

Centene Responsible Marketing & Sales Code

At Centene Corporation (Centene), we are focused on realizing our mission to transform the health of the communities we serve, one person at a time. We are committed to helping more people and communities gain access to high-quality healthcare – enabling them to live healthier lives. We maintain policies and procedures to support our mission to provide access to high-quality healthcare, innovative programs and a wide range of health solutions that help families and individuals get well, stay well and be well. Our marketing, sales and member engagement efforts align with Centene’s mission and are guided by the company’s values: Accountability, Courage, Curiosity, Trust and Service.

Centene provides **accurate and balanced information** regarding our products, services, and benefits. Our policies and guidelines are designed to ensure information about our plan offerings and services is accurate, honest and not misleading. Our work seeks to provide consumers with access to the information necessary to make timely and informed decisions as to whether to enroll in applicable products and services.

Centene’s policies require routine training for sales and marketing employees to ensure the **compliant development and distribution of marketing materials and proper sales techniques**. Centene is responsible for the content, form and method of distribution for marketing materials, ensuring sales and marketing requirements and guidelines are followed and met, regardless of who is producing, creating, designing or presenting the material and/or making a sale.

Centene’s marketing materials, advertising, and sales strategies are routinely reviewed to **ensure compliance with Centene’s non-discrimination policies**. Centene does not discriminate based on race, religion, age, gender identity, sexual preference, disability, or any other protected characteristic. Additionally, materials are reviewed to ensure compliance with language, accessibility and cultural competency requirements and are offered in alternative formats. We strive to keep our information and collateral simple and straightforward for all our stakeholders.

Centene ensures its marketing and sales policies are **compliant with all applicable state and federal laws, regulations and guidelines** concerning marketing and sales activities for health insurance. Where expected and as required, Centene’s policy is to submit materials to regulatory agencies for approval prior to use.

Centene requires its employees, representatives, agents and subcontractors comply with ethical business practices and requirements to ensure information and materials are accurate and do not mislead, confuse or defraud recipients, members, or government entities. To ensure **ethical interactions**, Centene’s policies require sales representatives, agents and brokers to disclose the nature of their working relationship with Centene and provide complete and unbiased information to prospective enrollees about the options available to them in their respective market. Centene **directs subcontractors and anyone acting on behalf of the company to comply with corporate policies and procedures** so that recipients receive accurate verbal and written information to make an informed decision on whether to enroll in products and services.

We review and update our policies and procedures annually to ensure compliance with local, state, and federal laws and as part our commitment to our mission to transform the health of the communities we serve, one person at a time.