



The Agent Online Enrollment Tool for
AARP® Medicare Supplement Insurance Plans,
insured by UnitedHealthcare Insurance Company

Helpful Tips and Frequently Asked Questions

Helpful Tips

Here's what you'll need to use SmartEnroll:

- **Touch screen device (i.e. tablet) or desktop /laptop computer**
- **Signature Pad (does not apply for touch screen device users)**
 - See technical specifications for supported signature pad models.
 - Don't forget to install the required one-time signature pad software for the online enrollment tool for AARP Medicare Supplement Plans prior to use.
 - Software must be installed regardless of whether you have used the signature pad in the past with iEnroll, the MA/MA-PD/PDP electronic enrollment tool.
 - The software can be downloaded here:
http://www.topazsystems.com/Software/sigplus_su.exe
- **Compatible browsers and/or operating systems** (please review the technical specifications or User Guide for details).
- **Internet connection and access to the Distribution Portal**
 - To access SmartEnroll, simply log in via the Distribution Portal, click on Online Enrollment and then AARP Medicare Supplement Online Enrollment
 - You must be:
 - Authorized to Offer AARP Medicare Supplement Insurance Plans
 - Agents who are currently deauthorized from AARP Medicare Supplement Plans will not have access to the online enrollment tool.
 - Certified for AARP Medicare Supplement Plans for the year you are enrolling a consumer (i.e. Requested Effective Date is January 1, 2015, AARP Medicare Supplement certification must be completed for 2015.)
 - Licensed and Appointed in states where the online enrollment tool is available

Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.

- SmartEnroll is not related to iEnroll, the electronic enrollment tool (online and offline) for MA/MA-PD/PDP.
- **WARNING** – Agents are not permitted to use the online enrollment tool on www.aarpmedicareplans.com – this site/tool is for consumer use only. If you submit applications through that site, you will not be paid a commission. ***You must use the tool found in the Distribution Portal.***
- **Email address**
 - We will send you a confirmation email for all applications submitted through SmartEnroll.
- **Paper enrollment kit**
 - The consumer must be provided with an entire paper enrollment kit for AARP Medicare Supplement Insurance Plans prior to starting a new online enrollment application. The kit must include the “Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare”.
- **Printer**
 - We strongly recommend that agents provide applicants with a printed copy of the completed application and associated forms. Therefore, a printer is recommended but not required.
- **Fax machine**
 - If you have additional documents (such as Legal or Guaranteed Issue documents) that are needed to process the online enrollment application, please fax in the required documents to the following fax number: **248-524-5747**. This fax number must only be used to provide additional documentation for applications submitted via SmartEnroll.
 - A fax coversheet is provided on the submission confirmation page for your convenience. Please be sure to include the consumer’s name, address and AARP membership number on the fax coversheet.
 - Once you receive a fax receipt confirmation, please return original documents to the consumer or destroy copies in a secured manner.

Here’s what the consumer will need for you to use the online enrollment tool:

- **Consent for electronic signature**
 - To capture signatures, you must utilize a signature pad or touch device. Prior to entering the tool, confirm that the consumer understands and is willing to provide electronic signatures using a signature pad or touch device.
 - If the consumer prefers not to sign electronically or does not have an email address, then please submit a paper enrollment application for the consumer.
- **Email Address**
 - The consumer is asked to provide consent to allow UnitedHealthcare to send important account information and product offers via email.

- If the consumer prefers not to consent, then you must submit a paper enrollment application and exclude the consumer's email address from the paper enrollment application.
- **AARP Membership**
 - If the consumer is not an AARP member, AARP membership must be purchased by credit card within the online enrollment tool or by calling 1-866-331-1964. Representatives are available Monday – Friday, 7am – 11pm, Saturday, 9am – 5pm ET.
 - If the consumer prefers to purchase AARP membership via check, then please submit a paper enrollment application for the consumer with the AARP membership application and dues.
- **Banking Information**
 - When using SmartEnroll, the initial premium payment is required through **Electronic Funds Transfer (EFT)**.
 - Subsequent monthly payments can be set up as recurring EFT payments or ongoing coupon payments via check.
 - Remind the consumer to have their bank information available for your appointment so they can read it to you when it comes to the EFT section of SmartEnroll.
 - The name on the bank account must match the name on the enrollment application. Therefore, the consumer (bank account holder) must read all of the statements, agree and sign by using the signature pad or touch device.
 - If a consumer does not wish to provide his/her banking information and sign the form electronically, then please submit a paper enrollment application.
- **Documentation**
 - If the consumer has documentation that must be included with the enrollment application, he/she should have them readily available for you to fax to: **248-524-5747** (be sure to include a cover page that references the consumer's name, address and AARP membership number).
 - Examples of documentation can include:
 - Guaranteed Issue documents - Certificate of Creditable Coverage, Notification of Rights, Termination Letter, and Disenrollment Letter
 - Legal – Power of Attorney, Guardianship, Conservatorship, Trust

Frequently Asked Questions Glossary

[Access](#)

[Technical](#)

[Functionality](#)

[Rates](#)

[Premium Payment](#)

[AARP Membership](#)

[Support](#)

Access

How do I access SmartEnroll?

1. Open a new browser window.
2. Log into the Distribution Portal at www.unitedhealthproducers.com
3. On the top navigation bar, select the “Online Enrollment” tab
4. In the left navigation bar, select “AARP Medicare Supplement”
5. In the left navigation bar, select “AARP Medicare Supplement Online Enrollment”
6. On the webpage, select “Start a new AARP Medicare Supplement Online Enrollment Application” to launch a new online enrollment application

I was temporarily deauthorized from offering AARP Medicare Supplement Plans. Will I have access to SmartEnroll?

During the deauthorization period (June 1 – August 31), you will not have access to SmartEnroll. After the deauthorization period (starting on September 1), you must complete certification requirements for AARP Medicare Supplement Insurance Plans for the upcoming year. Once you complete certification, you will have access to the online enrollment tool for AARP Medicare Supplement Plans.

Is there an offline enrollment version for AARP Medicare Supplement?

No, the ability to collect information electronically without an internet connection (offline) and submit later when you do have an internet connection is currently not available for enrollment in an AARP Medicare Supplement Insurance Plan. At this time, there are two enrollment options available – online via the Distribution Portal or paper enrollment application.

What if I lose my internet connection while I’m in the process of completing an online enrollment application with the consumer?

Any information entered after the Contact Information page is automatically saved. If your connection resumes, go to the AARP Medicare Supplement Online Enrollment page and select “Resume a saved or view a submitted AARP Medicare Supplement Online Enrollment Application.” The consumer’s name will be in the Saved Application list. Click on the “View” link. All previously provided responses must be reviewed and confirmed with the consumer for

accuracy. Also, signatures will need to be recaptured via the signature pad or touch screen device (i.e. tablet).

If connection is not restored, then please complete a paper enrollment application and mail in.

Technical

Are there any hardware requirements? Do I need to have a printer or fax machine?

SmartEnroll requires signatures to be captured from you and the consumer. If you wish to submit an online enrollment application for a consumer, signatures must be captured via a **signature pad or touch screen (tablet) device**.

- **Signature pad**
 - The SmartEnroll is compatible with the following Topaz signature pad models.
 - SigLite Backlit LCD 1X5 (model T-LBK460)
 - SigLite LCD 1X5 (model T-L460)
 - SigLite 1X5 (model T-S460 and T-S461)
 - You have the option to purchase signature pads from the [Insight e-store](#) or any website/store that offers the above compatible signature pads.
 - **Initial software installation (Required!)** – In order for the signature pad to work in the online enrollment tool, we require agents to install additional software to their computers. Please go to the signature pad’s manufacturer website here to download: http://www.topazsystems.com/Software/sigplus_su.exe
 - Note: This initial installation is required for all agents using this tool, regardless of whether you use your signature pad with the iEnroll tool.
- **Touch Screen Devices (i.e. Tablet)**
 - SmartEnroll is compatible with most tablets and touch devices
 - It has been tested on the following:
 - Apple® iPad Air 2
 - Samsung Galaxy Tab S 10.5
 - Amazon Kindle Fire HDX
 - Google Nexus 9
 - If your tablet is not listed above, please test your device. Enter SmartEnroll, navigate to the “What You Need” screen, select “Touch Device” and opt to test your device.
- **Printer**
 - We strongly recommend that agents provide applicants with a printed copy of the completed application and associated forms.

- **Fax**
 - If you have additional documents (such as Legal or Guaranteed Issue documents) that are needed to process the online enrollment application, please fax in the required documents to the following fax number: **248-524-5747**. This fax number must only be used to provide additional documentation for applications submitted via SmartEnroll.
 - A fax coversheet is provided on the submission confirmation page for your convenience. Please be sure to include the consumer's name, address and AARP membership number on the fax coversheet.
 - Once you receive a fax receipt confirmation, please return original documents to the consumer or destroy copies in a secured manner.

What are the software requirements for SmartEnroll?

Software requirements for signature pad users:

If your computers configuration is not listed above, please test your setup. Enter SmartEnroll, navigate to the What You Need screen, select "Signature Pad" and opt to test your signature pad.

Operating System (OS)

- Windows 7 and 8 (running Java version 6 or higher)

Internet Browser Compatibility

- Internet Explorer versions 8+
- Firefox 32+

Signature pad software installation (this does not apply for tablet users)

- In order for the signature pad to work in the online enrollment tool, we require agents to install additional software to their computers. Please go to the signature pad's manufacturer website here to download:
http://www.topazsystems.com/Software/sigplus_su.exe
- Note: This initial installation is required for all agents using this tool, regardless of whether you use your signature pad with the iEnroll tool.

Software requirements for tablet users:

- SmartEnroll supports a variety of operating systems and browsers.

Please test your device by entering SmartEnroll, navigate to the 'What You Need' screen, select "Touch Device" and opt to test your tablet/touch device.

Adobe Acrobat Reader

- Available for free download at <http://get.adobe.com/reader>

E-mail addresses

- The consumer is asked to provide consent to allow UnitedHealthcare to send important account information and product offers via email.
- If the consumer prefers not to consent (or does not have an email address), then you must submit a paper enrollment application and exclude the consumer's email address from the paper enrollment application.

Full-disk Encryption Solution

- As Business Associates of UnitedHealthcare, agents are required to encrypt all desktops and laptops.
- For more information, click on the following:
 - [Privacy and Security: Protecting Member Information and Incident Reporting](#)
 - [Privacy and Security: Encryption Changes](#)

Security and Privacy Check

- All UnitedHealth Group employees, contracted workers and business associates (including agents) have a responsibility to safeguard consumer and member Protected Health Information (PHI).

To protect PHI, agents are prohibited from:

- Storing documents electronically on their desktop/laptop and scanner.
- Placing consumer/member information on a jump drive (or similar portable storage device).

Does my computer need to have an encryption solution?

Yes, all UnitedHealth Group employees, contracted workers and business associates (including agents) have a responsibility to safeguard consumer and member Protected Health Information (PHI). We require all agents to have an encryption solution for their computer. More information can be found [here](#).

Will I be “logged out” if I’m SmartEnroll for too long?

Yes. You will be automatically logged out of SmartEnroll if you are in it for more than 30 minutes. If this occurs after you enter the consumer’s contact information, then the tool automatically saved the information entered up until the point that you were logged off. To resume the online enrollment application, click on the “Resume a saved or view a submitted AARP Medicare Supplement online enrollment application” link and look for the name of the consumer under the Saved Applications section. All previously provided responses must be reviewed and confirmed with the consumer for accuracy. Also, signatures will need to be recaptured via the signature pad or touch device.

Do I need to download any software prior to using the online enrollment tool with a signature pad??

Yes, software must be downloaded to your computer for the signature pad to work on the online enrollment tool. Download the software from the signature pad’s manufacturer website here: http://www.topazsystems.com/Software/sigplus_su.exe

When you start a new enrollment application for the first time, you may also be prompted to download Java/Java Runtime if you do not have it on your computer. A window will appear that will ask if you want to install. Please install it.

Where can I purchase a signature pad?

You have the option to purchase compatible signatures pads where available. Be sure to order compatible Topaz signature pads for SmartEnroll.

Topaz signature pads are available for purchase from [Insight](#), a preferred UnitedHealthcare vendor.

How much does a signature pad cost?

Signature pad costs range from \$110 and up (plus shipping) and can be purchased by credit card.

Can I use any signature pad?

No. SmartEnroll is only compatible with the following Topaz signature pads:

- SigLite Backlit LCD 1X5 (model T-LBK460)
- SigLite LCD 1X5 (model T-L460)
- SigLite 1X5 (model T-S460)

These models are also compatible with the iEnroll tool.

Are the signature pads for SmartEnroll compatible with the iEnroll electronic enrollment tool for MA/MA-PD/PDP?

Yes, if you purchase a signature pad and use it for SmartEnroll, then you will be able to use it with the iEnroll tool.

I have a signature pad that I've been using with the iEnroll tool. Will it work with the AARP Medicare Supplement online enrollment tool?

Please take a look at the model number underneath the signature pad. If it has one of the following model numbers, then it will work with the AARP Medicare Supplement online enrollment tool.

- SigLite Backlit LCD 1X5 (model T-LBK460)
- SigLite LCD 1X5 (model T-L460)
- SigLite 1X5 (model T-S460)

If you have one of the models listed above, then please be sure to download the signature pad installation software, which is required for the AARP Medicare Supplement online enrollment tool. This software is not required for the iEnroll tool.

The software can be downloaded from the manufacture's website here:

http://www.topazsystems.com/Software/sigplus_su.exe

My signature pad is not working. How can I get it to work?

Please make sure that you downloaded the signature pad software here:

http://www.topazsystems.com/Software/sigplus_su.exe

We also recommend testing the signature pad, which can be done on the "What You Need" page within SmartEnroll.

If you are still having difficulty, please contact the Producer Help Desk at 1-888-381-8581, Monday – Friday 8 a.m. – 8 p.m. ET

What if a consumer does not consent to an electronic signature?

You will need to complete a paper application if the consumer does not consent to an electronic signature.

Functionality

A married couple would like to enroll in AARP Medicare Supplement Plans. Can we complete one online enrollment application?

Separate online enrollment applications for AARP Medicare Supplement Insurance Plans must be submitted for each individual (just like the paper enrollment application). However, the couple can share an AARP membership number.

Why isn't the online enrollment tool displaying all of the application questions?

The online enrollment tool will display only the questions required for the consumer based on the information provided. For example, if the consumer is eligible for Open Enrollment, then he/she will not see the health and eligibility questions (if applicable for the state).

We have added some helpful tips throughout SmartEnroll. If you're unsure how a question should be answered, simply hover over the "Help" links for guidance or download the agent-only PDFs.

Note: You and the consumer must review a final completed application PDF at the end of the process. A review of the PDF can be done by each of you reading the screen or printing a copy for the consumer to read. All questions will be displayed in this PDF and will match the paper application.

Can I save a copy of the completed, submitted application PDF on my computer?

To safeguard the consumer's Protected Health Information (PHI), agents are prohibited from storing documents electronically on their desktop and laptop computers or tablets, as well as placing consumer/member information on a jump drive (or similar portable storage device).

Why do I need to provide my email address? Don't you have it on file?

The email address that you provide within SmartEnroll will be used to send a confirmation email after you submit an online enrollment application for a consumer. We are giving you the flexibility to provide us with another email address that may not be on file.

Why do you require an email address for the consumer? Can I use mine?

We use the consumer's email address to send him/her an application submission confirmation email, account information and product offers. The confirmation email lets the consumer know that an application was submitted by you. We also provide them with additional information on next steps.

Agents cannot use their email address where the consumer's email address is required.

What happens after an online enrollment application for AARP Medicare Supplement Plans is submitted?

After you submit an online enrollment application for a consumer, you will see a confirmation page. The confirmation page will include a link to a PDF of the complete application package. We strongly recommend that you print a copy of this PDF for the consumer to have for his/her records, otherwise, a copy is provided to the consumer in the Welcome Kit.

If you would like the full application PDF package, please return to SmartEnroll 24 hours later. Select the "View a saved or submitted AARP Medicare Supplement enrollment application". Click on the "view" link on the row with the consumer's name on it.

Submitted enrollment application PDFs are saved in SmartEnroll for up to 90 days.

Confirmations emails will also be sent to you and the consumer immediately after an online enrollment application is submitted. The email addresses you indicate in SmartEnroll will be used for this communication.

Can I start and then save an incomplete online enrollment application for a consumer?

Yes. After you select a plan and enter the consumer's information, you will have the option to save the application to complete later. Look for the button in the right hand column labeled "Save for Later".

Note! If you save the application, signatures will not be saved.

When you resume the application, you must review and confirm all the information that was previously provided to confirm that nothing has changed. Signatures will need to be captured again.

Can I print an incomplete online enrollment application? Can I mail it in?

After a plan is selected and the consumers contact information has been entered within SmartEnroll, you can print an application with the data you have entered thus far and submit the application via mail, if you or the consumer desires. Click on the “Print Application” found in the right hand column.

Applications can be mailed to:

UnitedHealthcare Insurance Company
Enrollment Division
P.O. Box 105331
Atlanta, GA 30348-5331

Important! The Electronic Funds Transfer (EFT) form for one-time payment in this online enrollment PDF must not be submitted via mail. Please use the EFT form in the paper enrollment kit when submitting an enrollment application via mail.

Can I use SmartEnroll to enroll a consumer who is between the ages of 50-64 and has Medicare due to disability?

At this time, SmartEnroll is not available for enrolling a consumer who is between the ages of 50-64 and has Medicare due to disability. Please submit a paper enrollment application (for the states that offer AARP Medicare Supplement Plans to consumers with Medicare due to disability and age 50-64).

Is SmartEnroll available in other languages?

No. SmartEnroll is available in English only. Note: Spanish enrollment kits are available in paper format only for the following states: AZ, CA, FL, IL, NJ, NM, NY, TX.

A current AARP Medicare Supplement member would like to switch to another AARP Medicare Supplement Plan. Can I use SmartEnroll to switch them to the new plan?

No. At this time, SmartEnroll can only be used for new sales only. Please refer to the Producer Handbook on plan changing guidelines.

Rates

Does SmartEnroll display premium rates? If so, do they include discounts?

Yes, after inputting basic consumer information, estimated monthly premium rates are listed by plan. If the consumer is eligible, premium rates with the enrollment discount will display. Premium rates in SmartEnroll do not include discounts for multi-insured, electronic funds transfer, and annual payer. Relevant discounts will be applied when the application is processed.

After answering the enrollment application questions and when presented with the payment options, an estimated monthly premium rate will be displayed based on the answers provided and for the plan selected. This rate also excludes multi-insured, electronic funds transfer and annual payer discounts. Relevant discounts will be applied when the application is processed.

Premium Payment

Is premium payment required to use SmartEnroll?

Yes. Initial premium payment is required to be paid by Electronic Funds Transfer (EFT). The consumer must consent to using EFT for a minimum of the initial payment before you enter the online enrollment tool. The consumer has the option to select recurring payments through EFT or mailing in their ongoing payments via check using a coupon book.

What if a consumer does not want to sign-up via EFT?

SmartEnroll requires payment in the form of EFT. If the consumer does not wish to pay via EFT, then submit a paper enrollment application for the consumer along with a check for the first month's premium payment.

AARP Membership

Is AARP membership required? If so, then how does one sign-up within SmartEnroll?

Yes, AARP membership is required to enroll into an AARP Medicare Supplement Insurance Plan. After the consumer selects a plan, the next screen will ask for AARP membership number in the first field. You will see a link labeled "Apply, Renew or Verify AARP Membership." Click this link to access the AARP membership portal specifically designed for SmartEnroll.

Why would I want to verify a consumer's AARP membership number? Can't I just type in the AARP membership number from the consumer's membership card?

AARP Membership must be active at the time of enrollment. By verifying the membership number, you can see if membership is active or requires renewal.

Additionally, the number printed on the consumer's AARP membership card is not formatted properly for enrollment into an AARP Medicare Supplement Plan. If you verify the AARP membership, it will return the number in the format required by the enrollment system. Failure to do so may result in processing delays.

What if a consumer does not want to pay for AARP membership via credit card? Can I pay for it?

AARP membership is required to use SmartEnroll. If the consumer does not want to pay for AARP membership via credit card, he/she can submit both AARP membership application and check along with their paper AARP Medicare Supplement enrollment via mail.

Agents cannot purchase AARP membership for a consumer.

Do I need a separate AARP membership if I'm signing up a husband and wife?

An AARP membership includes benefits for an individual and another person living in the same household. Therefore, a husband and wife only need one AARP membership number.

Are there alternative ways to sign a consumer up for AARP membership instead of online?

Yes! In addition to signing up for AARP membership through the online tool, there are two additional ways:

1. Calling 1-866-331-1964. Representatives are available Monday – Friday, 7am – 11pm, Saturday, 9am – 5pm ET. This phone number is used for AARP membership only and not to enroll a consumer into an AARP Medicare Supplement Plan.
2. Complete an AARP membership form (found in kit) and collect a separate check for dues, payable to AARP. Please include this with a completed paper enrollment application for AARP Medicare Supplement Plans.

Support

Who can I talk to if I have a question about the online enrollment tool or AARP membership portal?

Please contact the Producer Help Desk at 1-888-381-8581, Monday –Friday 8 a.m. – 8 p.m. ET or email at phd@uhc.com.