



Aetna Senior Supplemental Insurance

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Underwriting process enhancements coming this week

Starting **October 1**, our underwriting process will give you faster decisions for underwritten Aetna Medicare Supplement applications. We have not altered our underwriting philosophy in any way. Most applications will have a decision within a few minutes. This exciting change also comes with an updated online application tracker, to give you clearer visibility to those decisions.

Changes: Point-of-sale telephone interview and voice signature option

To help make the underwriting process even easier for you, we'll no longer require or offer a

point-of-sale telephone interview as of **October 1, 2019**. We'll also be discontinuing the **voice signature option**.

- If any point-of-sale interviews are still pending after October 1, the phone line will still be available to use until those interviews are complete.
- Instead of a voice signature, you'll continue to have 3 easy signature options for your electronic applications: **security question signature, in person signature, email signature**.

Our new underwriting process

Once we receive your Medicare Supplement electronic application, we will provide one of the following underwriting decisions within a few minutes:

- Approved
- Needs further review
- Declined

We will also provide decisions on your paper applications once we have verified all required information has been included with the submission. This review may delay how soon the decision is displayed on the website.

- **Approved** applications will be processed as normal.
- If an application **needs further review**, the application will be reviewed by our underwriting staff. And if necessary, our associates will call your client with targeted questions for clarification. This new telephone interview process will be easier for your client, as we will not need to review all health questions.
- If an application is **declined**, we'll send the applicant (and you) a letter with details about how to get a copy of the information used to help with the underwriting decision. The application tracker on the agent website will show if an application is declined. A copy of the letter will be accessible within 24 hours.

View the status of your applications

The **online enrollment tracker** will also be updated starting October 1 to give you better visibility to the real-time status of your applications.

[View application status descriptions](#)

We're excited to launch these exciting changes just in time for AEP and look forward to helping you process your new business even faster during this busy time of year.

iPad user? Update your settings for Aetna Quote & Enroll

If you've updated to your iPad to iPadOS 13, the "desktop mode" is enabled by default for all sites in Safari. You'll need to turn off this setting before accessing Aetna Quote & Enroll on your iPad. (Aetna Quote & Enroll is designed for the mobile version of iPad only)

How to update your iPad settings for Aetna Quote & Enroll:

- On the iPad Home screen, tap the **Settings** icon. Scroll down and tap on **Safari**.
- On the Safari Settings screen, scroll down and tap **Request Desktop Website**. Then, **turn off** the switch next to **Request On All Websites**.
- Exit the Settings app, then open Safari.

Aetna Quote & Enroll will then load correctly and be ready to use. We apologize for any inconvenience.

Updated HIPAA form required for faxed applications

We recently updated the required health information authorization (HIPAA) form in both our paper sales kits and online enrollment tool.

- If you fax **paper applications**, you can **[order the updated form here](#)** (just search "HIPAA form" in the catalog)
- If you submit **electronic applications** (Aetna Quote & Enroll), **you don't need to take any action**

Any applications received with an old version of the HIPAA form will be considered "not in good order" and processing will be delayed. Agents will have 10 days to submit the current HIPAA form. If we do not receive the form by that deadline, we will close out the application.

Upcoming webinars

[Join a live webinar](#) to chat with our experts about how you can grow and manage your business with us:

Webinar topic	Date and time
Dental, Vision and Hearing	Tuesday, October 1 at 10 a.m. CT
Cancer and Heart Attack or Stroke Plus	Tuesday, October 1 at 2 p.m. CT
Aetna Quote & Enroll	Tuesday, October 8 at 10 a.m. CT
Agent website	Thursday, October 24 at 2:30 p.m. CT

* Aetna Senior Supplemental Insurance includes products underwritten by Aetna Health and Life Insurance Company (AHLIC), Aetna Health Insurance Company (AHIC), American Continental Insurance Company (ACI), Continental Life Insurance Company of Brentwood, Tennessee (CLI).

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