CSG Actuarial

Senior Market Tools Suite
E-APPLICATION GUIDE

Table of Contents

Getting Started

Instructions

Getting Started

Account Access

- An agent will need their own account (username) to access the e-app.
- Agency Portals with auto-logins will have to create individual accounts for their agents to access the e-app platform.

Password Requirements

- When accessing the e-app platform for the first time, an agent will have to reset their password to meet the new password requirements.
- **New Password Requirements:**
    - 7 characters minimum
    - One letter
    - One number
    - One special character (! @ # $)
- An agent will have 6 attempts to enter their current password. After 6 failed attempts, the account will be locked for 30 minutes.
- To reset a password, the agent can click on "Forgot Password?" on the sign-in page. The agent will then receive an email with a link to reset their password.
- A Portal Admin can send an agent a link to reset their password through the Portal Admin Page. A Portal Admin cannot change a password for an agent.

Producer Number – Contracting Requirements

- An agent must be contracted with the carrier to submit an application.
- The first time an agent enters the e-app platform for a carrier, they will be required to enter their producer number for the carrier. The system will automatically validate their producer number and save it for future applications for the carrier.
- If the agent's producer number cannot be validated, the agent must contact their upline or carrier.
- If the agent is contracted with the carrier, but not appointed in a particular state with the carrier, carriers/states that allow just-in-time appointments will allow the agent to submit an application.
- An agent can change their producer number for a carrier in the Settings portion of the Admin Panel. See Application Panel overview for further details.

HIPAA Requirements

- Several measures are in place to ensure the electronic application platform meets HIPAA requirements.

Contact Information

- An agent may contact CSG Actuarial if they are experiencing technical difficulties using the platform.
- Any questions regarding information entered on the application, underwriting, policy information, plan benefits, approved or denied applications or obtaining copies of applications and forms, must be directed to an agent's upline or the carrier.

Quote Rate vs Application Rate

- Several factors can change the rate on the application from the rate on the quoting tool, such as height/weight requirements, application date and requested effective date, and Open Enrollment/Guarantee Issue state-specific rules.

Applicant Billing

- An applicant's bank information is not validated by the e-app. Invalid bank information could result in an application being denied. Contact the carrier to make adjustments.

Policy Submission

- The application will undergo final review and approval by the carrier before the policy is approved/effective. The carrier has the right to decline coverage even though it was successfully submitted.
- The system will inform the agent of a possible decline due to a health condition or drug prescription but will still submit the application.
- Reference the submitted policy number when contacting the carrier about a submitted application.

Saving an Application

- The system will auto-save the application as information is being entered.
- Incomplete applications are stored in the Application Panel for 60 days. This may vary by carrier.
- Submitted policy numbers with an applicant's name and summary of application will be stored in the Application Panel for 90 days. This may vary by carrier.
- During the application process, the agent/applicant has two opportunities to save/print a copy of the application and forms – before the applicant e-signs and immediately after the applicant e-signs. The platform does not store copies of submitted applications/forms. The agent/applicant will need to contact the carrier.

Editing an Application

- Incomplete applications are stored in the Application Panel for 60 days. This may vary by carrier.
- If an agent needs to edit the application after the applicant has agreed to the terms and conditions and gave consent, the application can be edited, however the applicant will have to give consent again.

500 Error

- A 500 error may occur if the session has timed out. If this happens, refresh the page or sign out and sign back in.

Application Panel

Within the Application Panel, an agent can view their complete and incomplete applications and change their producer numbers if needed. To access the Application Panel, select **View Active** under **E-Applications** in Tools.

Change Producer Number

1. Click on **Settings Icon** in the upper right corner of the Application Panel.

2. Select the Carrier you would like to change the producer number for.

3. Enter your producer number.
4. Click **Submit.**

Access E-Application Platform

1. Run a normal Medicare Supplement quote.
2. Within the quote result page, an **Apply Now** button will appear for carriers on the platform.

3. The first time an agent accesses the E-App for a carrier, they will be prompt to enter their Producer Number. The system will remember their producer number for future applications.

4. If an invalid producer number is entered, the system will notify the agent the producer number is not valid.

5. The agent will begin the application process by selecting the Underwriting Type. The agent will proceed through the application.

Errors with Underwriting Situation & Effective Date

Based upon the Underwriting Situation selected – Open Enrollment, Guarantee Issue or Full Underwriting – and the information provided in the application sections - Applicant Information, Medicare Information and Previous or Existing Coverage Information – the system will notify the agent if the underwriting type is not valid and can be changed or if the application cannot be submitted due to information provided.

The underwriting logic is provided by the carrier. **If the agent disagrees with the underwriting situation or believes the application can be submitted as is, the agent will need to contact the carrier for clarification.**

Example of Underwriting Error: Guarantee Issue not valid

1. Agent selects **Guarantee Issue.**
2. After completing the next sections of the application, a red box appears notifying the agent that the GI Situation is not valid.
3. For a detailed explanation, the agent can click on **View all notifications** or select the **Notifications** tab at the top of the application.

4. The agent is informed the applicant is eligible for Full Underwriting.
5. To change the underwriting situation to Full Underwriting, click on **View** in the Notifications tab or **Select Underwriting Situation** in the Overview tab.

6. Change Underwriting type to **Full Underwriting.**
7. Click **Continue.**

8. **Health Information, Medication Information** and any additional underwriting tasks will be added to the task sections. These sections will need to be completed before the application is submitted.

Example of Underwriting Error: Open Enrollment not valid

1. Agent selects **Open Enrollment**
2. After entering the applicant's **date of birth and age**, the agent is notified the applicant is not eligible for insurance.
3. This carrier/state does not allow submission for under age 64.5.

Example of Effective Date Error: Application cannot be submitted as is

1. After completing the Applicant Information section of the application, the agent is notified the application cannot be taken because of the effective date selected.
2. The application is considered **Incomplete** and cannot be submitted.

3. To change the effective date, go to the **Applicant Information** section on the task bar and **adjust the effective date** to match carrier requirements.
4. Click **Continue.**
5. Continue completing the application.

Requested Medicare Supplement effective date: *

| 12 ▾ | / | 17 ▾ | / | 2018 ▾ |

First Name *

Jane

Middle Initial

Last Name *

Smith

Residence Address *

4 Arlington Ct

← Previous

Continue →

Uploading Supporting Documents

An agent can upload supporting documents to the e-application, such as a Notice of Termination or Evidence of Insurance, in the **To be Completed by Producer** section.

1. Identify the **Document Type.**
2. Select **Choose File** and locate the file on the computer.
3. Once the file name appears, click **Upload.**
4. When the screen shows **Upload Complete**, click **Add Document.**

5. The document is now attached to the e-application and labeled Notice of Termination.

E-Signature Process

An applicant has options to sign an application:

1. Applicant Provides Identifying Information – Applicant present
2. Email Signature Link – Applicant not present
3. Voice Signature – Varies by carrier
4. Touch screen – Varies by carrier

Process for Applicant Provides Identifying Information

1. Select **Yes** in same physical location as client
2. Select **Applicant Provides Identifying Information**
3. **Open and review** all documents
4. **Check** – I have received, read and kept a copy of documents

Process for Applicant Provides Identifying Information

5. Enter Applicant's **Mother's Maiden Name** and **Last Four of SSN**
6. **Check** Apply E-Signature
7. Verify **Producer Name and Number**
8. **Check** Apply Signature
9. Click **Sign Application**

Applicant Signature

By entering my personal identifying information below, I agree to apply my electronic signature to the Application, Payment Authorization and Health Information Authorization. My signature is subject to the agreement section of each form.

Mother's Maiden Name

Smith

Last Four of SSN

1234

I acknowledge that I am signing in:

City

CHARLESTON

State   West Virginia ▼

Zip

25301

By clicking "Apply E-Signature" I agree to apply my electronic signature to the application

☑ Apply E-Signature

Producer - Statement of Signature

Producer Signature

I certify that I have interviewed the proposed applicant and have accurately recorded in the application the information supplied by the applicant:

Producer's Name

John Doe

Producer Number ⓘ

78845512

By clicking "Apply E-Signature" I agree to apply my electronic signature to the application.

☑ Apply E-Signature

← Edit Application   🖶 Print for Signature   ⚲ Sign Application

10. A submitted confirmation message will appear with the applicant's policy number. A copy of the application and forms are available.

View E-Applications

Enrollment Application Status

The portal which you are currently logged into is a designated testing portal.
Your application was not submitted to Aetna Insurance Companies.
Please reference Policy Number: ACI3300247 Thank you for testing.

Please print or save a copy of these documents for future reference:

- Terms and Disclosures and e-Signature Consent
- Outline of Coverage
- Guide to Health Insurance for People with Medicare
- Application
- Payment Authorization
- Health Information Authorization

Return to Dashboard

11. The Application will show as Submitted in the Application Panel. The applicant's name and summary of plan will be stored in the Admin Panel for 90 Days. This may vary by carrier. **The Application will still undergo further review by the carrier before the policy is issued.**

Applications

Search for existing applications by first *and* last name. Edit or remove incomplete applications.

Applicant - First Name

Applicant - Last Name

Q Search

Please note: Applications will expire after a predetermined amount of time.

Summary	Applicant	Status	Created Date	Last Modified	
American Continental Ins Co Medicare Supplement, WV Plan - N	👤 Jane Smith	Submitted Policy# ACI3300247	12/17/2018	12/17/2018	📄 View

Process for Email Signature Link

1. Select **NO** for are you in same location as client
2. Select **Email Signature Link**
3. Confirm the applicant's email shown. To change the email, Click Edit Application at the bottom of the page and return to Applicant Information section of the application.
4. Verify **Producer Name and Number**
5. **Check** – I have received, read and kept a copy of documents
6. Click **Sign Application**

7. A message will appear that the application is **now pending**. Once the applicant reviews and electronically signs, the application will be automatically submitted to the carrier.

View E-Applications

Enrollment Application Status

This application is now pending the applicant's signature. Once the applicant reviews and electronically signs, the application will be automatically submitted to the carrier.

Please print or save a copy of these documents for future reference:

- Terms and Disclosures and e-Signature Consent
- Outline of Coverage
- Guide to Health Insurance for People with Medicare
- Application
- Payment Authorization
- Health Information Authorization

Return to Dashboard

8. The applicant will receive the following email with a verification code. The applicant will click **Verify Signature with Code.**

E-App Portal

Verify Signature with the Provided Code

The following is the Verification Code you need in order to complete the applicant signature process. Click the link below and paste the code in the form provided. **This code expires in 2 hours.**

833405

Verify Signature with Code →

Trouble with the link above? Click here to verify signature.

9. The link will take the applicant to the following page for signature verification. The applicant will enter their **Verification Code** from the email and their **Date of Birth**, then click **Verify.**

E-Application

Applicant Signature Verification

Enter the code received from the verification email you were sent, and your date of birth, to verify that you authorize the submission of an insurance application.

Enter Verification Code from Email

Verification Code	Date of Birth
833405	7 / 31 / 1950

VERIFY

10. The applicant will review the Term and Conditions of the Electronic Signature and click **I Agree.**

E-Sign Enrollment Application

To begin the signature process, please read the Terms and Conditions and Electronic Signature Consent and indicate below whether you agree to their terms.

Terms and Conditions and Electronic Signature Consent

TERMS AND CONDITIONS OF USE

By using this Web site, owned by CSG Actuarial, LLC, in relation to an application for insurance, you indicate your understanding of the following Terms and Conditions of Use ("Terms") and you further agree to accept such Terms and to be legally bound by them without limitation or qualification. Please read these Terms carefully before using this Web site. If you do not agree with these Terms, you are not granted permission to use this Web site and must exit this site immediately. CSG Actuarial, LLC may revise these Terms at any time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the then current Terms.

DISCLAIMER

To the fullest extent permissible, the materials on this web site are provided "as is" and without warranties of any kind either expressed or implied. CSG Actuarial, LLC disclaims all warranties, expressed or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose. CSG Actuarial, LLC does not warrant that the functions contained in the materials will be uninterrupted or error-free, that defects will be corrected, or that this web site or the server that makes it available are free of viruses or other harmful components. CSG Actuarial, LLC does not warrant or make any representations regarding the use or the results of the use of the materials on this web site in terms of their correctness, accuracy, reliability, or otherwise. You (and not CSG Actuarial, LLC) assume the entire cost of all necessary servicing, repair, or correction. The information and descriptions contained herein are not necessarily intended to be complete descriptions of all terms, exclusions and conditions applicable to the products and services, but are provided solely for general informational purposes; please refer to the actual policy or the relevant product or services agreement. This web site may be linked to other web sites which are not maintained by CSG Actuarial, LLC and CSG Actuarial, LLC is not responsible for the content of those web sites. The inclusion of any link to such web sites does not imply approval of or endorsement by CSG Actuarial, LLC of the web sites or the content thereof.

I AGREE

11. The Applicant will **open and review** forms for accuracy
12. **Check** – I have received, read and kept a copy of the above documents
13. The Applicant will enter their **City** to apply electronic signature
14. **Check** – Apply E-signature
15. Click on **Sign Application**

16. The confirmation message will appear with the applicant's **Policy Number**. **The Application will still undergo further review by the carrier before the policy is issued.**

Enrollment Application Status

Thank you for submitting a **Medicare Supplement** application to **American Continental Insurance Company**.
Please reference Policy Number: ACI3300248 when contacting your Producer or insurance company.

Please print or save a copy of these documents for future reference:

- Terms and Disclosures and e-Signature Consent
- Outline of Coverage
- Guide to Health Insurance for People with Medicare
- Application
- Payment Authorization
- Health Information Authorization

17. Once the applicant completes the E-signature Verification, the application status will change to **Submitted** in the Application Panel and be submitted to the carrier for final review.

Applications

Search for existing applications by first *and* last name. Edit or remove incomplete applications.

Applicant - First Name

Applicant - Last Name

Q Search

|		Please note: Applications will expire after a predetermined amount of time.			
Summary	**Applicant**	**Status**	**Created Date**	**Last Modified**	
American Continental Ins Co Medicare Supplement, WV Plan - N	👤 Jane Smith	Submitted Policy# ACI3300247	12/17/2018	12/17/2018	📄 View

Admin Panel

Portal users with Admin access can manage E-App users and run E-App usage reports. To access the Admin Panel, click on **Portal** on the left side bar.
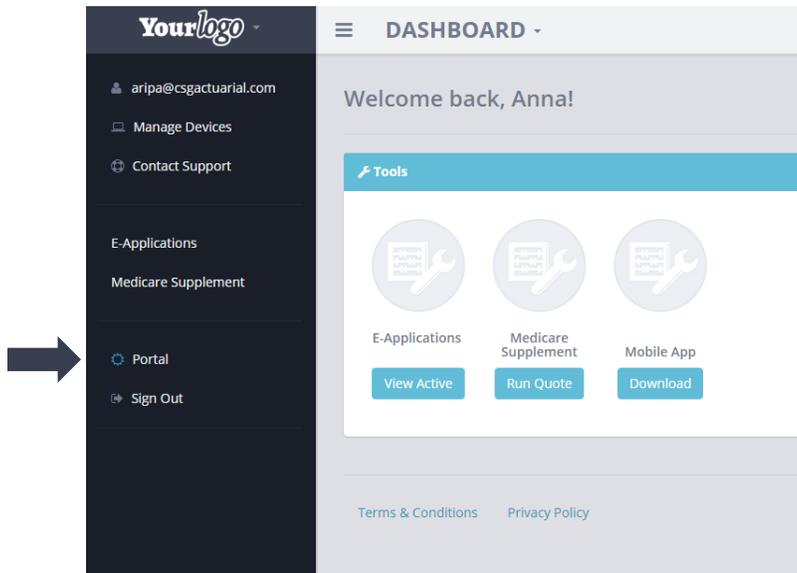
Manage E-App Users

1. Click on **Manage** under **Mange Med Supp E-App Portal Users.**
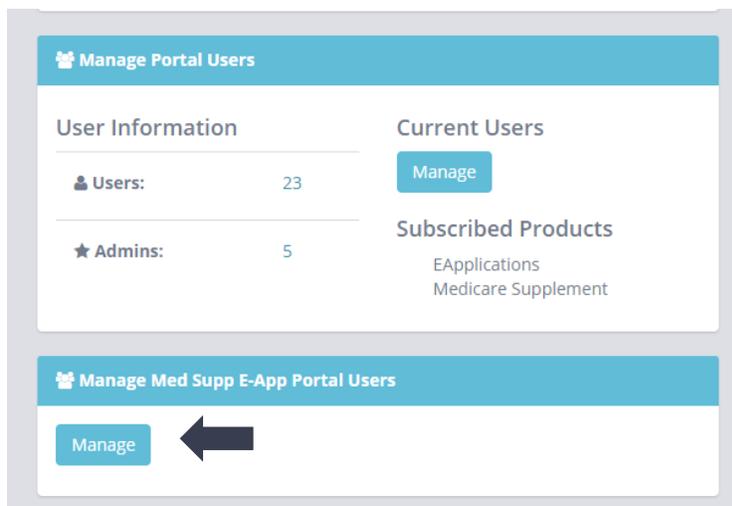
2. Find the agent you want to provide access to.
3. Under Companies, select the companies you want to provide access to.
4. **Click Save.**

Run E-App Usage Reports

There are two ways to run usage reports – by individual user or within a select time period.

1. For **Individual Usage**, click **Search Usage** in the upper right corner.

CSG Actuarial

2. Enter Agent's email and start and end dates.
3. Click **Search Usage.**
4. A list of all submitted apps will appear.

5. To run a full report on usage within a time frame, **select the start and end dates**.
6. Click **Get Report.**
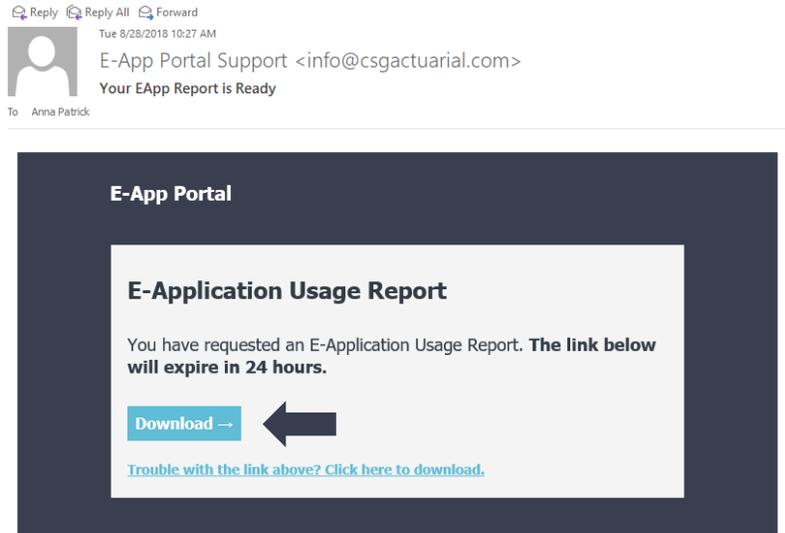7. The report will be emailed to the email address listed.

8. Below is an example of the email you will receive. Click **Download.**

9. The report will include the following fields:

A18													
A	**B**	**C**	**D**	**E**	**F**	**G**	**H**	**I**	**J**	**K**	**L**	**M**	**N**
1 agent_fname	agent_lname	email_address	submitted	naic	policy_number	age	gender	plan	tobacco	zip5	city	state	hhd
2													