



E-App Quick Reference Guide

For Medicare Supplements

Aetna / CVS Accendo


website: www.aetnaseniorproducts.com

- Mother's maiden name is required for signature process.
- Explain to client that they will most likely receive a call to go over the health questions again.
- Based on the medicine and the information found on the M.I.B. Aetna may not even call the client, but ensure the client is prepared for a call.
- Always pre-screen (pre-approval) with Aetna. You might get: "Instant pre-approval", "Sent to Underwriting", or "Decline" within minutes of submitting the app.
- Explain to client that they will draft on the effective date, but after the initial draft, they can set up for the date they choose.
- Only one has to apply in order to receive the discount. Must live with an adult for at least 12 months. Discount is 14%.
- If enrolling a T65- leave the Medicare claim number blank unless they already have one (Medicare disability) You may enroll 180 days prior to 65th birthday.



Lumico


website: <https://agenthealthportal.lumico.com/>

- You must be registered with the Lumico producer page to begin submitting business electronically. This portal can also be used to view commissions, policyholder information, and a snapshot of your production history. Go to <https://agenthealthportal.lumico.com>. Click “Register Here” and follow the prompts to create your account. The reference code needed will be provided in your initial welcome letter when your appointment is complete, or you can call 855-972-2782 for your registration reference code.
 - Under the “Online e-App” section of the agent portal, select “Get a Quote” to get various premium quotes for each plan offered. After evaluating different coverage options, select which plan it’s your client’s needs best and continue by clicking “Apply Now.”
 - Electronic Signature-Applicant has an email address Voice - Can call in or schedule a time for a call to voice sign application
 - Once the application has been completed, you must select the “Make Changes” option to unlock the application and revise any portion of the application
 - Clients have the option to have their initial premiums drafted upon their policy effective date or issue date. For subsequent premium payments, clients have the freedom to choose any day of the month that they would like their premiums to be drafted on.
 - In order for an individual to qualify for a Household Discount, the applicant must meet one of the following criteria: a) Married and residing with their spouse; OR, b) Must have resided in the same household with an individual that is at least 50 years old for the last 12 months.
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Manhattan Life

website: www.producer.manhattanlife.com

- Mother's maiden name is required for the signature process
 - Explain to the client that they WILL receive a call to review the health questions again.
 - Manhattan will ask if the agent read the health questions to them already. If the client answers, “yes” they might not ask the health questions again. If the client answers, “no” they will ask all the health questions again.
 - Manhattan will ask if the agent has read the disclosures and authorizations.
 - Client needs to know that Manhattan will draft upon issue (approval date) which could be between 1-3 of submitting the application. The client should be prepared for a draft the next day.
 - There is no household discount available in AR
 - If enrolling a T65, Manhattan will allow SS# with a T at the end (ex. 111223333T) as the Medicare claim number. You may enroll 180 days prior to Part B date or 1st day of their birth month turning 65.
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Humana

website: www.humana.com

- Once log into Humana go to FastApp Enter the zip code to proceed with the application.
 - If enrolling a T65, With Humana when completing an app a year in advance with FastApp it's considered a pre-enrollment and doesn't require Medicare # or effective dates
 - The applicant (or POA/legal representative) must have an active email address. If the applicant does not have an active email address, you must select a different signature method. Remind the applicant that they need to complete their electronic signature generally within 24-48 hours (or same day if on the last day of the month or on Dec 7 for AEP) as to not risk missing the plan's proposed effective date. • Let the applicant know that they will use their first name, last name, date of birth, residential zip code and Medicare Claim number that was entered on the application in order to log in to sign the application.
 - The initial draft will be the same as if they submitted an app 90/60/30 days in advance.
 - Household Discount: Save 12% when more than one member of your household enrolls or is enrolled in a Humana Medicare Supplement plan.
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