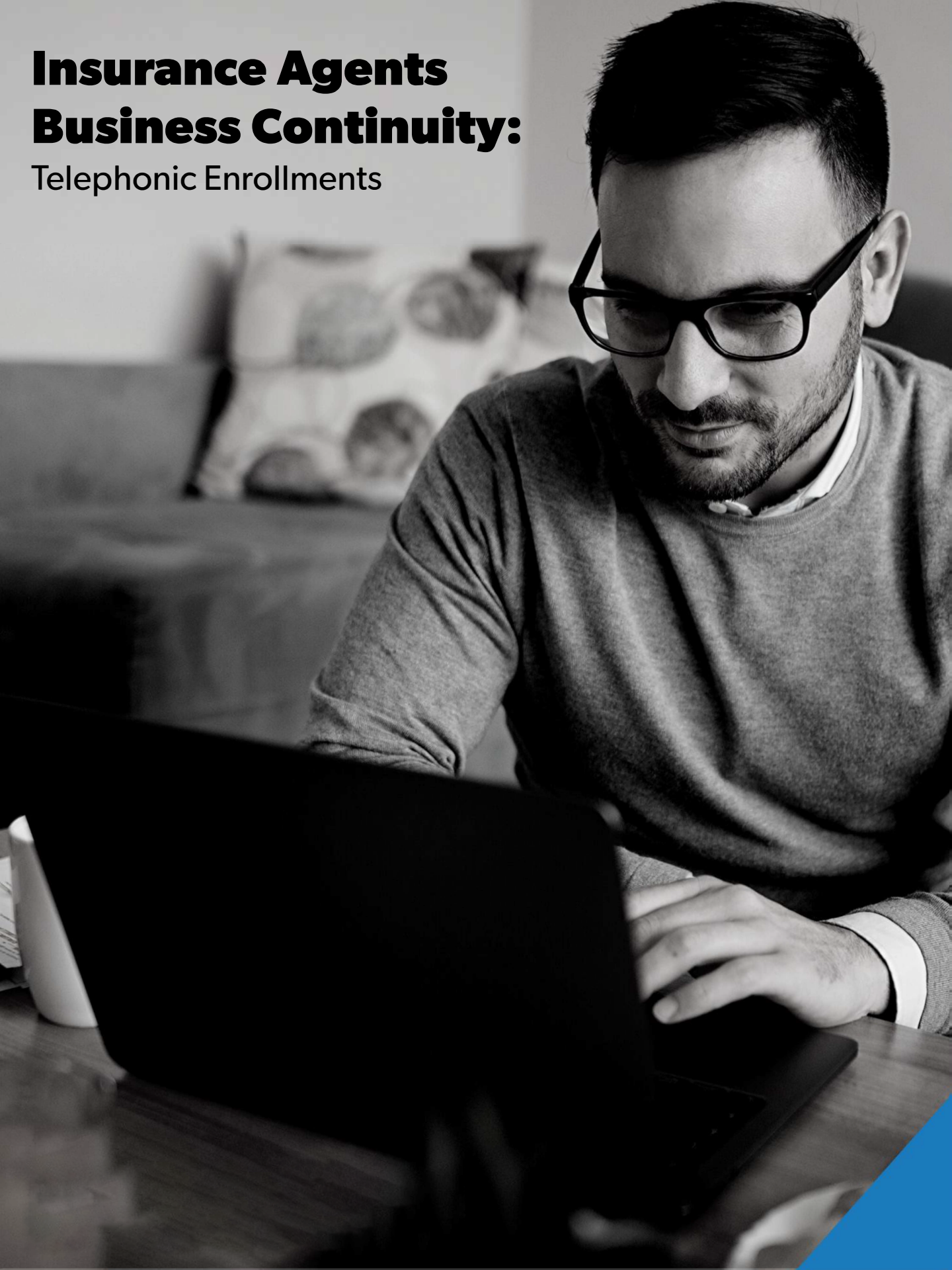


Insurance Agents Business Continuity:

Telephonic Enrollments



A vast majority of Medicare Supplement carriers have done a great job of making the selling of their products much easier telephonically. Here is a collection of multiple resources to ensure you can continue to conduct business as usual, and if you're not already selling Medicare Supplements over-the-phone, this guide will act as a quick-start guide with tips for business continuity.

The most important tools you'll need to ensure you're prepared for over-the-phone sales are the following items:

1. An online quoting and enrollment tool
2. Contracts with carriers supporting telephonic enrollments
3. Screensharing technology

Online Quoting and Enrollment Tools

There are many no-cost online quoting and enrollment tools available. Eldercare offers a quoting tool for Medicare Supplements, Medicare Advantage, Prescription Drug Plans and supplemental products such as dental, vision, and hearing, hospital indemnity, and final expense plans. If you're not registered to use Eldercare's Quoting Tool, [click here now](#).

With our quoting tool, you can review rate increase history, filter by A.M. Best Ratings, review underwriting guides & filter by exceptions/conditions, add household discounts to premiums, and run side-by-side comparisons. Outside of screensharing this information with clients via technology like [Zoom](#), [GoToMeeting](#), or [join.me](#), you can also send quotes via email in a PDF format.

There are also many Medicare Advantage and Prescription Drug Plan carriers that allow over-the-phone sales for MAPD and PDP plans with approved enrollment tools. One of those platforms that may be used at no-cost to insurance agents and agencies working with Eldercare is [now available here](#). While telephonic sales rules vary by carrier, you also have the opportunity to send a quote and allow your client to enroll passively through your customized broker portal.

It's also important to not discount the carrier's online enrollment tools and telephonic enrollment processes. This leads us to the importance of being contracted with the carriers supporting electronic enrollments.

Medicare Supplement Insurance Plan Carriers available for Telephonic Enrollments

- Aetna Health & Life Insurance Company (AHLIC)
- Achieve – A Humana Medicare Supplement
- American Retirement Life Insurance Company (ARLIC)
- Americo
- Anthem Medicare Supplement
- Assured Life
- Atlantic Coast Life
- Banker's Fidelity
- Combined Insurance Company of America
- Companion Life
- Everest
- Gerber
- Guarantee Trust Life (GTL)
- Heartland National
- IAC
- Liberty Bankers
- Lumico
- Medico
- Mutual of Omaha
- National General (NHIC)
- National Guardian Life (NGL)
- Pekin Life Insurance
- Prosperity
- Renaissance
- Sentinel Life
- Shenandoah Life
- Standard Life
- Stonebridge
- The Health Plan
- Thrivent Financial
- Transamerica Premier
- Union Security
- UnitedHealthcare (AARP)

For more information regarding Medicare Supplement carriers, e-applications, online enrollment tools, or additional guidance in telephonic sales, please feel free to reach out to Eldercare's Agent Service Team at 800-777-9322.

Medicare Advantage Plans and Prescription Drug Plans Carriers Available for Telephonic Enrollments

While traditionally we do not see that MAPD and PDP carriers allow for telephonic sales, many carriers are currently making exceptions. Some of these carriers are:

- **UnitedHealthcare**
- **Humana**
- **Anthem**
- **Aetna**
- **Bright Health***
- **The Health Plan**

As carriers continue to work within their legal and compliance divisions, we hope to provide an updated list with more carriers allowing telephonic enrollments.

If you are in need on a no-cost enrollment tool to assist with collecting the scope of appointment for your client, you can utilize our tool by clicking [here](#).

Many insurance carriers are also allowing for passive enrollments by clients with certain enrollment tools. For example, if you send a quick quote or you send your personalized enrollment link to a client, they can enroll directly into a plan.

*Please be sure to speak with your Agent Advocate Candi Golden at Eldercare to get complete guidance on how to remain compliant while submitting these applications.

Supplemental Carriers available for Telephonic Enrollments

- Aetna Supplemental Products
- Ameritas Dental
- Banker's Fidelity Supplemental Products
- Cigna Supplemental Products
- CUL
- GTL Supplemental Products
- Humana Supplemental Products
- Medico Supplemental Products
- Mutual of Omaha Supplemental Products
- National General Supplemental Products
- SureBridge
- UCT
- Washington National

If you have any specific questions regarding the enrollment process for these carriers, or how you can get contracted, please contact us at 800- 777-9322

Life Insurance Carriers available for Telephonic Enrollments

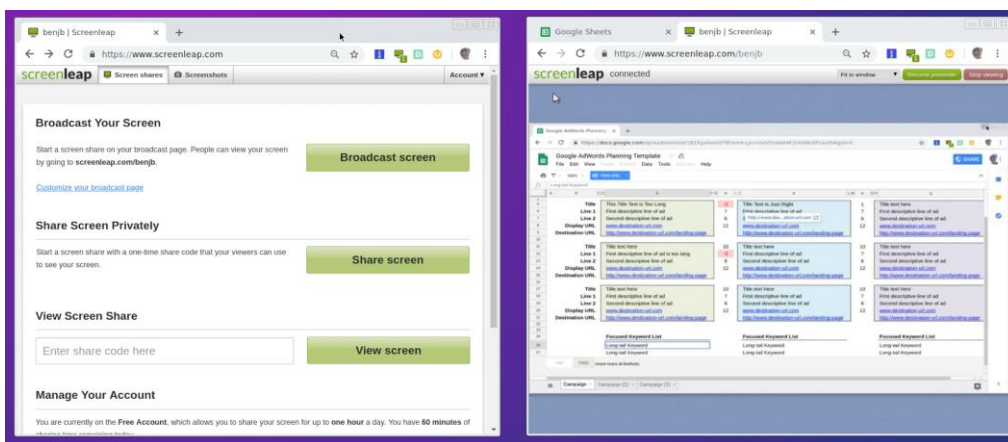
- Banner Life
- ACI
- Americo
- ARLIC
- Equitable
- Foresters (voice signature training is required)
- Gerber
- Living Promise
- Medico
- United American
- United Home Life
- Washington National

For more information regarding the telephonic process for life insurance products, please contact our experts at 800-777-9322

Screensharing Technology

You have many options when it comes to screensharing technology. Screensharing software can be used for anything from webinar presentations, to live customer support interactions, and over-the-phone sales. At its most basic, it's software that allows two or more users to share their screens with other people online. You can also opt out of screensharing and conduct a video chat session, or audio only.

If you're looking for a quick technology to use, we recommend checking out the following options:

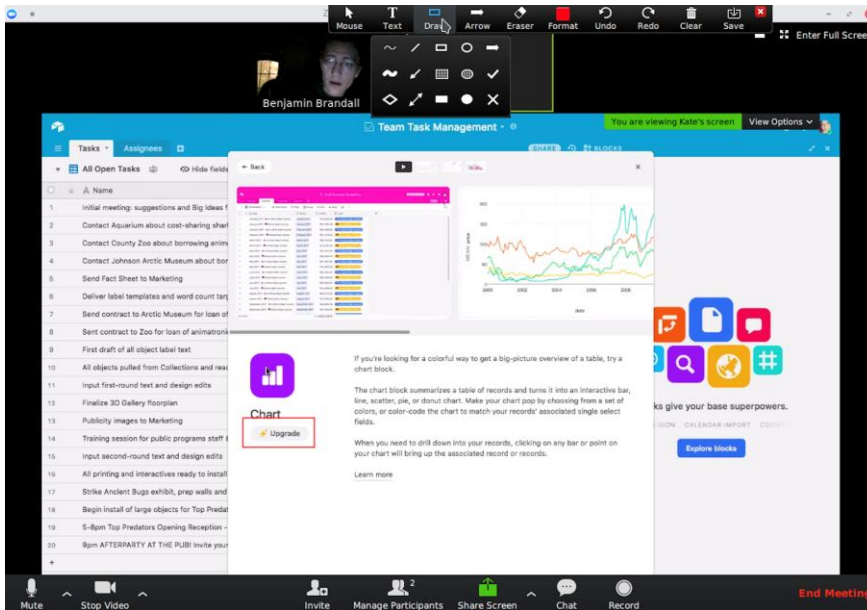


[Screenleap](#) is one of the most bare-bones screen sharing tools out there, but its lack of complexity makes it lightning fast to use. It's ideal when you need to present to a client without forcing them to download and install something heavy-duty.

You get a permanent URL that anyone with the link can use to join the session.

Since it's browser-based, it means participants can join regardless of their device or setup. Watching a screenshare is just as smooth from a mobile browser as it is on a desktop. With this simplicity, comes trade-offs. Screenleap does not support video conferencing or annotation.

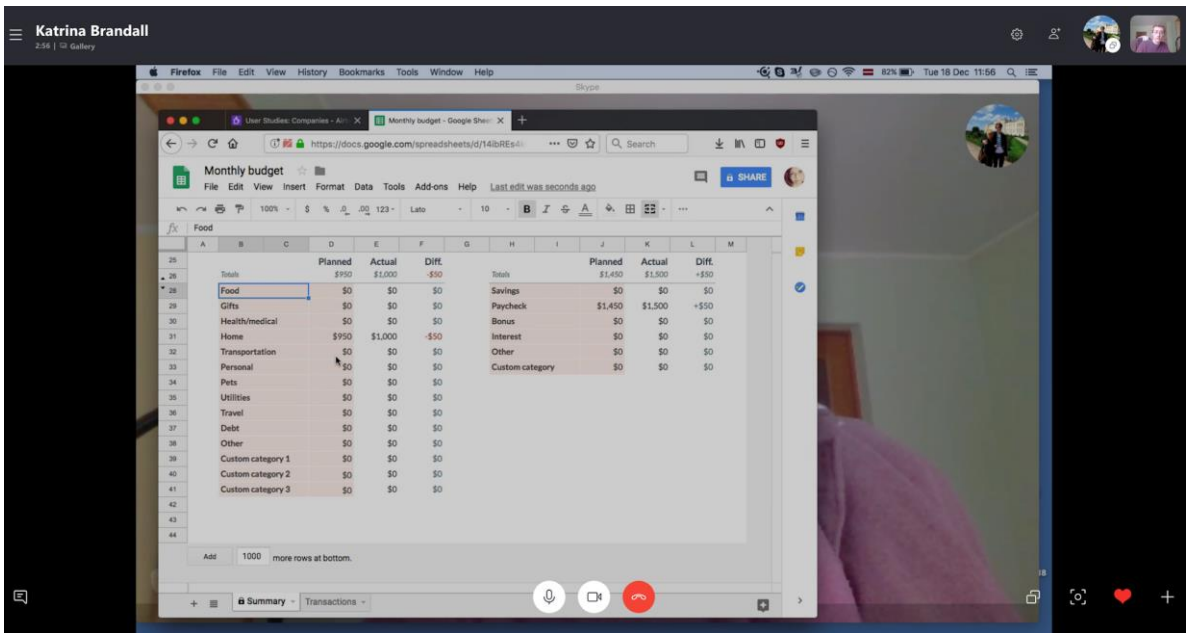
Screenleap Pricing: Free for 40 minutes of screen sharing per day; [from \\$15 per month \(billed annually\)](#) for up to eight hours of screen sharing per day.



[Zoom](#) is considered one of the best video conferencing apps for handling meetings, demos, and webinars. Even over choppy network connections, Zoom manages to maintain a video connection by adjusting quality depending on bandwidth. This is especially useful for screen sharing, which is something Zoom makes easy, no matter the circumstances.

Zoom also provides a lightweight installer for practically every operating system, and mobile OS, so hosting a screen sharing session for a non-Zoom user isn't likely to cause compatibility issues or awkward waiting periods.

Zoom Pricing: Free with a 40-minute limit on group meetings; [from \\$14.99 per user, per month for unlimited time.](#)

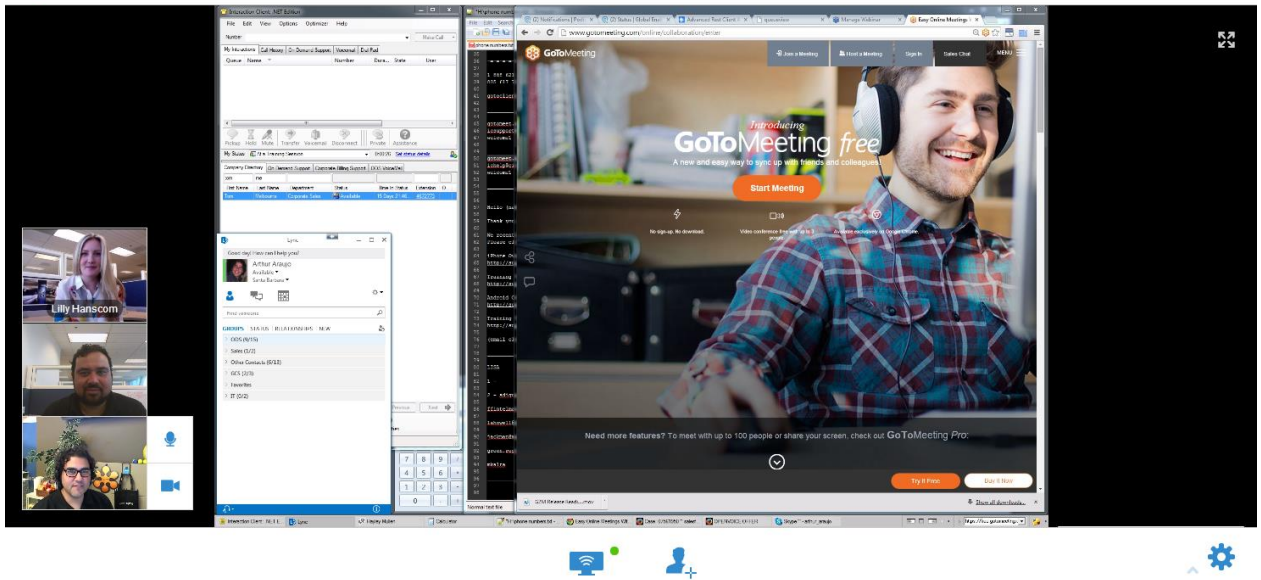


[Skype](#) is generally installed on computers as part of Office 365. Its audio and video calling features may have been the first contact you had with such space-age technology in 2003.

When it comes to screen sharing, Skype's features aren't as rich as other dedicated video conferencing tools. It has a shared whiteboard feature with a variety of annotation tools, but you can't use these tools on a live stream of a participant's screen, just on the whiteboard itself.

Keep in mind, screen sharing isn't allowed on any device outside of the Windows desktop. If you're only utilizing this tool for video or voice chat, it's a great tool.

Skype Pricing: Free; or part of your Office 365 subscription.



[GoToMeeting](#) does everything you'd expect one of the most well-developed conferencing tools to do: group calls with audio and video, scheduled meetings, presenter switching, screensharing, collaborative annotation, and remote access.

We love GoToMeeting and believe it was built with mobile-first users in mind, offering apps for Android and iOS that retain screensharing features, and an iPad app that supports screensharing, document sharing, and whiteboard collaboration.

GoToMeeting Pricing: [From \\$14 per user, per month \(billed annually\)](#) for up to 10 participants.