

# Clover Health

There's no better Medicare plan

## Clover Health | 2025 Certification

Please see below for our step-by-step instructions to certify, appoint, and have your agents become Ready to Sell (RTS).

To become certified to sell Clover Health 2025 Medicare Advantage Products, an agent is required to pass our *2025 Certification Program* through [Miramar:Agent](#) online certification.

### How do agents become certified? Follow these steps!

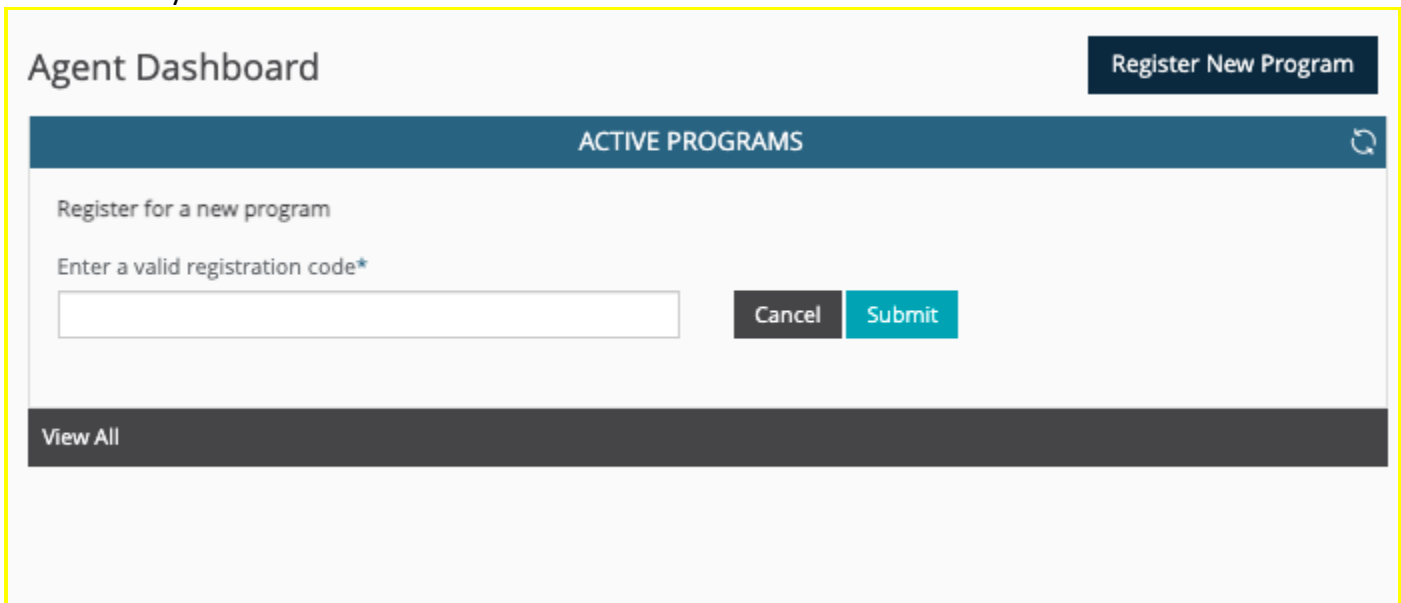
1. Send the agent the Miramar:Agent website: <https://miramar-agent.com>
2. Send your agency's unique registration code to your agent
3. Send the agent the [Miramar:Agent](#) Website Information, FAQ, User Guide & Knowledge Base (below)

This will give access to register and complete the Certification Program under your agency!

### Where does the unique 2025 registration code go in Miramar?

See the screenshot below.

1. From the agent's main dashboard - click Register New Program.
2. Put the unique agency code in the "Enter a valid registration code\*"
3. Click Submit
4. Start your certifications!



The screenshot displays the 'Agent Dashboard' interface. At the top right, there is a dark blue button labeled 'Register New Program'. Below this, a dark blue header bar contains the text 'ACTIVE PROGRAMS' and a refresh icon. The main content area is titled 'Register for a new program' and features a form with the label 'Enter a valid registration code\*'. The form includes a text input field, a 'Cancel' button, and a 'Submit' button. At the bottom left of the form area, there is a 'View All' link.

### **2025 Certification Codes:**

**LOA Pay Code: 2274CloverLOA25**

**DirectPay Code: 2273CloverDirect25**

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## Miramar:Agent Website Information

1. Miramar website: (<https://miramar-agent.com>)
  - a. Go to the portal and access the program from your dashboard to start certifications.
2. New to Miramar?
  - a. Go to <https://miramar-agent.com/#/>
  - b. Click "Register as an Agent"
  - c. Once you register as an agent, you must verify your SSN
  - d. Enter "Registration Code" on the main dashboard
3. Already have a Miramar account?
  - a. Forgot your login credentials (username/password/security question)?
    - i. Click *Forgot your username or password?* from the main login page
4. **Tips & Tricks**
  - a. If you are using an ios (Apple/Mac) platform, please ensure that you are using *Chrome* and not *Safari*.
    - i. When using Safari, you may run into issues with completing credentials!
  - b. Ensure your pop-up blockers are disabled
  - c. While uploading your license, please make sure that your name on your licenses matches *EXACTLY* how it does in Miramar. This is extremely important.
  - d. Clover Health will use agents' Miramar email for communications. Please keep it up to date!

Miramar User Guide: <https://miramar-agent.com/KnowledgeBase/Article?kb=5>

Miramar Knowledge Base: <https://miramar-agent.com/KnowledgeBase>

## Frequently Asked Questions

1. **When agents complete the 2025 certifications, will they become RTS for the remainder of 2024 as well?**
  - a. Yes! The 2025 certifications are dual certifications and agents will be RTS for both 2024 and 2025.
2. **Is AHIP required as part of or in addition to the Miramar appointment process?**
  - a. Yes, AHIP is part of the Miramar/Appointment process. There is also an option to take an equivalent certification but will cost the agent \$99. During the appointment process, Miramar will simply ask for an AHIP certificate verifying that they completed the training. Agents need to upload their AHIP certificate and then they can move to the next step in the appointment process. Do not use special characters when naming your AHIP.
3. **How long is the appointment process?**
  - a. This varies depending on how fast an agent can complete the training modules and test. On average an agent takes 3-5 business days.

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### 4. I finished my training and exams. Can I start selling right away?

- a. You are **not** allowed to sell or market Clover Health plans until you have received an email stating you are appointed (even if you already completed all training). This email may take 2-5 days, as uploaded documentations must be verified by DOI and NIPR.

### 5. How many attempts do I have to pass the Product Certification Program?

- a. You have 3 attempts to pass each of the assessments. The Program instructions state that once the agent accesses the exam module, it is counted as an attempt. You must have an 85% or higher, or the agent cannot become certified. The training module is locked during an exam. If the agent fails the exam, the training module is unlocked so the agent can review the material before another attempt.

### 6. One of our downline agents received this message “Plan Admin Review: License Regulatory Action - Pending” and cannot become RTS. What does it mean?

- a. During the license check and appointment process, there was a Regulatory Action flagged for our team to review. Please have the agent send the Clover Health contracting team an email outlining what the regulatory action was for and when/how it was resolved with the insurance department. Our contracting and compliance teams will review this message to determine next steps.

## **Important to Know**

Please check Clover's FAQ on the [For Brokers](#) section of our website for the most up-to-date guidelines on Agency Transfers.

- Clover's blackout period is from October 1st to December 31st. Agents may not move during this period.
- Agents may only change uplines one time per calendar year.

## **Clover Training Opportunities**

Once agents become RTS, they can begin marketing & selling Clover Health plans! Our Training and Sales Enablement team are here to support agents as they become RTS with Clover. We offer training opportunities to assist you in getting to know the brand, plans, and resources. Please join us for our New Broker Orientation sessions or one of our other offerings as you are able.. The link to the training calendar and other resources are found on the [Helpful Resources](#) section of Clover Health's website.