

Med Supp e-App Quick Start Guide



Med Supp e-App...to be sure





QUICK START GUIDE

With Mutual of Omaha's Medicare Supplement Electronic Application (Med Supp e-App) you may complete and submit business online.




Designed specifically for our Med supp producers, this e-App has everything you need and want to complete and submit applications for quick issue. Saves you time and ensures accuracy. Whether you write hundreds of applications a year or are an occasional Med supp writer, you'll like this process. Chances are you won't go back to paper.

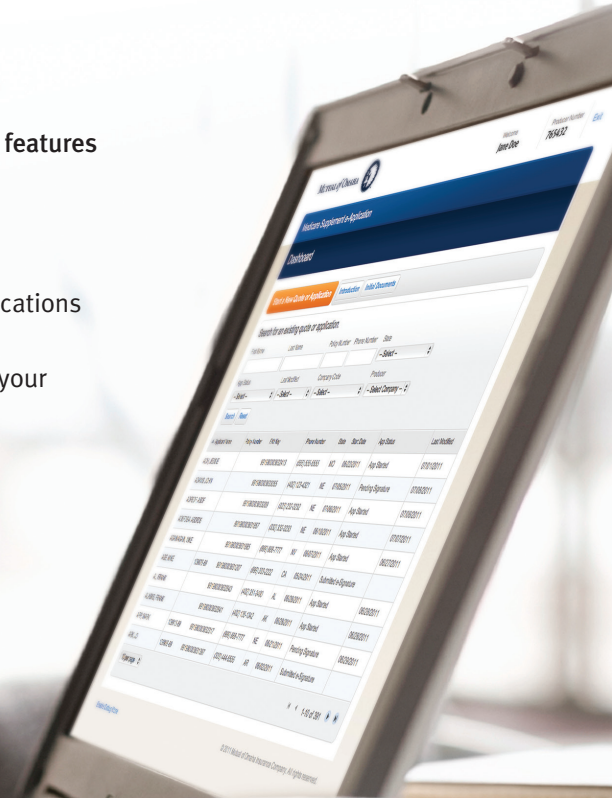
- Saves Time
- Eliminates Guesswork
- Easy for You and Applicants
- Reduces Frustration of Outdated Forms
- Quick Issue • Paid Faster
- Simple to Keep Track of Apps in Progress
- Reduces Paper App Supply



e-App Features

When you begin using the Med Supp e-App, you'll discover all of its features and benefits. Here are a few of the highlights in the meantime:

- Underwriting rules are automatically applied
- FDA database prescription drugs and dosages are listed if needed
- Visual cues indicate your progress, missing information and clarifications
- One signature covers all forms
- Answers to simple questions reveal only the additional questions your client needs
- Each client's signature options appear (electronic or voice)
- Real-time rate quotes and data updates
- A Dashboard shows all your applications in progress
-  For sensitive information



Who Can Use It

You complete the e-App with applicants in person or on the phone. It's not approved for applicants to complete themselves.

Who	What's Required
Producer • Licensed, appointed and registered on Sales Professional Access (see Get Started on back cover)	Internet connection and email account
Applicant • You complete the e-App for anyone with an Internet connection; an email address is preferred, but not required*	<ul style="list-style-type: none"> • Bank account information and Social Security number for signing* • Prescription drug information, if policy is underwritten • Medicare card, if applicable

* See What Ifs on back cover

Where It's Located

Sales Professional Access, mutualofomaha.com/broker, in two places:

- **Welcome page**
- **Sales Tools tab** (includes training materials)

The screenshot shows the Mutual of Omaha Sales Professional Access website. The navigation bar at the top includes 'Welcome', 'Products', 'Reports', 'Sales Tools' (highlighted), 'Incentives', 'About Mutual', and 'Support'. The 'Sales Tools' tab is highlighted in yellow. A red dotted arrow points from the 'Sales Tools' tab to the 'Med Supp e-App' link in the 'Featured Product' section. The page content includes a 'News You Can Use' section with links to 'Long-Term Care', 'Life Teleconferences', 'Life Portfolio', 'New GUL and GUL Plus', 'Medicare Supplement', 'DI Choice Portfolio', and 'Other Publications'. There is also a 'LTC Connection' section, a 'Wouldn't it be nice? Laguna Niguel' section, and a 'Case Status Reports' section. The 'Featured Product' section highlights the 'Med Supp e-App' and includes a link to 'Sandbox Med Supp e-App (for training only)'. The footer contains 'Privacy policy', 'Terms of Use', and copyright information for 2011 Mutual of Omaha Insurance Company.

How It Works

The general flow of the Med Supp e-App process is:

1

You sign onto Sales Professional Access and open the Med Supp e-App

2

Applicant has Internet browser and email account open (preferred, see What Ifs on back cover)

3

You arrive at your Dashboard, click “Start a New Quote or Application” to generate a premium quote

4

You ask applicant the questions, add information, click to retrieve plans/quotes, select a plan

5

You click “Apply Now” to begin the application

6

You click “Initial Documents” to email required docs to the applicant

7

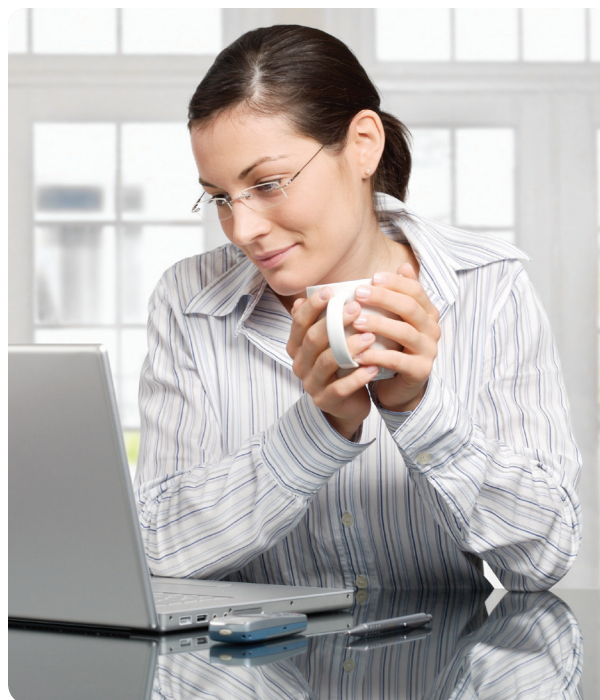
You ask the questions and complete fields

8

When all checkmark circles are green, you click “Continue to Review” and go over all the information entered with the applicant; revise as needed. It’s your last step before signature

9

You select “Submit” to send an email to the applicant with signature options, required documents and authorization code for signature. Then, you see a Web page with the same information. If the applicant doesn’t use email, see What Ifs on back cover.



10

Applicant reviews documents and selects the preferred signature option (see Signature Options section)

11

You receive an email that the applicant signed and submitted the application to Mutual of Omaha; the application with policy number shows up on your Dashboard. You also get an email when the applicant receives a premium change and when he/she declines to sign the application

12

Once the file goes to underwriting, it appears on your health case monitoring report



Payment Options

First payment • Visa, MasterCard, automatic bank withdrawal or check when printing and submitting for wet signature

Renewal payment • Automatic bank withdrawal or check

Signature Options

The following criteria determine how the applicant may sign the e-App:

Signature Method	Available on These Types of Business	And When the Initial Payment Is
Electronic Applicant: <ul style="list-style-type: none"> • Has Internet access (email address not required; see What Ifs) • Must review initial documents before signing • Enters credit card information 	Underwritten Guarantee issue Open enrollment	Automatic bank withdrawal Visa, MasterCard (not in NY)*
Voice** Applicant must review application and initial documents before calling the voice signature phone number.	Guarantee issue Open enrollment	Automatic bank withdrawal
Wet Producer mails or delivers the application and documents to the applicant to sign and submit. Primarily used when the applicant is not the bank-account holder. Always an option but not preferred; will delay issue. See What Ifs on back cover.	Underwritten Guarantee issue Open enrollment	Automatic bank withdrawal Check

* Applicants using credit cards must provide their statement billing address so the payment is processed. See Resources, signature process on back cover.


** Voice signature is not available to those who:

- Want to enter bank account information themselves; they must use electronic signature, or
- Are replacing Med supp or Med Advantage coverage in AL, AK, CO, CT, GA, IL, MD, MA, NV, NH, NJ, NY, NC, OR, PA, SC, TN, VT, WA, WV, WI

Dashboard Highlights

You may sort the information by column heads or search a name, date, etc. The Dashboard indicates application status:

Status	Explanation	Dashboard
Quoted	Completed through quote only; can open it later to finish with the applicant	30 days
App Started	Partially answered the application; saved it to resume with applicant later. Great if you're interrupted and cannot complete the app after starting it.	30 days
Pending Signature	Completed application and sent to applicant for signature. Monitor so you can follow up with the applicant to finish the signature process.	30 days
Printed for Signature	When the applicant is not the bank-account holder. You sent everything to the applicant to wet sign. See What If's.	45 days
Submitted e-Signature	Applicant e-signed the application and submitted it to Mutual of Omaha. A policy number was assigned and shows on Dashboard.	90 days
Submitted Voice Signature	Applicant voice signed the app and submitted it to the Mutual of Omaha. A policy number was assigned and shows on Dashboard.	90 days
Submitted Wet Signature	Applicant wet signed the application and you've submitted it by mail. Use the dialog box to change the status.	90 days


WELCOME
JEFFREY SPEERS
PRODUCER NUMBER
373829
Feedback
Exit

Medicare Supplement e-Application

Dashboard

[Start a New Quote or Application](#)
[Initial Documents](#)

Search for an existing quote or application.

First Name:
 Last Name:
 Policy Number:
 Phone Number:
 State:

App Status:
 Last Modified:

Applicant Name	Policy Number	Phone Number	State	Start Date	App Status	Last Modified	Open Task Date
APP STARTED, DONNA		(111) 111-1111	FL	06/05/2012	Declined e-Signature	06/06/2012	
CCFIVE, VERONICA	920342-90	(402) 351-6314	FL	06/14/2012	Submitted e-Signature	06/14/2012	
CCFOUR, VERONICA	920341-90	(402) 351-6314	FL	06/14/2012	Submitted e-Signature	06/14/2012	
CCONE, VERONICA	920337-90	(402) 351-6314	FL	06/14/2012	Submitted e-Signature	06/14/2012	
CCPAYMENT, VERONICA	917449-90	(402) 351-6314	IA	06/01/2012	Submitted e-Signature	06/01/2012	
CCSTOPTWO, VERONICA	917452-90	(402) 351-6314	IA	06/01/2012	Submitted e-Signature	06/01/2012	
CCTHREE, VERONICA	920339-90	(402) 351-6121	FL	06/14/2012	Submitted e-Signature	06/14/2012	
CCTWO, VERONICA	920338-90	(402) 351-6314	FL	06/14/2012	Submitted e-Signature	06/14/2012	
DECLINEVOICE, DONNA		(111) 111-1111	FL	06/05/2012	Pending Signature	06/07/2012	
QUOTE, DONNA		(111) 111-1111	FL	06/05/2012	Quoted	06/05/2012	

10 per page

1-10 of 11

e-App Functions

Navigation

- **Green/white checkmark:** Page is complete and in good order
- **Yellow exclamation mark:** Page is missing information. Go to the page and read the directions or look for the yellow-highlighted area
- **Blue Dot:** the page you're on
- Tab through the answer fields
- Tap "y" key for yes and "n" for no
- In dropdown boxes (state, drugs, etc.), type the first few letters of what you want to get close
- Use the left navigation to jump to any page. For example, you can work on the Producer page while the applicant gathers prescription drug information. Or, you can add notes to the underwriter when discussing drug use.

Of course, it's best to complete the pages in order so that the underwriting rules can be applied and you see only what you need to complete.

Buttons

- **Previous/Next:** Moves you backward or forward one page at a time; does not save answers to the database, but retains them while you're in the e-App
- **Continue to Review:** When all check mark circles are green, takes you to the Review page to go over the information with the applicant and revise anything.
- **Save:** Retains answers in the database
- **Print:** Prints the application with data in paper-app format; not recommended; appears only on the "Review" page when the application is in good order and you completed the review with the applicant
- **Close:** Saves answers to the database, saves record to the Dashboard and takes you to the Dashboard
- **Edit Quote:** Takes you back to the quote page
- **Attach Eligibility Documents:** Before signature, you attach the required proof of eligibility for guarantee-issue coverage
- **Initial Documents:** Enables you to email the required documents to the applicant
- **Submit:** Sends an email to the applicant containing the authorization code, signature options and required documents

The screenshot shows the Mutual of Omaha Medicare Supplement e-Application form. At the top, the Mutual of Omaha logo is displayed. Below it, the title "Medicare Supplement e-Application" is shown in a blue header, followed by "Application Form" in a darker blue header. A navigation bar contains buttons: "Save", "Close", "Edit Quote", "Attach Eligibility Documents", and "Initial Documents". On the left, a sidebar lists navigation items with status icons: "Applicant Information" (green check), "Medicare Information" (blue dot), "Household Discount" (green check), "Previous or Existing Coverage" (yellow exclamation), "Health Questions" (green check), "Payment Information" (yellow exclamation), "Producer" (yellow exclamation), and "Notes to Underwriting" (green check). The main content area is titled "Medicare Information" and includes a checkbox for "Applicant would like to answer Social Security questions". It contains several text input fields for "Social Security Number", "Medicare Claim Number", "*Medicare Part A Effective Date" (with a date of 05/22/2012), and "*Medicare Part B Effective Date" (with a date of 05/22/2012). There are also dropdown menus for "Yes/No" responses to questions about Open Enrollment and Guaranteed Issue periods, and "No" responses to questions about age 65 and Medicare Part B enrollment. At the bottom, there is a "Continue To Review" button and a secondary navigation bar with "Save", "Close", "Edit Quote", and "Attach Eligibility Documents" buttons.

Messages



Information Mark Button

Provides help, clarification, details



Note Pad

Gives you general and state specific rules



Speech Bubble

You're required to tell the applicant something



Red X Stop Sign

Tells you why the application cannot be submitted



Warning Sign

Tells you what the problem is

What Ifs

These are the most common situations. For additional help, see Resources below.

1. Applicant doesn't have Internet access.

You may complete the e-App with him or her in a location with Internet access using a laptop or pc. Print the forms and give them to the applicant. Or, applicants can see their initial documents on *medsuppdocs.com*, and sign the application on *signyourmedsuppapp.com*.

2. Applicant doesn't have an email account, but does have Internet access.

You send applicants to see their initial documents on *medsuppdocs.com*. To sign the application, send applicants to *signyourmedsuppapp.com*. They enter the authorization number you provide and their date of birth in this format: MM/DD/YYYY.

3. Applicant doesn't want to give the Social Security Number to you.

Applicant may provide it at e- or voice signature.

4. Applicant doesn't want to give bank information to you.

He/she may provide at e-signature.

5. Applicant either wants to wet sign or is not the bank-account holder.

Click Submit on the Continue to Review page. Then, on your Thank You screen, print the documents and send them to the applicant.

Get Started

Register for Sales Professional Access

You must be registered for our producer website, Sales Professional Access.

Go to mutualofomaha.com/broker. Click Sign Up and follow the instructions to create your account. You need your seven-digit Mutual of Omaha production number to register.

Have a Valid Email Address on File with Us

To add or update your email address, log in to Sales Professional Access, click the Support tab and the My Profile link.

Play in the Sandbox e-App

Once you're online, select the Sandbox e-App on the Sales Tools tab, Resources page, so you can become familiar with it before using the actual e-App with applicants. Play with the rate quoter, application and signature options.

Keep in mind:

- Use fictitious names
- Enter your email address as the applicant's to see communications
- Sandbox Dashboard entries don't transfer to the Med Supp e-App Dashboard

Use the Med Supp e-App

Ready? To write business, select the Med Supp e-App on the Welcome page or Sales Tools tab.

Resources

Your first stop is this page on Sales Professional Access (mutualofomaha.com/broker) → Sales Tools tab → Med Supp e-App → Resources. Find:

- Signature process, FAQs, helpful tips
- Sandbox e-App, comprehensive training manual and presentation

If you don't find what you want there, call Sales Support, (800) 693-6083.