



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!

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AARP/United Healthcare – a link that comes from UHC_MedicareSolutionsContracting@sircon.com. The link will get you appointed to sell MAPD, PDP, and Medicare Supplements. Link is only good for 30 days. 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.

- **Transfer Rules:** email the intent to move their contract to: shcerts@uhc.com, and continue to write during the 6 month wait. Blackout period 9/1 - 12/31 - NO HIERARCHY CHANGES DURING THIS TIME, agents can no longer transfer after going 6 months with no business
- **Training:** You will receive a temporary Party ID to complete the certifications. Agents have 90 days to complete certifications! (Required Annually)
- **Appointment Fees:** agent will pay all non-resident appointment fees, and resident renewal appointment fees
- **Production Requirements:**
 - **GA** = 5 downline agents
 - **MGA** = 10 downline agents
 - **SGA/FMO** = 350, must have a marketing Plan and an amount of projected business in order to be approved
- **Average turnaround time:** 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.

Aetna MAPD- Is a link that you will receive from a Gordon Marketing email with a link to go to No More Forms and the instructions and package code to contract online (will only work with Internet Explorer).

- **Transfer Rules:** 1. New agents/agencies must remain in their current hierarchy for at least 3 months prior to being allowed to change.
2. Agents/agencies must have no production in the last three months prior to being allowed to change.
3. Agent/agencies may submit a signed Notice of Intent/Transfer Release document to be released from their current hierarchy if they have not met the previous two requirements. Next, they can submit new contracting in Nomoreforms using the package code of the new upline.
4. NEW notice of intent option: If agents/agencies cannot obtain a transfer release from their upline, they can submit contracting in Nomoreforms with the new upline's package code and attach the Notice of Intent/Transfer Release form with their submission. The agent/agency will be transferred to the new upline after a 3-month interim period. If this option is chosen:
 - Agents/agencies must remain under their new recruiter for a minimum of one year.
 - Agents/agencies may only transfer at their current level. After three months with the new recruiter, they will be eligible to change levels provided there is room to move upward and they meet the appropriate criteria.
 - All downline agents will move with agencies that request a transfer. However, after the move has been completed, those downline agents are not required to stay under the new hierarchy for one year; Instead, they may request release or submit their own notice of intent to transfer.
- 5. The notice of intent option cannot be used to move from NDP to Direct to Market. This new transfer release policy, while empowering agents and agencies, also offers you a unique opportunity to demonstrate the support and value you provide to your downlines.
- **Training:** Aetna Certifications, face to face training (Contract will be closed out if agent does not complete certifications within 90 days of submitting contract.)
- **Appointment Fees:** None
- **Production Requirements:**
 - LMO(GA) - must have at least 1 agent contracted
 - GMO(MGA) - must have 25 agents appointed and certified or they will NOT approve the level, agents will need to start at LMO(GA) and then move up once 25 agents appointed
- **Average turnaround time:** 7-10 days, except for AEP = 30 days

Aetna Med Supps (Not offered in NY)— Is a link that will come from donotreply@aetna.com. The immediate upline will need to send their downline the link. They do offer advancing 6, 9, or 12 months.

- **Transfer Rules:** A letter releasing Agent is all we need. (Aetna does not have a formal RELEASE form.) If they CAN'T get the letter and haven't written anything in the past 6 months, we will grant the release! If they HAVE written in the past 6 months and CAN'T get a release the Agent CAN call "Agent Services" and ask us to note in our system, they want released. 6 months later... the AGENT can call back and we will grant the release. "They CAN continue to produce during the 6 months".
- **Training:** None
- **Appointment Fees:** none
- **Production Requirements:**
 - **Level 10** = \$100,000 annually

- **Level 11** = \$250,000 annually
- **Level 12** = \$500,000 annually
- **Average turnaround time:** depends on time of year

Americo (Not available in VT, PR or NY)- is processed in SuranceBay. We offer Annuity, Life, and Senior, they are the same contract but have different rules. Will appoint in Resident State, other states will be added when business is submitted.

- **Annuity & Life** – Not available in VT, PR, or NY. Does offer 3, 6, or 9 months advancing.
 - **Transfer Rules:** Agent must not have written within last 6 months and have no Debt. Will also need the Americo Specific release completed and signed by releasing up-line. Release Cannot be Conditional.
 - **Training:** AML prefer LIMRA
 - **Appointment Fees:** fee varies per state
 - **Production Requirements:**
 - **Life**
 - Level 13 = \$125,000
 - Level 14 = \$250,000
 - Level 15 = \$375,000
 - Level 16 = \$500,000
 - **Annuity**
 - Level 13 = \$2.5 Million
 - Level 14 = \$3.5 Million
 - Level 15 = \$5 Million
 - Level 16 = \$10 Million
 - **Final Expense**
 - Level 14 = \$100 K
 - Level 15 = \$200 K
 - Level 16 = \$300 K
 - Level 17 = \$400 K
 - Level 18 = \$500 K
 - **Average turnaround time:** 2-3 Business Days
- **Senior** – Not available in CA or MO. Does offer 3, 6, or 9 months advancing.
 - **Transfer Rules:** Agent must not have written within last 6 months and have no Debt. Will also need the Americo Specific release completed and signed by releasing up-line. Release Cannot be Conditional.
 - **Training:** None
 - **Appointment Fees:** fee varies per state
 - **Production Requirements:**
 - Level 5 = \$100 K
 - Level 6 = \$250 K
 - Level 7 = \$1,000,000
 - **Average Turnaround Time:**

Anthem – is a link that is sent from a Gordon Marketing email, aretha@gordonmarketing.com. Each state has its own contracting link. Medicare Advantage and Medicare Supplement also are different links for each state.
 Medicare Supplements States: GA, IN, MO, OH, and WI
 Medicare Advantage States: CA, CO, CT, GA, IN, KY, ME, MO, NH, NV, NY, OH, VA & WI

- **Transfer Rules:** agents can transfer their contract by submitting a new contract under us, if they are unable to get a release from their current upline to move immediately, their contract will be transferred automatically after 6 months - they can continue to write business during that 6 months NO specific release form needed!

- **Training:** Certifications (Medicare Advantage)
- **Appointment Fees:** varies per state
- **Production Requirements:** None
- **Average Turnaround Time:** 1-2 weeks, AEP will take longer

Cigna/HealthSpring (only available in AL, AZ, AR, D.C., DE, FL, GA, IL, IN, KS, MD, MS, MO, NC, PA, SC, TN, TX) –a link that will come from producerexpress@sircon.com, Subject Line of email: Cigna-HealthSpring Producer Onboarding Invitation. Agent will need to complete the link and attach current E&O, License for all state to be appointed in (Actual License not Surelcl list) and W9. Does not allow advancing

- **Transfer Rules:** Agent must send email to broker/agency/Cigna requesting release; agency can hold agent for 6 months; 6 months no production needs to no release. Sanctions does not count toward non-production period
- **Training:** CHS will email certification steps to agent. THEN Certifications must be completed to become Active with CHS.
- **Appointment Fees: None**
- **Production Requirements:**
 - GA level requires 3 downline agents
 - MGA Min of 5 downline agents
- **Average turnaround time:** 5-7 business days from when the agent completes link, AEP Turnaround time is a bit longer

Cigna Medicare Supplements – Is a link that will come from a Gordon Marketing email unless the agent is LOA or Override, or they have an upline between us and them, then the Upline will have to send the link. This link will contract agents with: Loyal American Life Insurance Co American Retirement Life Insurance Co Cigna Health & Life Insurance CO. When an agent has a downline and is set up as a Recruiter, they will receive an email after being approved to set up their Recruiting site via agentexpressway. A level change request will require the "Agent Record Change Form" to be completed *has an appointment fee at time of appointment requires their own release form attached.

- **Transfer Rules:** Can transfer without release if they have not written any business within the last 6 months. If they have written business, they will need Cigna's Release signed by current FMO.
- **Training:** LIMRA
- **Production Requirements:** 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. (Acceptable forms of proof include production reports or commission statements showing issued annualized premium within the last 12 calendar months. 1099's are not acceptable.)
- **Average Turnaround Time:** 1-3 business days after agent completes link

Gerber – is processed in SuranceBay. We offer Life and Senior, however, they are two separate contracts. Life and Senior will give you a writing number but place you in a JIT status (Gordon Marketing will you give 30 days to submit business before we close the contract).

- **Life** - Life is JIT except for LA, PA, PR, AL, and OK. Does not allow advancing but will allow you to be dually appointed.
 - **Transfer Rules:** Gerber does Not allow Transfers of other writing numbers from other FMO's. If agent wants to cancel contract with another FMO have them fax a written request to 877-608-4634. Will need agent's First, Middle, and Last name for background purposes.
 - **Training:** AML through LIMRA
 - **Appointment Fees:** none
 - **Production Requirements:** None

- **Average turnaround time:** 5-7 Business Days
- **Senior:** Senior is JIT except for MT and PA. Does allow advancing but will not allow dual appointment. You can have your Life and Senior under two different FMO's but not 2 senior appointments with two different FMO's.
 - **Transfer Rules:** Must be with current Marketing Org. for at least 6 months before they can transfer without a Release.
 - **Product Training:** None
 - **Appointment Fees:** None
 - **Production Requirements:** None
 - **Average Turnaround Time:** 5-7 Business Days

Humana- It is either a Paper contract or a link (expires after 10 days), depending on how upline is set up. It's a pre-appoint carrier with no advancing.

- **Transfer Rules:** Agent can submit Agent Assignment form and ABTF to start the 180-day transfer. If they can get a release, they will be transferred immediately.
- **Training:** Certifications must be done prior to agent getting their number. FL resident agents will automatically receive Careplus training in their certification course and will receive the Careplus appointment. Agents with a non-resident FL license can email AgentSupport@humana.com to request the Careplus course be added to their training in Marketpoint University. Once completed, the Careplus appointment will be added so they are compliant to sell.
- **Production Requirements:** None
- **Average Turnaround Time:** Link = 3-5 business days, Paper = 30 Business days

Medico – Medico is a link unless you have been previously contracted, then you will have to fill out a paper contract. Direct upline sends contract link to new agents. It is a pre-appoint carrier for your resident state and PA, non-res states are JIT. Does allow advancing at 9 months. Does not allow dual contracting.

- **Transfer Rules:** Agents can only transfer from one FMO to another at the same or lower level. Once they've transferred from FMO's they must wait 6 months before they can be upgraded. A release from the current FMO is required if the agent has written business within 6 months of wanting to transfer or been contracted less than 6 months. Agents can be moved from one hierarchy to another hierarchy at any time if both hierarchies are under the same FMO. Medico companies has not changed their transfer procedures. Medico has always given an agent the ability to transfer with a "Intent to Transfer" request. If an agent /agency is unable to obtain a release from their current FMO: An agent / agency has the option to advise Medico companies is writing, from their email or a letter, of their intent to transfer in 6 months. They need to state in some way that they were unable to obtain a release from their current FMO and they intend to transfer to a new hierarchy in 6 months. The agent may continue to write business under their current FMO. The date the agent is eligible to transfer is 6-months from the date Medico receives the Intent to Transfer notice. We will not use the date of the letter or the date of an email sent to their current or new upline. If there is an Agency involved, each agent under the agency who wishes to transfer in 6 months must also send in the "Intent to Transfer" request. This will allow agent to stay active and continue writing business while they are waiting to transfer. At the end of the 6-month time period, the agent must submit new paperwork under the new hierarchy, along with a copy of their original transfer request. Medico will not contact the agent advising their 6 months is up. No release needed. There is no formal form. Medico must receive the Intent to Transfer request to start the 6-month time clock eligibility.
- **Training:** None
- **Appointment Fees:** No initial appointment fees, agent is responsible for renewals.
- **Production Requirements:**
 - RGA - Recruiting General Agent - \$500,000 proof of production & 5 agents under

- them
 - MGA - Marketing General Agent - \$250,000 proof of production & 5 agents under them
 - SGA, TGA, Producer - no production requirements
- **Average Turnaround Time:** Link = 7- 10 Business days, Paper = 30 Business days

Mutual of Omaha –is processed in SuranceBay. We offer Life and Senior including MA and PDP. We do offer 3, 6, 9, 12 months advancing depending on the product type. They will let you be dual contracted for GULE, CWL, UL, TLA. Corporation (to receive overrides) must be licensed in GA, MA, NM, VA, MT, and PA. They will give you a writing number and place you in a JIT status (except for PA) until you send in business (Gordon Marketing will give you 30 days to send in business before we close the contract).

- **Transfer Rules:** Will only accept Mutual of Omaha release. If agent is with upline for 6 months without writing business, the agent must sign the Transfer Form. If agent has not been with current upline for 6 months or has wrote business during that time, agent and current upline must BOTH sign Transfer Form.
- **Training:** AML is required from LIMRA, WebCE, RegED, or Kaplan and Sandi Kruse. You will also need to complete AHIP, Medicare Advantage, and/or PDP depending on what you are contracted with.
- **Production Requirements:**
 - **Medicare Supplements**
 - **Level 8** = Requires Sales Approval from Mutual
 - **Final Expense**
 - **Level 24 & 25** = Requires Sales Approval from Mutual and MKTG Plan Form
- **Average Turnaround Time:** 3-5 Business Days

United American – Our United American is a link unless you are wanting to be set up as an agency (C Corp, S Corp, LLC) then you will have to complete a Paper contract. The link will come from GAAUTOMATION@torchmarkcorp.com. United American is a pre-appoint carrier, so you will need a writing number before you write business. UA does allow advancing, 50% for FE, 100% for Health.

- **Transfer Rules:** if they wrote in the last 6 months, they will need a release from current FMO. IF they have not wrote business in the last 6 months, they can send in a letter saying they want to be transferred to us
- **Training:** do not require training but it is encouraged to have some
- **Appointment fees:** yes, for some states
- **Production Requirements:** none
- **Average Turnaround Time:** can take up to 2 weeks

Silverscript PDP – Paper or Surelc depending on how upline is set up. SilverScript is a pre-appoint carrier, so you will need a writing number before you write business. SilverScript does not allow advancing. SilverScript does allow you to dual appoint.

- **Transfer Rules:** Must have a release letter on letterhead from current FMO
- **Training:** must complete certifications before you are fully appointed
- **Appointment fees:** none
- **Production Requirements:** none
- **Average Turnaround Time:** SMS= 3-5 Business Days, Amerilife = 30 Business Days

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, if every MAPD and PDP carrier has a program to check backgrounds, they will be compliant. Therefore, 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 must 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 increase 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.*