



AEP Checklist

When it comes to the Medicare Annual Enrollment Period, it's important to have all of your training and certification requirements complete. No one wants to be scrambling at the last minute when it's the busiest time of the year.

- ✓ Complete contracting
- ✓ Complete AHIP training
- ✓ Choose your carriers
- ✓ Order Supplies
- ✓ Complete product training
- ✓ Have access to Resource for Rates
- ✓ Familiarize yourself with e-Apps

If you need to finish any contracting you may have started, you can complete your contracting [here](#).



Complete AHIP training [here](#). Some carriers offer a discount (Mutual of Omaha, for example, offers a discount if you login to Sales Professional Access and access training thru their site).



Review our list of carriers by product [here](#). If there's a new carrier you wish to become appointed with, now is the time to do it. Just visit our [Contracting](#) page.



Login to agent sites and complete all product training. You will get notified by the carrier when you're eligible to being selling their products. Watch your Inbox carefully.



Login to our online quoting tool, [Resource for Rates](#) if you haven't used it in a while, and be sure to download our app from the [App Store](#) or [Google Play](#).



Familiarizing yourself with electronic applications now (before the rush) will make them that much easier to complete. Download carrier e-App training guides [here](#).



Order any supplies you may need from your carriers.










What Can Your Clients Do During AEP?

- ✓ Change from Original Medicare to a Medicare Advantage plan (or vice versa)
- ✓ Switch from one Medicare Advantage plan to another Medicare Advantage plan
- ✓ Switch from a Medicare Advantage plan that doesn't have drug coverage to one that does offer drug coverage (or vice versa)
- ✓ Join a Medicare Prescription Drug Plan (PDP)
- ✓ Switch from one Prescription Drug Plan (PDP) to another PDP
- ✓ Drop Medicare Prescription Drug coverage completely





When Taking a Medicare Supplement Application Be Sure to Pay Attention to the Following:

- ✓ Type of application - AEP doesn't mean the application is automatically Open Enrollment or Guaranteed Issue. 
 - **Open enrollment** applies only to persons who are first enrolling in Medicare Part B or turning age 65. 
 - **Guaranteed Issue** applies only to Medicare beneficiaries who are losing (or disenrolling) in their current health care coverage under a qualifying Guaranteed Issue provision and these applications must include proof of credible coverage which supports the qualifying Guaranteed Issue event. (Guaranteed Issue provisions vary by state; if in doubt, call underwriting before taking a Guaranteed Issue application. And, don't forget to attach the proof of credible coverage to the application.) 
 - **Underwritten** applies to all other applications, where the applicant must answer all of the health questions. 
- ✓ Proof of credible coverage is required for all Guaranteed Issue applications and must be attached to the application (including an e-App). The document must be from each applicant's current health insurer, include each insured's name, and include the date each applicant's current coverage will end. 
- ✓ Correct Medicare ID Number and Social Security Number – Record the Medicare ID number exactly as it is shown on the applicant's Medicare ID card; don't assume these numbers are always the same. 