

eApp Quick Reference Card

*Medicare
Supplement*

Starting an Application

Applications can be created from the Agent Portal by selecting the New Application option from the **Dashboard**.

When creating a new application, enter all of the initial information including the state the applicant lives in, whether the application is for a single applicant or dual applicants, and how the applicant wishes to sign the application.

To update an application previously created, you can select the application from the Agent Portal by selecting an existing, un-submitted application from the **Dashboard**.

Applicant Info

Select the type of plan and enter the demographic information for each person completing the application.

Applicant Info (Cont'd)

In section 2 of the application, indicate if the applicant received a copy of the Guide to Health Insurance for People with Medicare and the Outline of Coverage. If the applicant turned 65 in the past 6 months, enter the applicant's Part A and B effective dates, and answer the ESRD question (if applicable).

Replacement Info

Ensure the applicant answers all of the questions in this section. If the applicant answers 'Yes' to any of the questions, make sure any sub-questions are answered as well.

If the applicant is applying during a guaranteed issue period, fax in any supporting documentation (e.g., a letter of creditable coverage). On the fax cover sheet include the unique eApp ID number. This ensures that the faxed documents are properly linked to the eApp submitted application quickly and efficiently.

Health Questions

Ensure the applicant has answered all of the Health Questions.

If the applicant is applying for during an Open Enrollment or Guaranteed Issue period, the Health Questions can be skipped provided the applicant is not applying for Life Insurance or applying for a plan that is not available for Guaranteed Issue.

If the applicant is applying for a Life Insurance policy in addition to a Medicare Supplement policy, then the health questions must be answered.

For more information regarding Open Enrollment or Guaranteed Issue please refer to the Underwriting Guidelines.



Billing

In section 7, enter the initial premium collected, the renewal premium, and select the renewal mode. If the application is being submitted electronically, \$0.00 should be entered in the initial premium collected field.

If the applicant will be paying monthly, complete the banking information for the monthly ACH drafts.

Agent Certification

Enter the amount being collected, and whether it was collected by check or if the applicant will be paying by ACH. If no money was collected with the application, then enter a '0' and select 'ACH' as the premium mode.

Life Insurance

The life insurance questions are only required if the applicant is applying for Life Insurance. If the applicant will be replacing an existing life policy with this one, the Life Insurance and Annuities replacement form must be completed.

Replacing Med Sup

This section is to be completed if the applicant is replacing a Medicare Supplement, Select, or Advantage plan.

Addl. Comments

If there are any additional comments regarding follow up information to the health questions or medications, enter the comment, indicate if the comment is for applicant A or Applicant B, and the press 'Insert'. Repeat for each comment.

Authorization

Make sure all of the **Authorization and Acknowledgement** statements have been read and are understood by the applicant. Once they have read through the statements and all questions have been answered, make sure the Medicare and/or Life Insurance checkboxes are selected (if applicable).

Electronic Signatures

Agent Signature

Once the application has been submitted and no errors indicated by the system, you will automatically receive an email with a link to EchoSign. Follow the link in the email to sign the application. You will be directed to a PDF of the application. Select where it says 'Sign in #' of locations. This will take you to the first field requiring your signature. Select 'Click here to sign', type your name, and then select 'Apply'. You will need to continue through the application to apply your signature to the prompted fields on each page. Complete any mandatory fields.

Applicant Signature

After you (the agent) has signed the application, the applicant will receive an email prompting him/her to sign the application at the email address provided. The applicant will need to follow the link in the email to sign the application. The applicant will be directed to a PDF of the application. They will need to record their signature to apply their signature to all the required signature lines of the application, and complete any mandatory fields.

Handwritten Signatures

Once the application has been submitted, print out the application. Sign and date the application in all of the required fields making sure that none were skipped. Then collect the applicant(s) signatures and date. Either mail or fax the application to the address/fax number provided on the fax transmittal sheet.

Note: If the applicant does not have an email address, chooses a payment other than ACH, wants to pay their initial premium by check, or someone other than the applicant will be paying the premiums, the application must be hand signed.

Navigation Options

- **Back:** Move back to previous page without saving changes
- **Dashboard:** Exit application & display the Dashboard
- **Forward:** Move forward to next page
- **Save:** Save current application data
- **Submit:** verify application and submit for e-signature or handwritten processing

Final Submittal

- **Electronic:** Once the applicant signs the application and fills in the required information, the application is automatically submitted.
- **Handwritten:** After all of the signatures have been obtained, log into eApp and select the application from the **Dashboard**. Select 'Edit' to open the application and then change the status from 'Completed' to signed and select 'Submit'. Only after the application has been submitted, is it complete. Verify the status of the application by viewing it on your **Dashboard** to ensure that it states 'Submitted'. This final submission must be completed for all 'handwritten' applications.



American Insurance Administrators, Inc.
2650 McCormick Drive
Clearwater, FL 33759