



What to Expect When Contracting for Senior Market Products

Keep in mind that many carriers have separate contracts for MAPD and Medicare Supplements and agent may contract with different FMO for each product line—which adds a lot of confusion to the process!

Revised 12/2016

1. **AARP/United Healthcare** – One contract to be appointed to sell MAPD, PDP and Medicare Supplements. You will receive a link from Contracting4you@uhc.com. Click on the link and it will require a password. Click “get my password” and it will be emailed to them, then change your password and fill out the contract. You will receive a temporary Party ID to complete the certifications. Agents have 90 days to complete certifications! After agent completes the certs it takes 3-5 business days to receive a writing agent number. UHC has the hardest credit background check performed by a 3rd party vendor so no one knows the credit scores they require (and they do move up and down based on the economy).

If your agent is in bankruptcy, wait to apply until it has been discharged. If your agent owes back state or federal taxes, he will be declined but may be able to be appointed on Appeal (every agent has two appeals) if he can “prove a pattern of payment via documentation” to the creditor. If he has been paying each month, for at least 3 months, submit proof of those payments on appeal. About 50% of agents who are declined are approved after they appeal, but this process takes at least 30 days extra and can be very frustrating if you are not aware of it upfront. The fact that every other carrier has appointed your agent does not mean this carrier will!

AARP Medicare Supplement is the only carrier with a production requirement to keep your contract: 5 apps per year. If you don't hit this, you are “deactivated” for 12 months. If you are later deactivated a second time it is a lifetime prohibition against selling their Med Supp! So don't certify to sell this plan unless you are sure you are going to sell it this year.

2. **Aetna MAPD**- You will receive an email from Gordon Marketing with a link to go to No More Forms and the instructions and package code to contract online. They are one of the slowest to complete contracting—at any time of the year, not just AEP! Expect it to take 30 days. If an agent has written in the past 6 months, he must have a release and Aetna MAPD has their own form, you can't be released with just a letter from the FMO. If there is a MGA involved, he too must sign the release. This is the only carrier that has this added level of release paperwork.
3. **Aetna Med Supps** – This is a paper contract and it takes about 2 weeks. They rarely ever decline an applicant. 2 Commission options: one is heaped if you are going to be in the business a long time.
4. **Americo** – See UHC above, after UHC, Americo has the toughest contracting; however, unlike UHC your agent doesn't have to wait until he is declined to provide an explanation and supporting documents about his credit history. He should submit it all with the initial contract. The FMO must agree to be responsible for an agent with bad credit and the agent is not eligible for advanced commissions. This is the same contract for their Final Expense Life product.

5. **Anthem Blue Cross** – Paper contract and we will contract you online. It takes from 1-2 weeks to get appointed. We collect a credit card for the initial appointment fee, then agents pay renewal appointment fees directly to Anthem. You can ask for a release from Direct and move your contract immediately; if an FMO doesn't grant you a release, you are able to move in 6 months without going inactive.
6. **Cigna/HealthSpring** – Paper contract. No appointment fees.
7. **Cigna Medicare Supplements** – Online contract from Agent Expressway. To be appointed higher than Agent Level must provide proof of production of \$75,000 of paid Med Supp production, next level is \$500,000 for MGA contract.
8. **Gerber Medicare Supplements**-Separate paper contract from the Life contract. Life will only appoint agents with their first piece of business (known as Just In Time Contracting). You can have Gerber Med Supp with one FMO and the Life contract with another FMO.
9. **Humana**- Paper contract that can take from 2 weeks to a month. No appointment fees.
10. **Medico** – Online contracting. Medico will send the link to the agent to fill out. If there are downline agents, the subagents cannot begin contracting until the upline is complete. Once you (an agency) are complete, you will send the links to your downline agents. This is very unusual but their contracting process is very fast!
11. **Mutual of Omaha** – Paper contract. Very smooth and easy to contract. (PA is pre appoint only). If an agent has written in the past 12 months, he must have a release and MOO has their own form, *you can't be released with just a letter from the FMO!*
12. **United American** – Online contracting and it runs smoothly. 2 Commission paths: one for leads.
13. **Silverscript PDP** – Paper contract and the carrier pays appointment fees. Very fast to complete contracting. No release is needed to move your contract to a new FMO, you will get a new agent ID and be moved immediately. Most states are now Just In Time. This is a simple summary of what an agent will see when viewing appointments in the agent portal:

First, note that agents begin by completing the background questionnaire, which begins the process. Once background is approved, agent licenses are imported into our system for all active licenses that have the proper line of authority PDP. This should happen approximately 24 hours after the background approval. When an existing active agent gets a new license, that will be automatically imported into our systems.

The agent will see appointments for the following states:AK, AZ, CA, CO, FL, IL, IN, MA, MD, MO, OR, PA, NY, RI, SD, WA

For the states below, SilverScript will do Just in Time appointments in accordance with state law. If the agent has an active license and is in good standing, the appointment will be made upon first sale. If an agent has previously been appointed in these states, then the appointment should be visible. If the agent has had a previous appointment terminated in these states, that should also be visible on the portal. In those cases, it should be clear whether the agent is ready to sell or unable to sell. When there is no prior appointment shown, and no termination shown, and the license is active and in good standing, the appointment for these states will be blank on the portal. That is an indication that the agent is ready to sell in those states, and the appointment will be made upon first sale. Once the sale has been made, the appointment should be visible on the portal the next day. These states are:

AL, AR, CT, DE, DC, GA, ID, IA, KS, KY, LA, ME, MI, MN, MS, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, SC, TN, TX, UT, VT, VA, WV, WI, WY

1. In all cases, if an expiration has passed or the agent has received an appointment action notice, then the agent will see either a terminated appointment and/or an inactive license status

The FMO will pay the commissions for this carrier.

Do you have tax liens or other debts?

Many agents are frustrated that this private information must be divulged in order to become appointed with a carrier. What is more frustrating, is that some carriers don't care, and others will decline to appoint you.

Some carriers allow agents to submit supporting documentation (payment receipts, letters from their attorney or CPA) and other carriers refuse all documents until the agent has been formally declined first. Yes, this is frustrating for us too!

Don't assume that a small tax lien is not a big deal, because it can be. Be transparent with your marketer so we can get you contracted and not waste your time. We know that being a self-employed insurance agent comes with some financial risk and since we work with thousands of agents, we've seen it all and are not here to judge you! Especially in 2008, many agents got hurt financially.

What is required by CMS as far as Background Checks are concerned?

CMS didn't dictate details, as long as every MAPD and PDP carrier has a program to check backgrounds, they will be compliant. This is why some companies do full financial and criminal and others only do criminal checks. Some carriers will seemingly appoint any agent and others routinely decline a lot of agents who apply. In other words, don't think that just because companies X Y and Z appointed you that other companies will too.

Why Gordon Marketing?

If you like us, if you find us helpful and competent, it will make your life as an agent much more efficient if you work with us on more of your contracts. Having your contracts spread out among many FMOs is the beauty of not being captive. You have choice! But spreading it out only increases the chaos of what to send where and who has what procedure. Get to know our team, if you find a good fit, we can help you simplify your life. *Ask around, you will hear great things about Gordon Marketing from other agents.*