

Medicare Supplement Electronic Application (eApp) User Guide

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What You Need to Know

The eApp is powered by Firelight, a technology of Insurance Technologies.

Technical Requirements

- Internet Access
- All internet browsers are supported
- For use on PC, laptop or tablet devices
- 128MB of RAM; Cookies and Java Script Enabled
- Not for use on mobile devices

Helpful Hints & Highlights

- Valid email address is required for Voice Signature and Electronic Signature (E-Signature). If the potential insured doesn't have a valid email address, the agent's email address can be used instead.
- Built-in rate calculator that auto-generates premiums
- Applications are not received by the carrier until all signatures have been collected and the application has been submitted
- Agents must sign via E-Signature
- Clients can sign via E-Signature or Voice Signature
- Voice Signature is collected after the application is submitted
- Voice Signature toll free number: **877-888-0352**
- Voice Signature is available 24/7
- After the eApp is submitted, the agent will receive an email on underwriting decision.
- To view the status of an app, go to the carrier's agent portal.
- Once a policy is issued, the first premium will be drafted immediately

How to Access a New Application

- Sign-in to the carrier's Agent Portal
- Click on Electronic Application
- Select 'New Application'
- Enter the 'Jurisdiction' (Applicant's residence state) and 'Product'
- Name the Application. (Recommendation: Rename the application to include the Applicant's last name and residence state for easier searches.)
- The system will open the application and forms
- All required fields are marked in red on the application and forms. To locate the required fields on each page, click on the red call out icon in the upper right corner.
- On page 1 of the application, specify whether voice signature will be used to collect the applicant's signature. Check the 'Yes' or 'No' box. If voice signature is not selected, E-Signature is the other option to collect the applicant's signature.
- Save your clients application information before closing the application by clicking 'Save' in the navigation bar in the upper right corner.
- The Status Bar at the top of the page displays your progress.



Will this application be voice signed?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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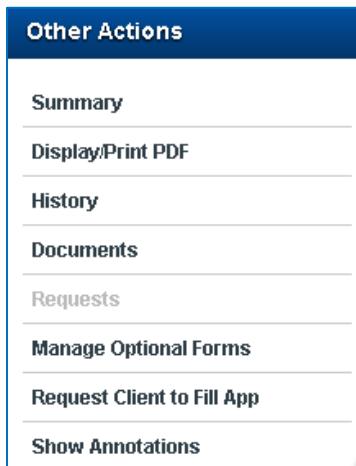
How to Navigate Through the Application

- To navigate through all application pages:
 - Click on the blue double arrows on the right and left sides of each page -OR-
 - Click on 'Open' in the upper left corner. The pages with missing required information are in red font.



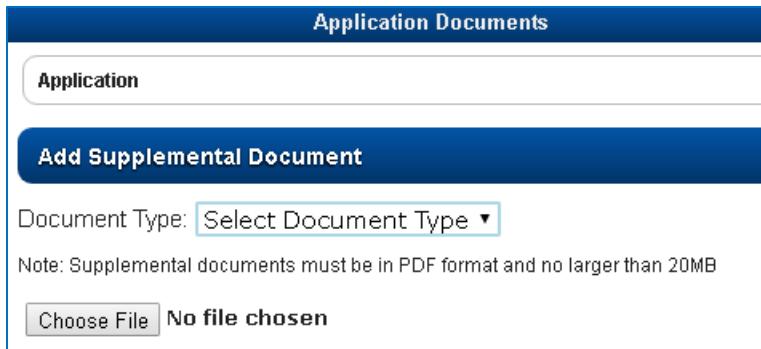
How to Add Attachments

- To add attachments, select 'Other Actions' from the navigation bar in the upper right corner. (Example: If the applicant is applying during a Guarantee Issue period, you will use the attachment feature to attach their proof of eligibility.)
- Select 'Documents'



The image shows a vertical menu titled 'Other Actions'. The menu items are: Summary, Display/Print PDF, History, Documents, Requests, Manage Optional Forms, Request Client to Fill App, and Show Annotations. The 'Documents' item is highlighted with a blue background.

- Select the 'Document Type' you would like to upload



The image shows a form titled 'Application Documents'. It lists two documents: 'Application' and 'Add Supplemental Document'. Below the list is a dropdown menu labeled 'Document Type' with the option 'Select Document Type'. A note below the dropdown states: 'Note: Supplemental documents must be in PDF format and no larger than 20MB'. At the bottom is a 'Choose File' button with the text 'No file chosen'.

- Browse and upload your document

How to Sign the Application

- There are 2 options to collect signatures;
1) E-Signature or 2) Voice Signature.
Please note: You specified on page 1 of the application if the applicant is signing via voice signature. You, the agent, must sign electronically.
- When the application is 100% complete, a message will appear to continue to the next step of collecting signatures. Select '**Continue**' in the message window or in the upper right corner.

Form Entry has met the requirements.
You may [enter more data](#)
OR [CONTINUE](#) to proceed to the next step.

[Close]

CONTINUE

E-Signature Process

1. Once the application has been completed, select '**Use E-Signature**' to start the signing process. The applicant must have a valid email address.
2. Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.
3. Select the role(s) then the appropriate signature method
4. To continue to sign, select '**Sign Now**'
5. If the applicant is signing, you must verify the identity of the applicant and enter their information.

Below are acceptable forms of identification:

- Driver's License
- Passport
- State Issue ID
- Resident Alien ID

6. Select the '**I have reviewed**' checkbox to acknowledge they have reviewed and agree with the content and terms for each completed document
7. Once all documents have been reviewed and approved, select '**Sign**'
8. Complete the Signer Full Name, City, State and Today's Date.
9. The signature box is automatically completed when filling in the Signer Full Name field.
10. To replace the typed name, the signer may use a mouse or finger to overwrite the typed name.
11. Select '**I Consent**' and repeat the same process for all other signers

Voice Signature Process

Call toll-free **877-888-0352**

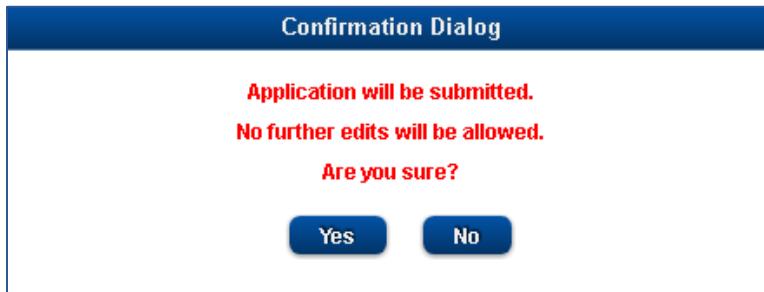
- **Before Starting the Voice Signature Process:**

- You must sign the application electronically and submit the application
- You will need the application number, located on page 1 of the application in the upper right corner, for the voice signature process.
- The applicant must remember the unique 4-digit pin he/she created on the Voice Signing Sheet of the application. The 4-digit pin will be used during the voice signature process.

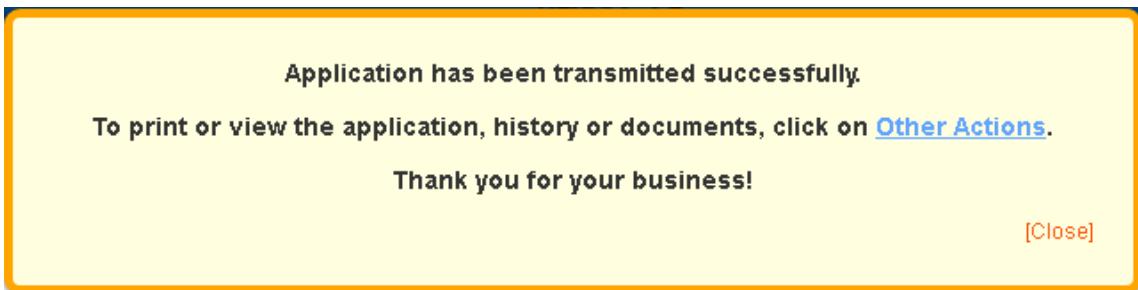
1. After the application has been submitted, call toll-free **877-888-0352** and follow the prompts
2. After the greeting, the applicant must confirm he/she wants to continue with the voice signature process by pressing 1 or by pressing 7 to stop the process.
3. Enter the application number. This is the 'Application ID' number located on page 1 of the application in the upper right corner.
4. Enter the last 4 digits of the applicant's Social Security Number (SSN)
5. Once the applicant's SSN is verified, the applicant must confirm he/she wants to continue with the voice signature process by pressing 1 or by pressing 7 to stop the process.
6. If the applicant agrees to the HIPAA Authorization prompt, he/she must say, "I agree" and to state their full name and the current date.
7. The applicant must confirm he/she agrees to the voice signature authorization and will be asked to enter their unique 4-digit pin. The 4-digit pin is the same pin number the applicant chose on the Voice Signing Sheet. If he/she does not agree and wants to discontinue the voice signature process, press 7.

How to Submit the Application

- Once all the signatures are collected, select ‘Continue’ in the upper right corner
- A Confirmation Dialog box will appear. Select ‘Yes’ to submit the application.



- Once submitted, a message will appear confirming you successfully submitted the application.



- To print or view the application, click on ‘Other Actions’ in the message box or in the navigation bar in the upper right corner.
- Once the application has been submitted and the applicant selected Voice Signature to sign the application, please follow the Voice Signature process (page 6) to collect the signature(s) to complete the entire application process.
- Once a policy is issued, the first premium will be drafted immediately.