

TAKING AN APPLICATION – YOU HAVE CHOICES!

Agents have a choice on how applications are submitted to Capitol Life:

- Online with **Electronic Application** (e-App) → application automatically sent to Service Center when completed which saves you time and hassle!
- **Paper Application** → faxed to our Service Center at (859) 425-3368 or mailed to our Service Center @ The Capitol Life Insurance Company, PO Box 14399, Lexington, KY 40512-9700

OVERVIEW OF APPROVAL PROCESS

- Applicants eligible for **Guaranteed Issue** or **Open Enrollment** do not need to complete **Part Four** of the application.
- For **underwritten** applications:
 - **Medical exams or blood work are not required** for applicants to be considered for coverage.
 - **No delays** waiting for an underwriter to review the case. Medicare supplement applications are underwritten at the point-of-sale using our **On The Spot** (“OTS”) process.
 - There is **no Height and Weight table** for the Capitol Life Medicare supplement products.
 - Applicants who answer "Yes" to any questions in **Part Four, Questions 1-14** of the application will be **disqualified** for coverage.
 - Applicants who answer "No" to all questions in **Part Four, Question 1-14** of the application are eligible to continue with the underwriting process.
 - For paper applications, this means making a call to our tele-underwriting department and having your applicant authorize our OTS process.
 - In many cases, an instant approve or decline decision will be given. Expected call time is 5-10 minutes.
 - For the rest, a few simple follow-up questions of your applicant will allow us to finalize an accept or reject decision at the conclusion of the call. Expected call time is 10-20 minutes.
 - For e-Apps, after submitting the case, our online system will render a decision in the pending business tracker section of the agent portal in 10 minutes or less.
 - In many cases, an accept or reject result will be given with no phone call required.
 - For the remainder, our tele-underwriting center will call your contact number and ask a few simple follow-up questions of your applicant, and finalize an accept or reject decision at the conclusion of the call.
 - **An underwriting decision will be disclosed during the OTS telephone interview.**

Documents Applicant Must Receive During the Application Process

To adhere with Federal and State laws, at the beginning of the presentation, it is your responsibility to supply the applicant with a copy of both the:

- Guide to Health Insurance for People with Medicare
- Outline of Coverage

Supplying the Documents for Applications Taken Over the Telephone

- **If the applicant has a valid email address**, you may email the documents to the applicant. If you are submitting an e-App, the applicant will **automatically receive an email** that will direct them to the required documents after you have entered the email address.
- **If the applicant has internet access, but does not have an email address**, you may direct them to our website at www.capitollife.com, to view the required documents.
- **If the applicant does not have an email address or internet access**, it is your responsibility to directly mail the required documents to the applicant prior to your scheduled telephone call.

ON THE SPOT UNDERWRITING PROCESS

What is OTS Underwriting?

On The Spot (“OTS”) underwriting is a point-of-sale decision process that speeds up the underwriting of Medicare supplement applications. OTS will allow you to determine, while you are still with a customer, whether or not the applicant has been approved or declined by Capitol Life.

How Does OTS Work?

e-Application

- Complete the e-App on the Capitol Life agent portal. See instructions below for additional details of the process.
- Once the application is submitted, our OTS process will determine, in under 10 minutes, whether or not your applicant is approved or declined, or whether additional information is required.
- Status is shown on the “Pending Business Dashboard,” accessible via the agent portal home page.
- In some cases, there will be additional information needed to make an underwriting decision.
 - On the “Pending Business Dashboard”, these cases will show a yellow status of “Additional Information Needed.” An interview specialist will call you, at the number you provided earlier in the application process, to complete the interview with your applicant. There may be a delay of up to 15 minutes for this to occur.
 - If you do not receive a call and need to leave the applicant’s home, you may do so. When the call does come, just answer the few agent questions, and the telephone interview specialist will subsequently call your applicant. At the conclusion of that call, you will receive a call back with an underwriting decision.

Paper Application

- Complete the paper application with your client.
- Determine if the client is subject to underwriting based on the answers in **Section Three** of the application
- Call **855-246-9030** with the applicant present (or on the phone) and provide the interview specialist with Capitol Life's name and your name. Be sure to advise the interview specialist if the applicant does not speak English.
- If you are not face-to-face with the applicant, and **don’t have three-way calling** capabilities, advise the interview specialist and they will call the applicant after you complete the brief first section of the interview.
- The interview specialist will obtain authorization to record the interview and basic applicant information. (Note: OTS requires voice signature authorizations in order to complete the application)

process. The telephone call with an interview specialist will be recorded for quality and authentication purposes.

- The interview specialist will then speak with the applicant and obtain consent to record the call, as well as an authorization to run the automated prescription history check.
- The automated prescription history check will run and return a response in 10 seconds.
 - In many cases, an **instant accept or reject decision will be given.**
 - For the rest, a few simple follow-up questions of your applicant will allow us to finalize an **underwriting decision at the conclusion of the call.**
- When an underwriting decision has been reached, the interview specialist will ask to speak with you, and will advise you of the final decision.
- Submit the application and any other required forms via fax at (859) 425-3368 or mail to our Service Center @ The Capitol Life Insurance Company, PO Box 14399, Lexington, KY 40512-9700
 - If the proposed insured wishes to have premiums deducted from a bank account, including the first premium payment, make sure the Electronic Funds Transfer (EFT) form is complete and signed.

Tele-Underwriting Center Hours of Operation (Central Standard Time)

Monday - Thursday	8:00 a.m. to 9:30 p.m.
Friday	8:00 a.m. to 5:00 p.m.
Saturday and Sunday	24-Hour Voice Mail

Unable to Conduct the Telephone Interview at the Point-of-Sale – Paper Application

If the telephone interview is not completed at the point-of-sale on a paper application, but an application is received in our Service Center, our tele-underwriting team will call you at the number provided on the application.

Applications Written After Business Hours

If an application is written after business hours, leave a voicemail with the applicant's telephone number and identifying information in the 24-hour mailbox. An interview specialist will call back on the following business day to complete the interview with the applicant. The interview specialist will notify you once the interview is complete and provide the underwriting decision.

COMPLETING AN e-APPLICATION

- Navigate to www.capitollife.com and click on “Agent Login.”
- Enter your agent credentials and password.
- Launch the e-App tool by clicking on “Quote & Enroll” link on the “Home” page of the agent portal. It will launch in a new browser window.

STEP ONE: Quote

- Select the state, enter - zip code, date of birth, gender, Part A effective date, and tobacco indicator
 - You can enter Applicant A and Applicant B details together if there are 2 applicants
 - You will be able to select products (and pricing) available in the selected state.
 - Select the requested plan and click on "Add to Cart".
 - This will add the product details to the shopping cart.
- Click on Print Quote, Save Quote, Send E-Kit, and/or Start Enrollment
 - To print a quote, click on "Print Quote"
 - To save a quote for future use, click on "Save Quote"

- To send an E-Kit to an applicant, click on “Send E-Kit”
- To start enrollment, click on "Start Enrollment"

STEP TWO: Enrollment

- Enrollment process starts with providing applicant name, date of birth, and legal resident status.
- The Eligibility section determines whether or not the applicant is subject to Underwriting, or qualifies for Open Enrollment or Guarantee Issue enrollment.
- After completing this section, click on the “Check Eligibility.”
 - If the applicant is eligible for Open Enrollment or Guarantee Issue, complete the Health History section, and then skip to the “Benefits & Plan” section of this guide.
 - If the case is subject to Underwriting, the Health History questions will need to be completed.
- Health History
 - Enter Physician Details and Prescription Details of the applicant
 - Add more - click on "add more" to add more prescription information

STEP THREE: Benefits & Plan

- Confirm the household discount question
- Confirm the effective date and plan selection
- Requote - if effective date or plan benefits are changed, requote the application

STEP FOUR: Proposed Insured(s)

- Name, date of birth, gender, state, zip code, tobacco are prefilled based on quote and start enrollment.
- Enter address, phone, email, and social security number.

STEP FIVE: Payment information

- Allows ACH draft or Direct Bill.
- You can enter the bank details only once for the applicants A and B (if the same account is used for both policies.)

STEP SIX: Agent information

- Validate the agent information, update if there are split commissions.
- Select the Policy delivery option
 - Agent or applicant

STEP SEVEN: Review & Signature

- View the summary of all the products selected.
 - To edit the information click on the "pencil" next to the data category.
- Select which eSignature process the applicant would like to use and follow the prompts:
 - In Person signature, or
 - Security Question signature

STEP EIGHT: Submit Application

- Click on “Submit Application”
- You may download a copy of the application and forms.
- Close the “quote and enroll” tab, and navigate to the “Pending Business Dashboard” on the Agent Portal.
- View the status of your submitted cases. There are four possible statuses:
 - **Awaiting Underwriting Result**
 - Our automated underwriting tool can take up to 5 minutes to return a decision. Please click on the status - "Check Auto UW" after 5 mins or refresh the page.
 - **Approved**

- Congratulations, this applicant has been approved for coverage. We are presently in the process of creating the policy documents, welcome letter, and ID cards.
- **Declined**
 - Unfortunately, this applicant does not meet our underwriting guidelines, and therefore, no coverage can be issued
- **Routed to UW**
 - Our automated underwriting tool has determined that additional information is needed in order for us to make an accept/decline decision.
 - Your information, as well as your applicant's information, has been electronically sent to our Tele-Underwriting Center. They will reach out to you via telephone within 15 minutes to complete the interview and give you an accept or reject decision.