

Common questions:**1. *What is an online enrollment tool?***

- Provides an intelligent fillable form (Med Supp application/E-App) with embedded rules.
- Enables user to electronically complete and submit to process 100% in-good-order applications (faster than paper!).

2. *How do I access the online enrollment tool?*

- Login (as usual) on aetnaseniorproducts.com to access the agent secure portal. The tool is on the secure home page. (No other login required.)

3. *What are the system requirements?*

- Hardware/operating systems: Any PC or MAC with standard operating systems
- Browser compatibility: IE 7 & up, FireFox, Safari
- PDF reader: Adobe Reader version 8 or higher
- Internet bandwidth: high-speed internet connection recommended
- Email address

This tool is part of a “live” system. Therefore, please do not “submit” test applications as they WILL be processed.

Completing an application:**1. *What underwriting companies are available?***

- American Continental Insurance Company (ACI)
- Continental Life Insurance Company of Brentwood, Tennessee (CLI)
- Aetna Health and Life Insurance Company (AHLIC)

2. *Can I use the tool for all Med Supp application types and plans?*

- Depending on how the eligibility questions are answered, the tool identifies the application type – Open Enrollment, Guarantee Issue, Underwritten.

3. *Does the tool calculate premium rates?*

- Rates are calculated based on application information, plan selected, and state. Includes household premium discount and application fee (when applicable).

4. *What billing methods are available?*

- Electronic funds transfer is the only payment option available. All payment modes are available.

5. *What forms are included in the process?*

- All state specific forms are included based on applicant state. There is also an option to attach Guarantee Issue proof.

What signature options are available?

1. Voice signature

- With point-of-sale telephone interview – use only if at least one applicant requires an interview. Call 800 264.4000 (option 3, 3, 1), 8:00am - 8:00pm CT.
- Automated voice signature – use to complete the voice signature part only. Call 877 806.9519 (24 hours/day, 7 days/week).

Important steps:

- Provide all required documents to the applicant. (Optional e-kit available.)
- Applicant must agree to receipt of electronic documents.
- Review the application with the applicant.
- Applicant must agree to apply their voice signature to all required forms.
- Enter the voice signature confirmation number in the designated field on the E-App.
- Include applicant's email address to send completed application. (Optional)
- Submit application only after all signatures are completed.

2. Electronic signature –

a. In person (face-to-face) signature

- Select “collect all signatures electronically.”
- Select “present” for everyone who signed onsite (in person).
- Read the instructions to the signers and verify email addresses.
- Obtain acknowledgement from each person who signed.
- Applicant must review the application.
- Payor must review the EFT form.
- For PC users – all signers must acknowledge the eSignature consent.
- For iPad users – all signers must sign in designated area on tablet.
- Submit the application after all signature steps are completed. All signers will receive an email with the completed application.

b. Email signature

- Select “collect all signatures electronically.”
- Select “not present” for everyone who needs to sign but is not onsite.
- Verify email addresses of the signers.
- Send the email signature message to capture signature.

3. Wet signature

- Print and sign the application documents.
- Fax the application documents to 877 380.2777.

Signature process:**1. When does the signature process begin?**

- All green checkmarks must appear in the navigation tree of the E-App, along with a gold star on the agent page. The checkmarks and star are indicators that the application is in-good-order and ready to be locked for the signature process.

2. When does the agent sign the application electronically?

- After all parties electronically sign the application, the agent will receive an e-mail with a link to the agent signature process.

3. When is the application submitted electronically? Where does the application go?

- After the agent electronically signs, the application can be submitted. The underwriting company will receive the data and documents immediately (in real time).
- Submitted applications can be viewed on the Pending New Business report (on the agent secure portal of aetnaseniorproducts.com) within 30 minutes.

Troubleshooting:**1. How can a case (application) be unlocked?**

- Click the "view my cases" option.
- Click on client's name to open the case; this will open up the "case information" tab.
- Click on the "application" tab.
- Click on "lock and unlock data" (in the left navigation).
- Click the "unlock application" button.

2. How can signature emails be resent?

- Click on "View My Cases."
- On the "My Cases" screen, click on the "e-Signature" button toward the top of the screen (to the right of the "Start New Case" button).
- Select "Last Name Begins With" from the drop down.
- Enter in the client's last name, and click "Search." This will pull up the case information.
- Click the small plus sign to expand the information about the client.
- Click the "Resend" button to the left of the client name or to the left of the agent name. This will generate a new e-mail.

3. Who can offer assistance with the tool?

Enrollment support (Agent Services): 800 264.4000, option 3, then 1