

Policy Discount

Heartland National Life offers a 7% discount for individuals who meet the necessary qualifications. See the chart below for details.

STATES	DISCOUNT
DE, NM, IA, KY, MD, MT, NC, SD, WV	Available to applicants if for the past 12 months have resided with their spouse (including validly recognized civil union and domestic partners) or a have a household resident (at least one, but no more than three) age 18 or older.
OH, PA	Available to applicants if for the past 12 months have resided with their spouse or a household resident (at least one, but no more than three) who owns or is issued a Medicare Supplement policy with us.
ND	Available to applicants who have resided with another adult with whom they have a family relationship (including marriage), who owns or is issued a Medicare Supplement Policy with us.

Submitting the Application

Heartland National offers two methods for submitting and completing applications:

- Paper Application.
- Web Application.

Each application has its own guidelines to follow when submitting for coverage.

Paper Application

To submit an application using the Paper Application Process:

1. Pre-qualify the applicant based on the Medical Questions found in Sections G, H, and I of the application. (Not required if the applicant is applying under Open Enrollment or Guaranteed Issue).
2. Complete the entire application.
3. Complete the Health Information Authorization
4. If the applicant is replacing, complete the Replacement Notice (HNRN).

Once the application has been completed, you can submit the application either by faxing it to Heartland National's New Business Department at 800-506-8295 or by uploading it through the agent portal at www.heartlandagent.com

Any application dated outside of 30 days from the date the application is received at Heartland National's Administrative Office will be returned.

In order to accelerate the application process, verify that the application has been completed in full. Try to be as detailed as possible when filling out an application. This will assist in expediting the process.

Producer Checklist for Paper Applications

- Application is completely filled out.
- All Medical Questions have been answered.
- Authorization to Disclose Personal Information (Section L) signed and dated.
- Replacement Notice HNRN completed and signed (if necessary).
- State required forms completed and signed (if necessary).

Web Application

The Web Application is a digital form to be filled out and submitted through the agent portal.

In order to complete an application using the Web Application Process:

1. Log on to the agent portal at www.heartlandagent.com
2. Access the eApp under the Support heading on the home page. Select the option "Medicare Supplement eApp". Complete the application in full.
3. Once you have completed the application you will be directed to provide signatures via In Person or Remote signature.
4. Once you have submitted the application, you will receive a notification email upon approval.

For fully underwritten cases, an underwriter will be assigned to the case and will only contact your applicant if a medical risk assessment is required.

Once the application has been completed, you will be notified of the decision via email within 24 business hours.

For assistance with accessing the agent portal, contact the Agency Services Department at 844-502-6780.

Application Signature

All applications require a valid signature in order to be processed.

Web Applications

- Web Applications require In Person Signature or Remote Signature.
- POA signatures are not accepted.

Paper Applications

- All Paper applications require the applicant's physical signature.
- POA signatures can be accepted only for OE/GI cases.