



TIPS AND TRICKS FOR A SUCCESSFUL 2020 AEP

Presented by Lisa VanSuch & Matt Fry

AGENDA

1. Important things to know
 - Where to submit Apps
 - Common mistakes that make an app pend
 - What carriers require electronic enrollment
 - Medicare.gov website changes
2. Cornerstone Tools Available to you
 - How To's
 - Broker Centric Houses How to Docs
 - Medicare Center
 - CSG Quoting Tool

Where To Submit Apps

- Apps must be submitted directly to the carrier
 - Electronic submission is preferred.
 - Submit one app at a time when faxing to the carrier.
 - IMPORTANT! Keep a copy of your fax confirmation.
 - The carriers sometimes don't receive a copy of the app for one reason or another, but if you have a copy of the fax confirmation you can resubmit the app with the fax confirmation and they will process the app.
- Medicare Supplements that have a check must be mailed to the carrier.
 - *NOTE: Medical Mutual will not accept a check with the application*

CARRIER FAX NUMBERS AND MED SUPP MAILING ADDRESSES

Common Mistakes

- The following are common mistakes made when submitting an application causing it to pending or be cancelled.
 - **Submitting the wrong or an invalid app**
 - Most apps now are plan specific. Be sure to check that the app matches the plan requested.
 - **Aetna apps** - coded for each plan. You can't take an app out of one kit and use it for another plan. No PDF's are available to print.
 - **Humana apps** - barcoded, but it's one app for all plans. No PDF's are available.
 - **Anthem paper apps** - include both your encrypted TIN and Cornerstone's encrypted TIN **CKHJQPKSMY** on the applications
 - **Wellcare paper apps that are faxed** – offers a [personalized application page](#) that is encouraged to be submitted for tracking purposes. It is barcoded and specific to the agent. Must be submitted as the final page.
 - For more info on the personalized application page [click here](#)
 - **Invalid Medicare ID number**
 - It's best to always see a copy of the client's Medicare card to ensure the current number is on the app.

Common Mistakes Con't

- **Missing signatures or signature dates**

- Always make sure you and the applicant sign and date the application. Remember, you should not sign and date the application until it is in your possession
- Double check that all signature fields are completed and the dates are correct (we see a date of birth or effective date listed as a signature date frequently)

- **Missing or Invalid Writing Numbers**

- **This is very important as this is how you are paid!** In cases when the incorrect writing number is listed on the application the carrier will drop the policy as a house account until a correction is processed.

- **Invalid Election Period**

- Be sure to check or write in the AEP election on the application that requires the election to be entered. The carrier won't assume the AEP election.
- While most elections will be marked AEP this time of year, it's still important to make sure you are using the correct election period for age-ins or other special circumstances.

- **Missing Effective Date**

- Be sure to enter the effective date in regardless if it is AEP. We have seen apps pend for not entering the effective date.

Electronic Enrollments

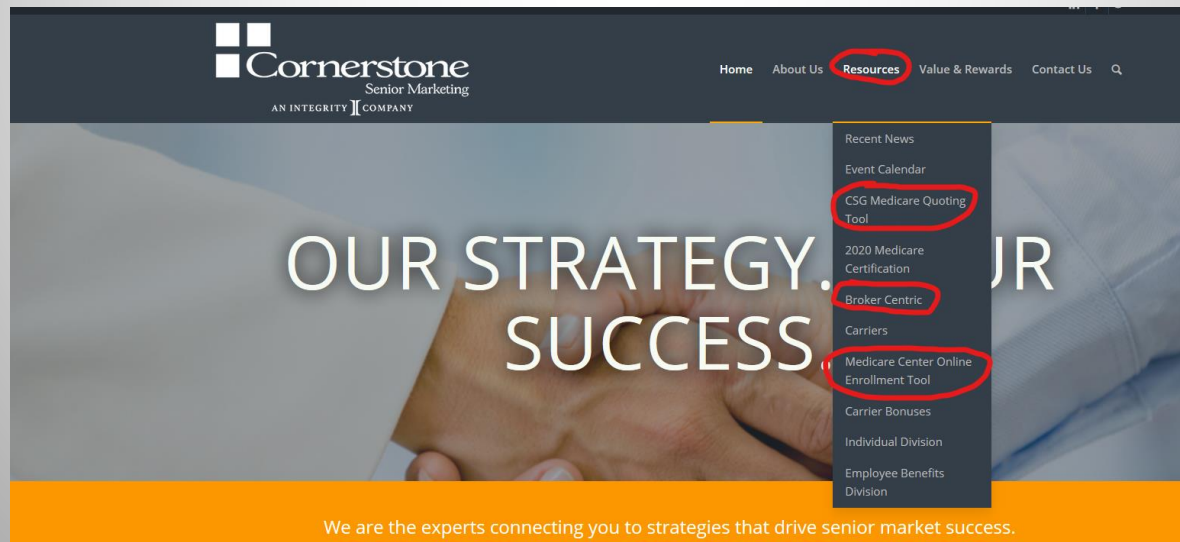
- **Please be aware that some carriers require electronic enrollment.**
- **Here is a list of carriers that required electronic enrollment.**
 - **Mutual of Omaha** – Medicare Advantage only
 - **SilverScript** – lets you write a paper app, but in order to receive commission you must still enter everything into the portal, obtain a verification code, enter that code on the app and then email or fax everything over to them.
 - **Gateway** – submission through Cavulus
- **While not all carriers require electronic enrollments, many prefer this method.**

Changes to Medicare.gov

- **Beginning AEP 2020 CMS will be offering a new Medicare Plan Finder**
 - **What does this mean for you?**
 - Access to the old plan finder ended in September.
 - Agents that stored the beneficiary's medication list on Medicare.gov will no longer have access to this data. They also will not be able to store this data going forward.
 - It asks for a log in, but you can sign in as a guest to look up plans however, it won't save any information.

Cornerstone Tools

- **Cornerstone is a valuable resource for carrier information, and we provide many different resources for our agents.**
 - The best way to access our information is through our website <https://cornerstoneseniormarketing.com/> under Resources.
- Items that will help you with AEP are our **How To's** that are housed in **Broker Centric**, **Medicare Center** online enrollment tool, and **CSG** quoting Tool.

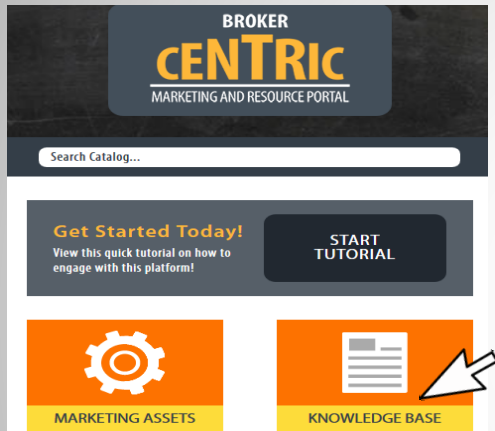


How To's

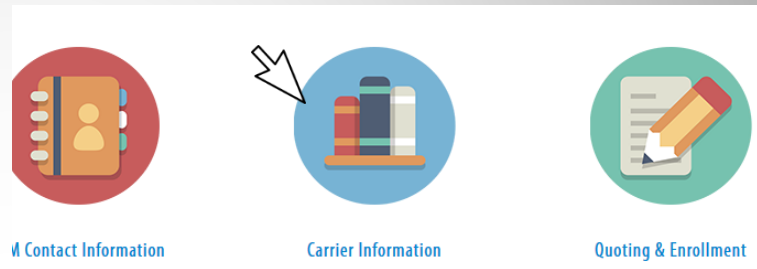
- **We provide How To documents to help you navigate through the many different carrier website.**
- **Some How To's that are most helpful to agents are:**
 - **How to Track applications** – this is used to check the status on applications submitted.
 - **How to pull a production report** – this is used to pull an agent or agency's book of business.
 - **How to pull a commission statement** – used to see what you received payments on.
- Our **How To's** are housed in Broker Centric on our website.
 - Register to get access, it's easy!

How To's – Broker Centric Access

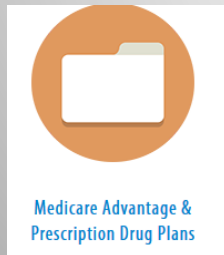
1. Scroll down to KNOWLEDGE BASE and click into it



2. Next click into Carrier Information



3. Click into the Medicare Advantage & Prescription Drug Plans folder



4. Once in the folder choose the carrier you wish to see the information on.



Medicare Center

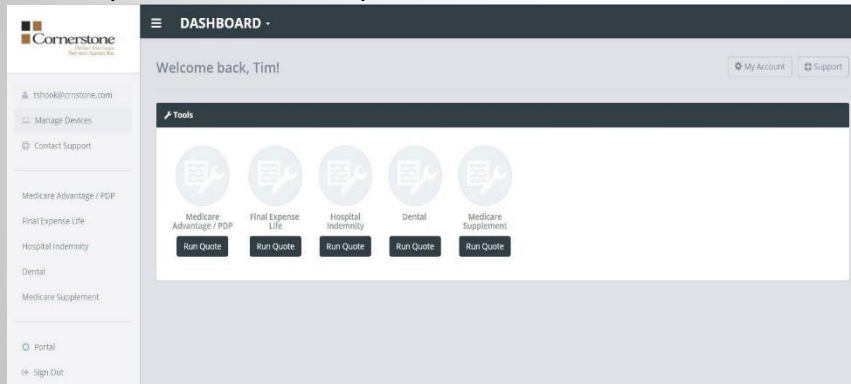
- Medicare Center is our fast and easy online enrollment tool. It's a one stop shop online enrollment platform for quoting and enrolling your clients.
- To the left are list of carriers available for 2020
- **Highlights for Medicare Center:**
 - Electronic scope is stored internally, so there is no need to worry about paper scope with electronic enrollment.
 - Greatly increase sales by saving time! You can enroll a client in 20-30 minutes without leaving your home/office.
 - Cross-compare plans among multiple carriers
 - Send electronic comparisons to clients quickly and compliantly.

And the best part is this tool is offered to our agents absolutely **FREE!**

<i>2020 Carriers</i>
Aetna/Coventry
Anthem
BCBS MN
BCBS NC
Bright Health
Allwell/Centene
Cigna
CVS/Silverscript
Health Alliance
Highmark
Humana
IBC
Medica
Med Mutual of OH
MediGold
Molina
Mutual of Omaha
UHC
WellCare

CSG Quoting Tool

- **The CSG Quoting Tool is a free Medicare quoting tool.**
- **Provides quotes for the following products:**
 - Medicare Advantage, Medicare Supplement, Final Expense, Dental and Hospital Indemnity.



- **Some Highlights about CSG:**
 - Quotes all carriers in available zip code include carriers agents aren't appointed with.
 - Compare quotes side by side
 - Email or print quotes

QUESTIONS?