

Perfect for events or mailing—just add your information, and you’re ready to go!



Encontramos el plan de salud adecuado para ti

con los Seguros Individuales y Familiares ACA de UnitedHealthcare

Encontrar el plan de salud adecuado para ti y tu familia puede resultar complicado. Puedo guiarte para que encuentres el Seguro ACA de UnitedHealthcare más adecuado para ti. Estos planes económicos y de calidad te brindan acceso a muchos beneficios.

- Más proveedores en la red que nunca
- Chats en línea 24/7 con agentes de servicios para miembros
- Gana recompensas y obtén descuentos exclusivos

UnitedHealthcare



¿Por qué los Seguros ACA son adecuados para ti?

El Mercado ACA es donde puedes comprar un seguro individual o familiar si no tienes un seguro médico ofrecido a través de un empleador u otro recurso como Medicaid. Como agente de seguros capacitado, puedo guiarte a través de las opciones de planes que mejor se adaptan a tus necesidades. Es útil conocer algunos conceptos básicos sobre el Mercado ACA y cómo los Seguros ACA de UnitedHealthcare brindan la atención de calidad, el respaldo y la accesibilidad que necesitas, además de las recompensas, los descuentos y las ventajas que mereces.

Explora los ahorros con los Seguros Individuales y Familiares ACA de UnitedHealthcare y mucho más

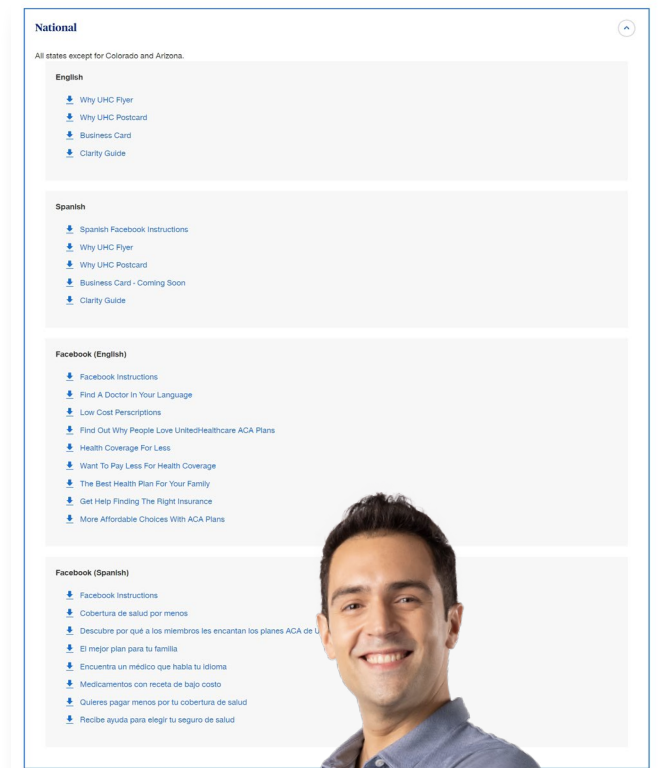
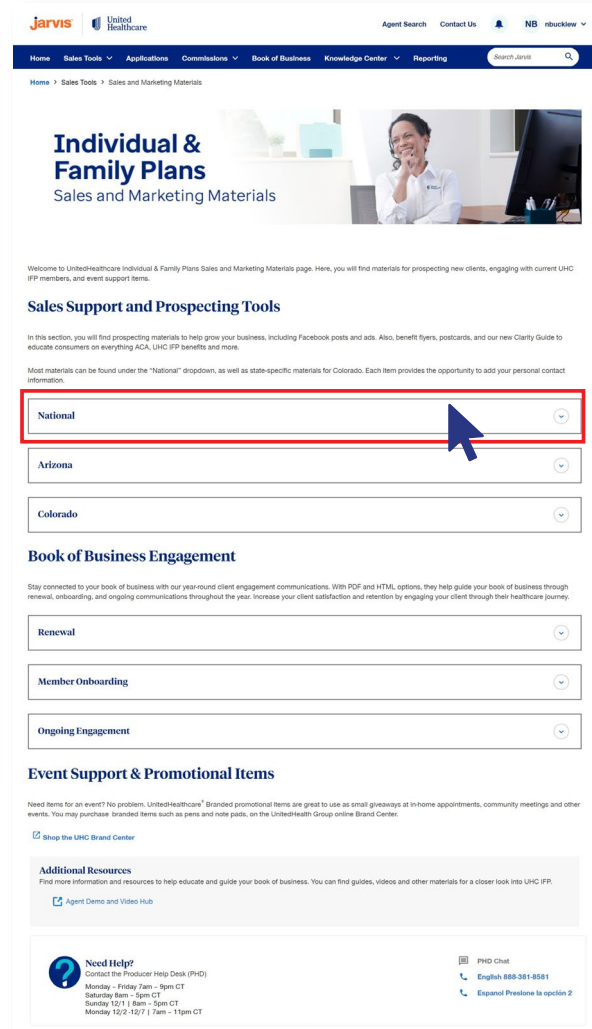
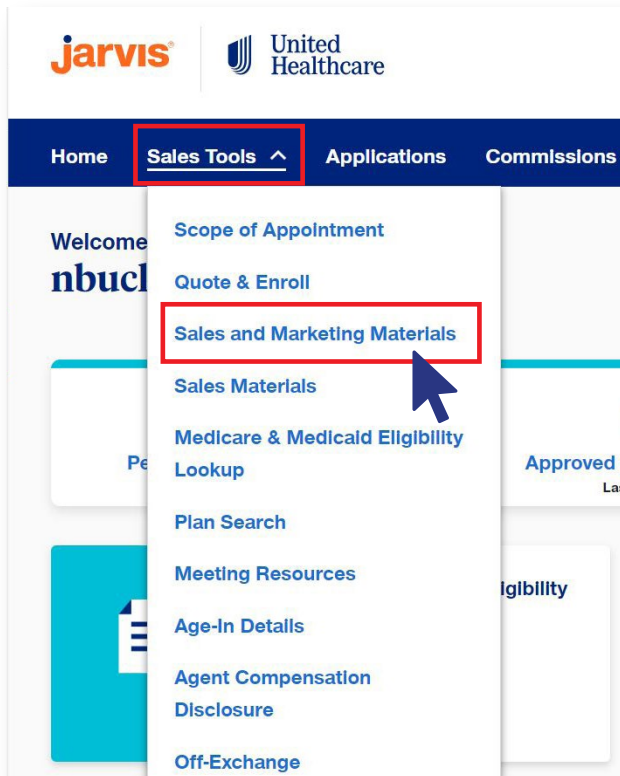
9 de cada 10 personas califican para ahorros, también llamados subsidios, que ayudan a reducir los costos de la atención médica.*

Puedo ayudarte a ver si calificas para recibir subsidios y a encontrar más ahorros en primas, deducibles y copagos.

UnitedHealthcare

Sales and Marketing Materials on Jarvis

To download these materials, go to **Jarvis > Sales Tools > Sales and Marketing Materials**. Once on the page, scroll down and click **“National”** to view the materials.



Go to Jarvis

Agent Hub

Find interactive demos and educational videos to assist prospects and current clients in navigating the MyUHC portal and maximizing their plan benefits.

Here's how you can use these resources to maximize impact:



Streamline Registration and Navigation

Guide clients through registering and using the portal (es.myuhc.com/exchange)—ideal for those new to digital tools.



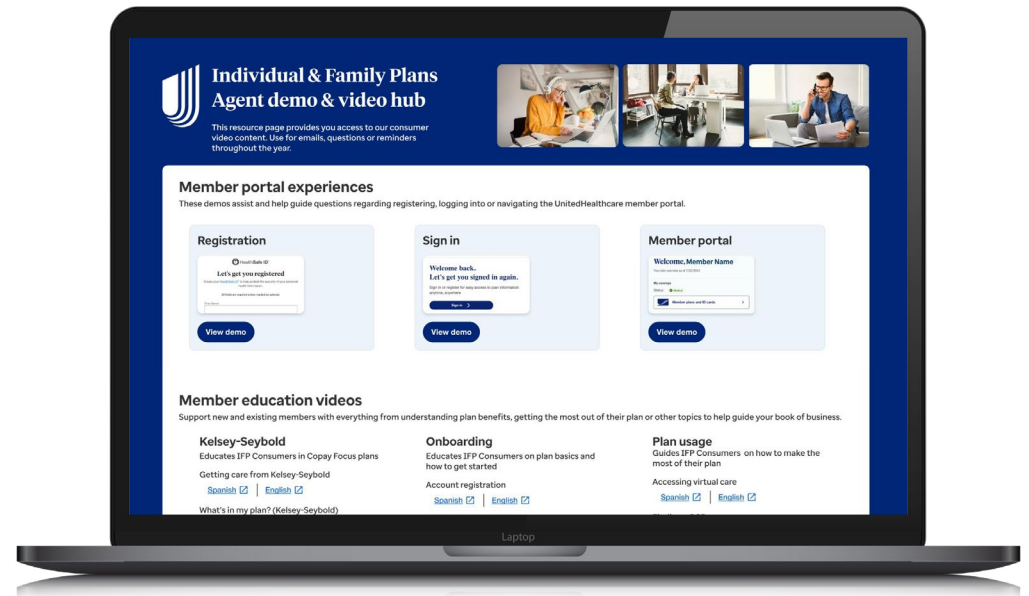
Share Videos with Your Clients

Use videos in emails, Jarvis campaigns, and WhatsApp to answer FAQs and send renewal and payment reminders.



Access Agent Hub Regularly

Bookmark the page and visit it often for new videos and demos.



Access the Agent Hub via the Sales and Marketing Materials page under **“Additional Resources.”**

[Go to Agente Hub](#)

Additional Resources

Find more information and resources to help educate and guide your book of business. You can find guides, videos and other materials for a closer look into UHC IFP.

[Agent Demo and Video Hub](#)

NEED TRASLATION

Estos recursos son sencillos y te ayudarán a educar a tus clientes de una manera rápida y efectiva. ¿Y lo mejor? Están disponibles en español y listos para compartir con tus clientes.



Enhance Your Clients' Experience in Their Language

An end-to-end Spanish experience

At UnitedHealthcare, our priority is to offer an **all-encompassing experience in Spanish**, supporting members every step of the way. With your help, they can **personalize their experience in their language**, easily access resources and tools, and fully benefit from their plan—strengthening **satisfaction and loyalty**.



Language Settings

Help members choose Spanish as their preferred language to receive essential plan communications and updates from day one.

Enrollment with HealthSherpa

During enrollment, ensure you complete the **Race/Ethnicity** and **Preferred Language** fields. This ensures members receive their communications in Spanish moving forward.

The image displays two screenshots of the HealthSherpa enrollment process. The first screenshot, titled 'Primary contact', shows the 'Your information' section with fields for first, middle, and last name, date of birth, and sex. Below this is the 'Contact information' section with fields for email address and phone number. At the bottom, a red box highlights the 'Written language preference' and 'Spoken language preference' dropdown menus. The second screenshot, titled 'Test Test's information', shows a question about tobacco use, followed by a red box highlighting the 'Race and ethnicity' dropdown menu and a 'Decline to answer' checkbox. Below this is another question about Hispanic/Latino/Spanish origin with 'Yes', 'No', and 'Decline to answer' options. At the bottom of this section are 'Back' and 'Continue' buttons. A third screenshot, titled 'Contact information', shows the same email and phone number fields as the first, with a red box highlighting the 'Written language preference' and 'Spoken language preference' dropdown menus.

Recording Race/Ethnicity correctly allows us to identify and close care gaps for Hispanic members, personalize communications, and ensure they receive necessary information and care, reducing health disparities.

Existing Members

Remind members they can call the number on their ID card and **press 3 to speak with a member service advocate in Spanish** and adjust their language preference.



Manage the Plan Online

Help clients create an account, explore the member portal, and download the UnitedHealthcare® app for plan details, rewards, cost calculations, copays, digital ID cards, and more.

Visit the **Agent Hub** for demos and videos on account setup, login, and portal navigation.



Individual & Family Plans Agent demo & video hub

This resource page provides you access to our consumer video content. Use for emails, questions or reminders throughout the year.



Member portal experiences

These demos assist and help guide questions regarding registering, logging into or navigating the UnitedHealthcare member portal.

Registration



[View demo](#)

Sign in

Welcome back.
Let's get you signed in again.

Sign in or register for easy access to plan information anytime, anywhere

[Sign in](#)

[View demo](#)

Member portal

Welcome, Member Name

Your plan overview as of 1/22/2024

My coverage

Status: Active

[Member plans and ID cards](#)

[View demo](#)

Manage the Plan Online

Share “**Account Registration**” and “**Get Help with Your Account**” videos with clients—available in Spanish on the Agent Hub.



En myuhc.com/exchange usted puede:

- ✓ Explorar sus beneficios
- ✓ Encontrar proveedores y farmacias
- ✓ Elija su proveedor de atención primaria
- ✓ Realizar un pago
- ✓ Configurar el pago automático
- ✓ Encontrar su tarjeta de identificación del plan
- ✓ Hablar por chat con un asesor de Servicio al Cliente 24/7
- ✓ Descubrir consejos para una vida saludable



UnitedHealthcare® App

Encourage clients to download the app to manage their plan on the go.

In the app, members can:



Find care & pricing



Review benefits & coverage



Access digital ID cards



Refill prescriptions



View claims



Receive virtual care

And more

Find Spanish-Speaking Provider

Guide clients to use member portal **search filters** to locate in-network, Spanish-speaking providers suited to their needs.

The screenshot shows the United Healthcare member portal. At the top, there's a navigation bar with links like 'Inicio', 'Encuentra Asociados y Centros', 'Redes de Cuentas', 'Pago de Primas', 'Cobertura y Beneficios', 'Farmacias y recetas', and 'Salud y Bienestar'. Below this, a section titled 'Resultados para Todos los proveedores de atención primaria' (Results for All Primary Care Providers) displays search criteria: '92 Proveedores en la red' (92 Providers in the network), 'Hasta 20 millas' (Up to 20 miles), and 'Calera, AL 35040'. A red box highlights the 'Más filtros' (More filters) button. Below the search results, a profile for 'Bullard, Megan V, MD' is shown, with a red box highlighting the 'Más filtros' button.

The screenshot shows the 'Más filtros' (More filters) sidebar. It includes a search bar for 'Filtrar idioma' (Filter language). Under the 'Idioma' (Language) section, there are checkboxes for 'Inglés (92)' (English (92)), 'Español (5)' (Spanish (5)), 'Arabe (3)' (Arabic (3)), and 'Chino (1)' (Chinese (1)). The 'Español (5)' option is selected with a red checkmark. Below this, there's a section for 'Se acepta el estatus del paciente' (Patient status accepted) with checkboxes for 'Se aceptan todos los pacientes (90)' (All patients accepted (90)) and 'Se aceptan solamente pacientes existentes (2)' (Only existing patients accepted (2)). At the bottom, there's a section for 'Afiliações Hospitalarias' (Hospital affiliations) with a search bar and buttons for 'Borrar' (Clear) and 'Aplicar' (Apply). A 'Chat' button is also visible.

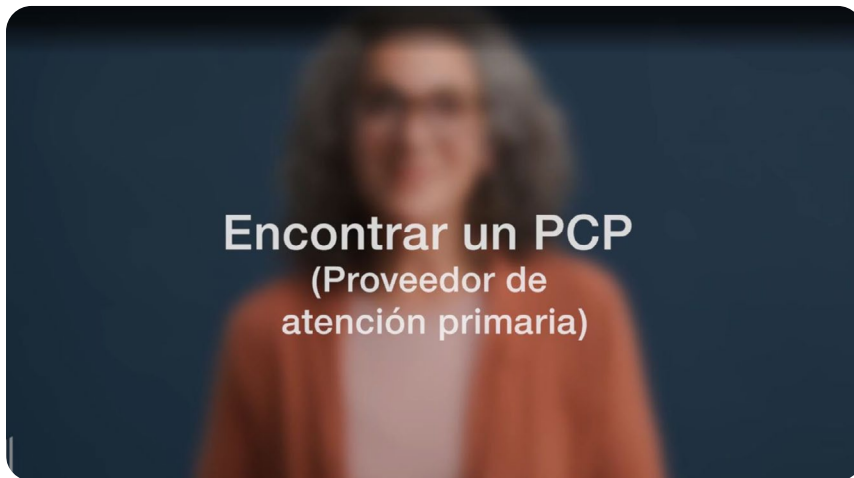
As an agent, you can also use the **“Provider Search”** tool under Quick Links on Jarvis to assist clients in finding in-network providers.

The screenshot shows the Jarvis agent portal. At the top, there's a navigation bar with links like 'Home', 'Sales Tools', 'Applications', 'Commissions', 'Book of Business', 'Knowledge Center', and 'Reporting'. Below this, a section titled 'Welcome, nbuckview' displays three cards: 'Pended Applications', 'Approved Applications', and 'UHC Members'. A red box highlights the 'Quick Access' sidebar on the right, which contains links to 'Favorites', 'Sales Tools', 'Agent News', 'Agent/Agency Support', and 'Directories/Networks'. The 'Directories/Networks' section is expanded, showing a list of search options, with 'Find a Doctor' highlighted by a red box. Below the sidebar, there's a 'Book of Business' section with a table of agents and a 'Knowledge Center' section with a search bar and buttons for 'Go to Book of Business' and 'Go to Knowledge Center'.



Reminder to Select a PCP

Remind members to select a primary care physician (PCP) within the first month of coverage to avoid automatic assignment.



TIP: View and share the “**Finding a PCP**” video with clients. Available in Spanish on the Agent Hub.

Help Select or Update a PCP

- Members can choose or update their PCP via the online member portal or by contacting Member Services via phone or chat.
- You can also assist with PCP changes using the “**Change Provider**” option in the Book of Business (BoB) profile on Jarvis.

A screenshot of the Jarvis Book of Business web interface. The top navigation bar includes the Jarvis and United Healthcare logos, and links for Agent Search, Contact Us, and a user profile (NB nbuckiew). The main header shows 'Home > Book of Business'. The 'Book of Business' section has a sub-header and a brief description. Below this, there are search filters: 'Party Id' (with a dropdown menu), 'Member Status' (with a dropdown menu), 'Member' (with 'Number' and 'Name' tabs), 'Last Name' (with a dropdown menu), 'First Name' (with a dropdown menu), 'State' (with a dropdown menu), and 'Product' (with a dropdown menu). At the bottom of the filters are buttons for 'Download results', 'Display', and 'Clear'. A 'Need Help?' section at the bottom left provides contact information for the Producer Help Desk (PHD), including hours of operation and a phone number. A 'PHD Chat' link is also present.

Support in Spanish

Remind clients they can connect with a member service advocate through these options:



Chat

Available 7 days a week by logging into the online **member portal**



Phone

Call the number on their health plan ID card and **press 3 for Spanish support**

Guiding members to these tools helps them feel informed, supported, and secure in managing their health and their family's well-being, all in their preferred language.

Need help?

At **UnitedHealthcare**, we're here to support you.

Contact the Producer Help Desk (PHD)

The PHD supports UnitedHealthcare agents with practical solutions to streamline work and improve the member experience. Whether it's sales, application status, or commissions, the PHD is always there for you, in your language.

Contact:



1-866-235-4095



Monday to Friday, 8 AM - 7 PM CT

For Spanish assistance, press 2.



Connect with the PHD via live chat on Jarvis, available 24/7

You can also reach out to your Sales Manager.



With this guide, you have everything at your fingertips to make your job easier and your clients happier. Take advantage of all that UnitedHealthcare offers and elevate your business to the next level!

Gracias

