AMERICAN INSURANCE ADMINISTRATORS

Medicare Supplement e-App FAQs

Powered By

FireLight®

Table of Contents

Revision History

Date	Description
Nov 2019	Created Document from prior version
Jan 2020	Removed URL for Agent Portal login
March 2020	Updated Signature Options
June 2020	Updated outdated references due to new FireLight release

Section 1: Overview

Why should I use the e-App?

- Saves time and is easy-to-use. With its built-in business rules and reflexive questions, you are only presented with required questions.
- Forms are always current & correct. In Good Order submissions = Faster Policy Issue & Commission Payments.
- You can submit electronically – no need to fax or overnight the application.

What are the system requirements?

- To complete an e-App, you may use any computer, laptop or tablet. Mobile devices are not supported at this time.
- Google Chrome is recommended but all browsers are supported.
- Requirements for e-Signatures are:
  - Minimum Screen Resolution 1024 x 768
  - Web browser: Internet Explorer 9+, Firefox (current version), Safari (current version), Google Chrome (current version), Chrome and Safari mobile browsers.
  - 128MB of RAM; Cookies and Javascript Enabled.

Do I need to be connected to the internet?

Yes, you must have an internet connection to use FireLight the e-App platform.

What is the process to complete the e-App?

In summary, this is the process (detailed instructions are available in the sections below):

- Log into the Agent Portal and access FireLight using the **Start or continue an e-App** link at the top of the screen.
- Start an e-App and complete data entry.
- Gather signatures

  Application is automatically submitted once the last signature is complete.

You can view progress during new business and underwriting in the Agent Portal.

Use the **Book of Business** pages to see information about the application including policy status and new business notes. The application is usually visible within two business days.

Is the e-App available in all states?

Generally, the FireLight e-App is available when the state becomes available for sale. See the State Availability Grid on the Agent Portal under Resources to confirm availability for new business and e-App.

Can the client complete an e-App themselves?

No. The e-App is agent-facing with the exception of application review and signature. Additional information about the signature process can be found in the Signatures section of this document.

Who do I contact for help?

For general assistance with the e-App process, click "Contact Us" at the top of the Agent Portal to access the phone number for Customer Care, or:

For help logging into AIA Agent Portal: **support@agentxcelerator.com**

For help with the e-App / FireLight: **FireLight@aiasvcs.com**

What client information will I need when entering the e-App?

FireLight will determine which fields are required, optional or not applicable. FireLight will also determine which forms are required. With these exceptions, you will need the same information as if you were completing a paper application:

- FireLight will calculate the client's current age and age at the requested effective date.
- FireLight will determine the premium amount based on the information you provide about the applicant such as zip code, gender, age, billing frequency, etc. FireLight will also calculate the household discount (if it applies), assign the application fee, and calculate the initial and ongoing modal premium.

Do’s and Don’ts: Tips for Success

Choosing the Jurisdiction

Do be sure to select the correct state for where the applicant lives and files Federal Taxes so that the right application form is presented.
Do NOT select another state when the applicant’s resident state is not listed. If the state does not have an application to select, the e-App is not available for that state.

Agent Signature

Do be sure you sign only for yourself.

Applicant and Payor Signature(s)

Do ensure that the applicant(s) and Payor have reviewed the content and accuracy of the application before they are given the opportunity to sign the app.
Do NOT select both applicants to sign with one signature. One applicant and a Payor can sign with one signature, but all 3 signatures may not be collected with one signature process.
Do NOT sign on behalf of the applicant.

Upload Required Supporting Documentation

Do be sure to attach any required supporting documentation referenced in the Underwriting Guidelines such as proof of Early or Late Open Enrollment (OE) or proof of Guaranteed Issue (GI) in order to reduce processing time.

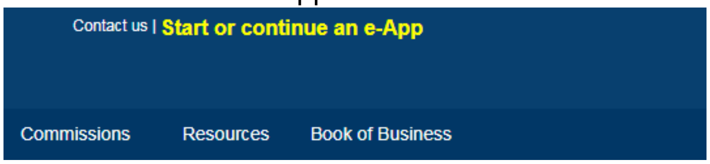
MACRA Eligibility and Plans Available

Under MACRA 2020, people who will turn 65 on or after January 1, 2020 are not eligible to elect Plan C or Plan F unless they were eligible for Medicare prior to that date due to disability. These applicants are commonly referred to as “Newly Eligible”.
Do be sure to answer the MACRA eligibility question correctly so that the correct plan list displays for your client.
Do NOT answer “Yes” to this question solely because your client has an Open Enrollment right.

Section 2: Getting Started

How do I access the e-App from inside the Agent Portal?

Click the ‘Start or continue an e-App’ link.



A new browser will launch to display the FireLight e-App home page.

Are my licenses and appointments verified by Firelight when I start an e-App?

No they are not. It is your responsibility to ensure you are properly licensed and appointed.

How do I start a new e-App?

Under “Start New”, click on “**Application**” on the right-hand side of the page:

Next, choose the **Jurisdiction** of the applicant’s residence state. This is the state used when filing Federal Income Taxes.

Then, click on the **Carrier Name box**

Last, click on the **Create** button

What do I enter in “Name” when the e-App starts?

This is used by you to locate this application if you need to access it again. For example, you may choose to use the client’s name(s): “Joanne and Allen Brown”.

Why don’t the screens look like the application?

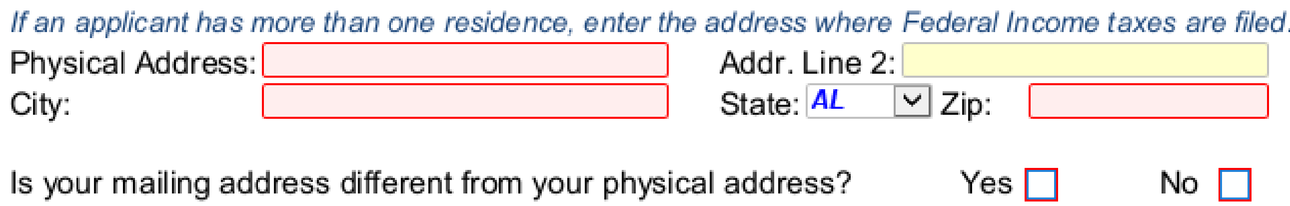
We designed the screens to make taking the application flow more smoothly than paper applications. We also embedded rules to trigger which screens and questions are presented and/or required based on answers to previous questions.

How do I know which fields are required vs. optional?

FireLight determines which fields are required, optional, or not expected throughout the entry of the questionnaire.

- Fields in pink with a red border are **Required**. See “City” and “Zip” below.

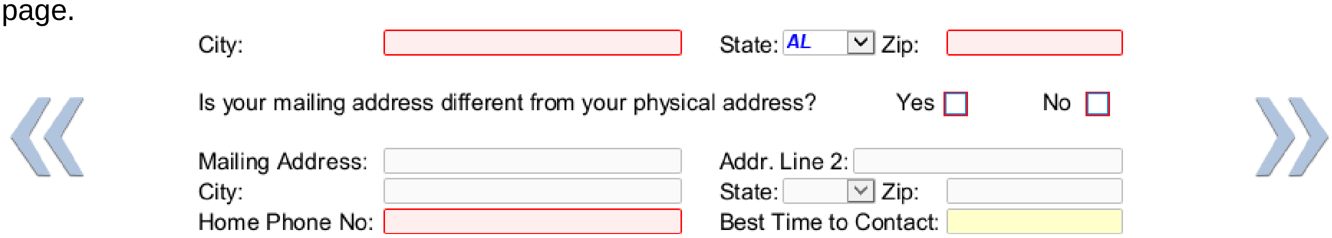
- Once Required fields are completed with a valid answer, the red border will disappear and they will change from pink to yellow.
- Optional fields are highlighted in yellow. See “Addr. Line 2” below.
- Fields that cannot be changed are white and are not actionable. For example, “State” below.



How do I navigate between pages?

There are two ways to move between pages.

1. Use the large chevron on the right to move to the next page, or on the left to move to the previous page.

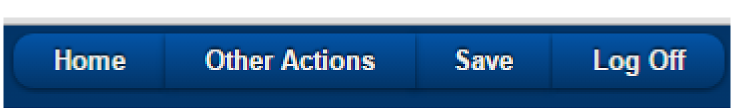


2. You may navigate from one page to another by selecting the “Open” chevron in the upper left corner of the application and selecting the page you want to display. (See also [How many pages long is the app?](#) section below).

Note: You do not need to move consecutively from page to page using this method, although pages and field validation on later pages are often dependent upon information from an earlier page.

Can I save an application at any time before it is finished and go back to it later?

Yes, click the “Save” button at the top of the screen.



Section 3: Application Entry

How does the e-App determine my applicant's premium amount? Can I change it?

In most situations, the premium rate will be retrieved using information from your application entry such as plan, zip, gender, age, tobacco status, and state-specific rules related to open enrollment and guarantee issue.

The premium fields cannot be changed. See Troubleshooting.

May I enter two applicants on the same e-App?

Yes, you may, as long as they are not planning to use the Telephone Signature option. If there are two applicants, each must acknowledge and agree that all information provided will be viewed and shared with the other applicant. Also see banking information section about only having one account per application.

Can I use the same e-App if Applicants A and B use different banking information?

No. To simplify the signature process, you may enter banking information for one account per application. If your applicants require different bank accounts to pay premium, then create an application for each applicant.

How do I know when I'm finished with the application entry? Then what?

As illustrated below, a box will appear when all data entry is completed. To lock the application for signatures and proceed to the next step, click on Continue.

See the Signature section for additional information.

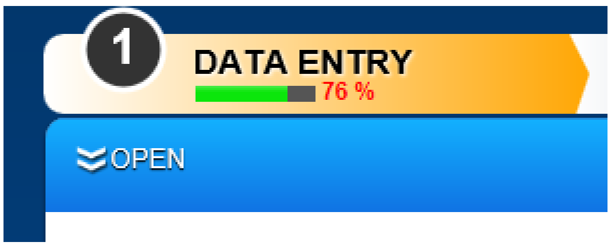
Section 4: Using FireLight

How many pages long is the e-App?

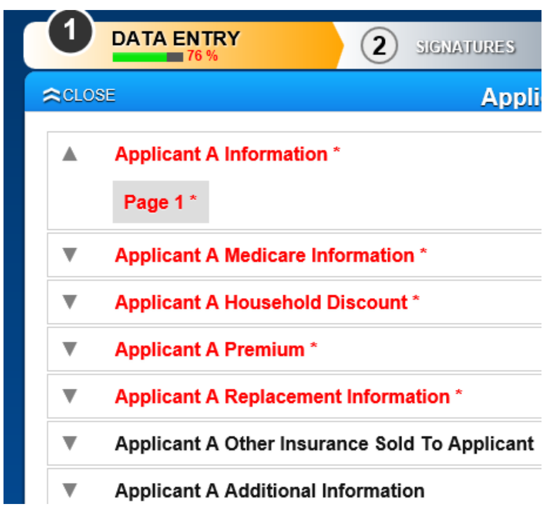
There is no set number of pages, as that will be determined based on the applicant(s) and the information provided during the application processes.

For example, if your client is replacing coverage, then you will see the replacement pages.
If your client is applying during Open Enrollment or has a Guaranteed Issue right, then you will not see pages listing the health questions and medications.

Underneath "Data Entry" at the top of your screen, click on the "**Open**" chevron to see the list of pages that are required based on the responses you've provided so far.



Pages that are incomplete or have invalid information are displayed in red font. Pages that are complete and valid are listed in black font.

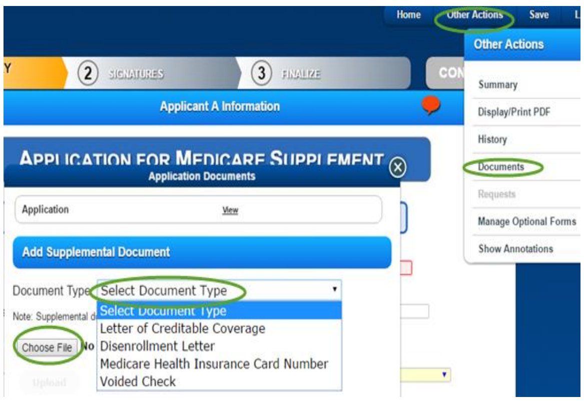


Can I upload attachments? How?

You can upload attachments unless the application status is pending transmission or complete and has already been submitted to the carrier. Attachments need to be pdfs that are no larger than 20 MB.

Select 'Other Actions' from the navigation bar (see below).

- Select '**Documents'**
- Select the '**Document Type'** you would like to upload
- Select '**Choose File'** then browse to find and '**upload'** your document



How do I view, save or print the application?

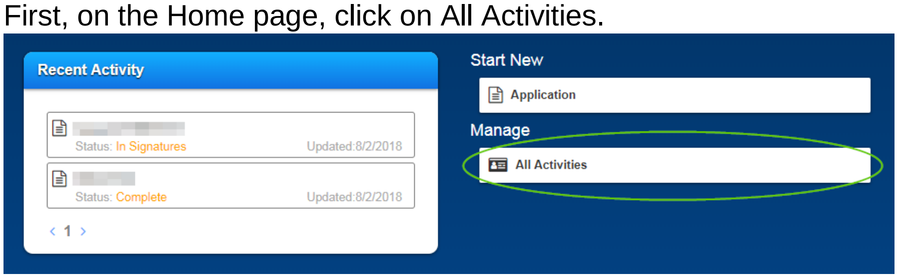
You can view or print the e-App before or after it is signed.

- Select 'Other Actions' from the navigation bar
- From the 'Other Actions' menu, select 'Display/Print PDF'

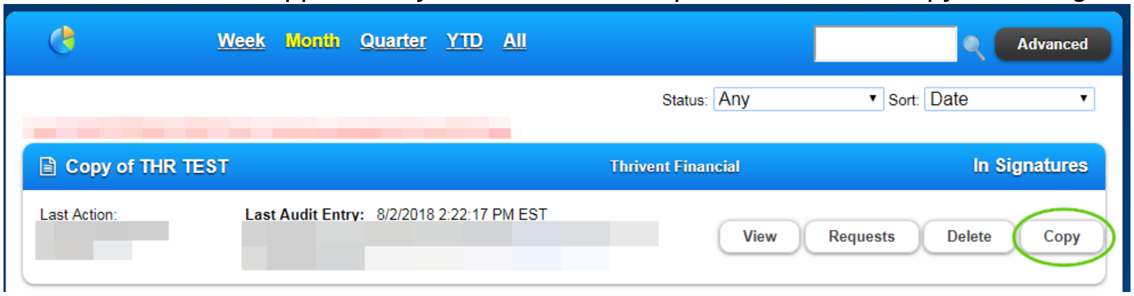
Can I copy another application I entered in the past?

Yes, you can copy an application to start another application, then make changes if needed. Signatures are not copied; all signatures will need to be repeated. This option should be used when a new application is required; it should not be used to submit pending items on an application that is in process.

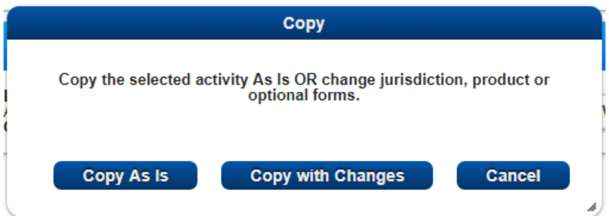
First, on the Home page, click on All Activities.



Next, search for the application you would like to duplicate and click Copy on the right-hand side.



Click a button below to modify the required information and continue the application process. Select Copy with Changes to change the Jurisdiction.



Section 5: Signatures Overview

What signature methods are allowed?

After application data entry is finished, collection of signatures on the locked forms can be completed using these signature methods:

1. Electronic signatures are only accepted when completed within the e-App platform. These include:
   a. **Sign Now (Signer Email address required)**
      When the signer is physically located with the agent, the signature is created by reviewing documents and signing them on the agent's computer or device such as a tablet.

   b. **Send Email Request**
      1. Send Email Request (Signer Email address required)
      - The agent may send the signer an email through FireLight.
      - The signer can click on the link in the email to access the applicant and review the forms for signature.

      2. Sign by URL (Signer Email address NOT required)
      - The agent may provide the signer a short URL to enter into an internet browser to access their application for signature. You can do this by clicking "Send Email Request", then click "Generate Link". The short URL will appear on screen.
      - If desired, the applicant should download forms at this time because the link will immediately disable after the forms are signed.

   c. **Telephone Signature* (Signer Email Address NOT required)**
   - The signer's signature is collected using an Interactive Voice Response (IVR) unit using their telephone keypad and voice.
   - This option is not available for all carriers.

2. Wet signature on a printed paper application, which can be faxed or mailed to the carrier. It is not necessary to fax or mail in an electronically submitted application.

*Is "Voice Sign" (also known as Tele-Sign) Supported?

Voice sign is *not available* to all carriers at this time. More information about telephone signatures is provided in a Quick Start document referenced at the top of the first data-entry screen of any application for carriers that allow Tele-Sign.

Can the agent sign for the applicant and/or payor?

No. Authority to sign cannot be transferred between parties. Agents may only sign for themselves; at no point can authority to sign on behalf of an applicant be given to the agent. In the event an applicant cannot sign for themselves, Power of Attorney or Legal Guardianship papers must be submitted with the application.

Can a Power of Attorney (POA) e-Sign?

No. Applicants using electronic signature options must sign on their own behalf. If another party needs to sign on their behalf, the application needs to be "wet" signed and submitted by mail or fax with the Power of Attorney or Legal Guardianship papers.

How does the signer sign if they cannot "Sign Now" with the agent?

Choose "Send Email Request" after you choose the role (such as Insured or Payor) if the client is not with you. Complete the Send Email to Insured page and click the Send Email Request button at bottom of page. An email will be sent with a link. The email is sent immediately. Some carriers offer a Tele-Sign option as well.

What happens when someone declines to e-Sign?

The agent will receive an email if a signer has declined to e-Sign.

If the client does not want to e-Sign, you may save or print the completed forms to obtain a wet signature and then fax the forms to us. See the How do I view save or print the application section for more information on printing forms.

What happens if the client needs to update a form during the signature process?

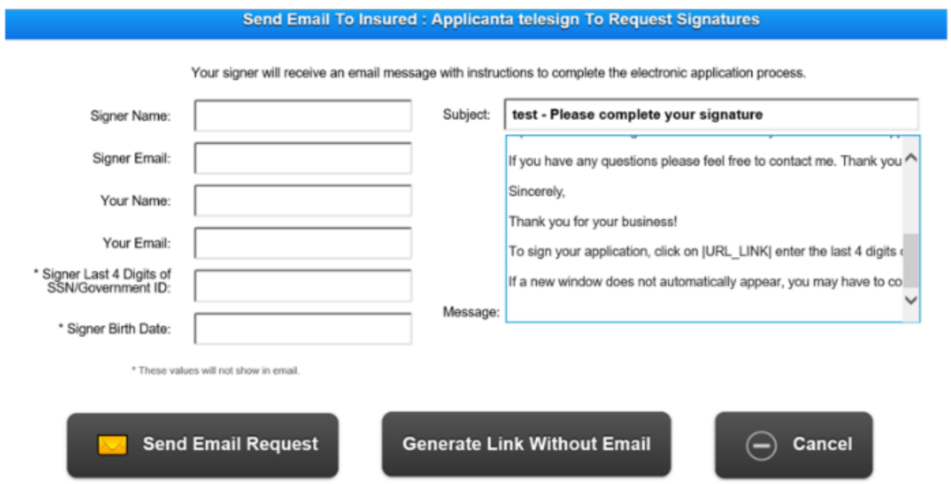
The good news is you don't have to start over! Click here and follow the steps to "unlock the application", which will put the application status back in Data Entry. Once it is unlocked, you can make any corrections needed and then request the signatures again.

Section 6: Signatures Detailed steps

Explain the signature process.

1. After Data Entry is complete, the agent confirms the e-Signature usage.
    a. If electronic signature is the selected method, *all* Signers must sign electronically.
        a. Any Signer may decline to sign electronically to shift the signature type to paper (wet signature). All previously captured electronic signatures will be removed.
    b. The "Decline" option will enable the Agent to make corrections on the application and resend for signatures, or print the application package and obtain "wet" signatures from everyone required to sign.

2. The list of required signers is displayed. The agent selects the role (i.e. payor, insured/applicant, agent) and whether they will "Sign Now" or "Send Email Request."
    a. If "Send Email Request" is selected,
        i. The agent enters the email address and can review the email that will be sent.
        ii. A link can be generated without sending an email (Sign by URL)



3. The signer is authenticated to access the application:
    a. If "Sign Now" the agent enters information about the person signing.
        i. The Agent's signature is collected using Sign Now, but does not collect information since their identity was authenticated by logging into the Agent Portal.
    b. If "Send Email Request" is used, the applicant will click the link in the email they received on their own device and enter either the last 4 digits of their SSN/Government ID and Birth Date or a passcode provided by their agent.
    c. If agent provides a URL, they can click the link on their own device and enter either the last 4 digits of their SSN/Government ID and Birth Date or a passcode provided by their agent.

4. The signer must review the forms that are being signed, confirm that they have done so, and agree that the contents are accurate.

5. The signer signs and clicks "I Consent" (or "I Decline", if applicable).

After all signers (including the agent) have signed, the application will automatically be submitted.

Does a signer need to log in to sign?

To sign remotely, applicants and payors will need to log in using Date of Birth and last 4 digits of the Social Security Number or a passcode provided by the agent. More details are available below in the How does a client access the e-Sign process section.

Who needs to sign?

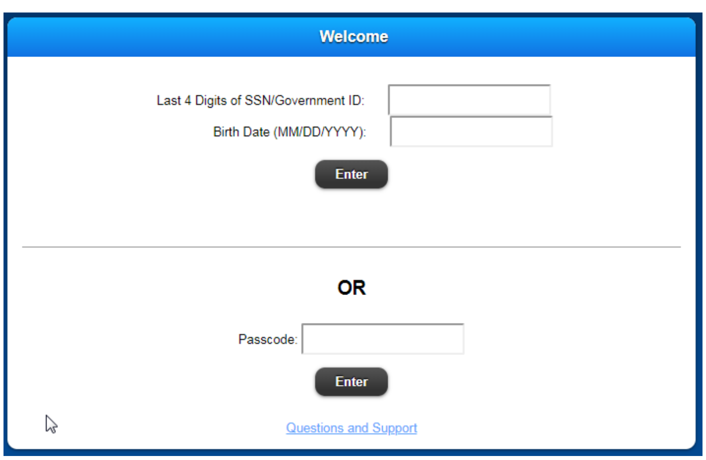
The applicant(s) and the agent must always sign the application. If someone besides the applicant(s) owns the bank account from which premiums will be withdrawn, the payor needs to sign the authorization form.

Which forms are signers presented with?

The signers only see the forms which they must review and/or sign in the signature process. However, please remember that if there is a payor or more than one applicant they will have access to the entire application and all forms and information.

How does a client access the e-Sign process if I used "Send Email Request"? What information does my client need to e-Sign by email?

First, the signer must click on the link in the email they receive to begin the signature process. This is the screen a signer will see after they click on the link:



To log in, the signer may enter *either*:

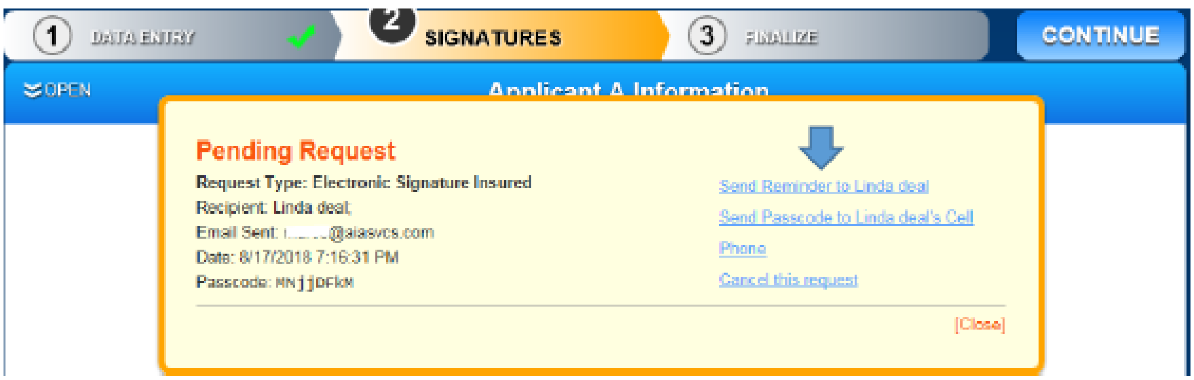
a.) The last 4 digits of their Social Security Number and Date of Birth, ***or***
b.) The passcode provided by the agent. More info on passcodes can be found below.

Can the signer view or download the forms/documents?

Yes, the signer can download or print the forms before, during or after the signature process. If there are two applicants on the same e-App, all information provided will be viewed and shared with the other applicant. Additionally, in most cases an email with a link to print or save the forms will be sent following submission, which can be accessed for up to 60 days.

How do I resend an e-Signature email?

Log into the Agent Portal, click on Start or Continue an e-App, and then open the application. When you do so, you will see a box like this.



Then, select the 'Send Reminder to <Applicant Name>' link in the popup message.

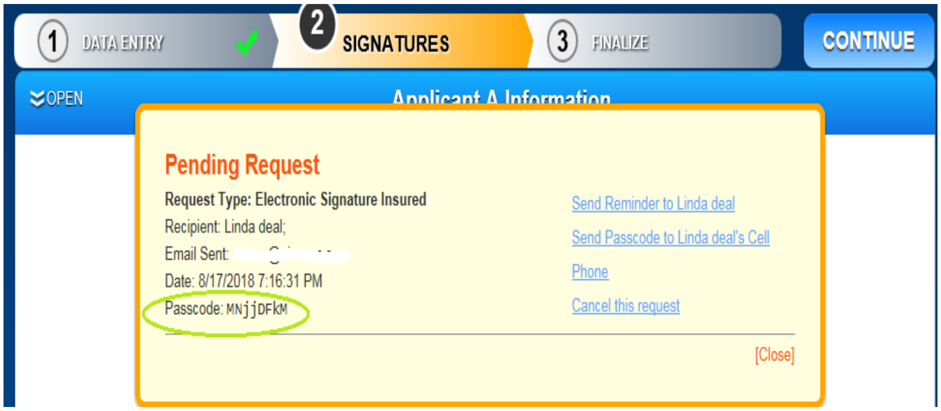
What is a passcode?

A passcode is a unique identifier provided to the signer by the agent. The passcode can be used to access the application instead of using their last 4 digits of Social Security Number and date of birth. The client must use the link provided in the email or text they received.

You can provide the applicant with the passcode, which can be used to log in to electronically sign the application by phone.

Where can I locate a passcode once an email is sent?

Log into the e-App and open the application in question. The passcode will be displayed in the popup message box.



Why does FireLight email a link for my client to review the app instead of attaching the application to the email?

Sending a link is easier and safer than sending an encrypted email. You should never attach HIPAA/PII protected information to an email that is not encrypted.

Why is an email address required to Sign Now?

FireLight includes a built-in feature to provide each signer with access to completed forms (including “Leave with Applicant” forms) either before and/or after signature.

Is the signor’s email address *always* required to e-Sign?

Not always:

- Signer email addresses *are* required when using **Sign Now** or **Send Email Request**.
- Signer email addresses are *not* required when using **Generate Link** or **Tele-Sign**.

What if my client does not have an email address? Is e-Sign still available?

If the signer does not have an email address, both the **Generate Link** and **Tele-Sign** options can be used, as neither of these require an email address in order to e-Sign the application forms.

How much time do signers have to access forms using the links?

The amount of time allowed to access forms varies by link type.

- Links with access to unsigned documents can be used until either the forms are signed or for approximately 60 days (whichever comes *FIRST*).
- Links with access to signed/submitted documents remain active for approximately 60 days.

Section 7: Submitting the Application and Next Steps

How do I submit the application to you (the carrier)?

When each signer (i.e. applicant(s) and, if applicable, a payor) e-Signs the appropriate forms, an email will be generated to confirm the completion of the signature and allow them to download their signed forms. When the last signer signs, the application will be automatically submitted to the carrier.

How does the applicant receive required forms and documents?

Outline of Coverage (OOC) and Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare should be provided to the applicant either in paper or electronic form before completing the e-App.

All required forms that are included in the application process will be included in the PDF, which the applicant and/or agent can print after the application has been completed. If you indicated that the applicant did not receive the OOC and Choosing a Medigap Policy from you, the OOC will be included in the application packet they review, sign and can print. A link to the Choosing a Medigap Policy document will be emailed after completing e-Sign.

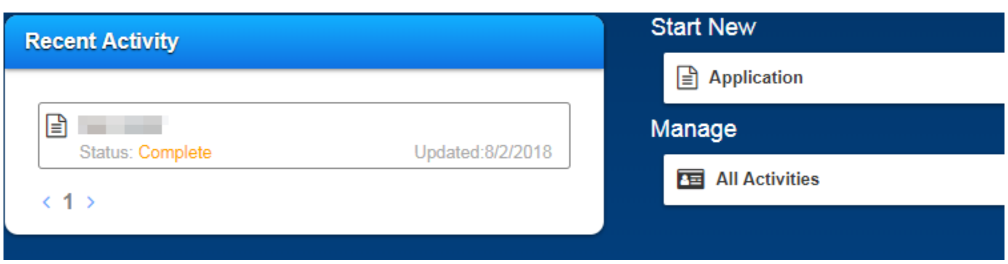
Once an application is submitted to the carrier, can I re-open it?

Applications can be viewed/printed for up to 60 days after being submitted to the carrier. However, once an application is submitted, it cannot be modified.

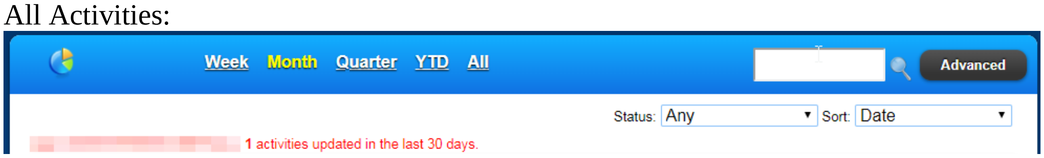
Can I edit an e-App? How?

You can edit an e-App as long as it is in Data Entry status. If you need to update an app that is “In Signatures” then it will need to be unlocked first. Once the application is Complete (submitted), it cannot be edited.

To make edits, locate the application you would like to edit using the “Recent Activity” on the Home page, or select “All Activities” dashboard and search for your application.



All Activities:

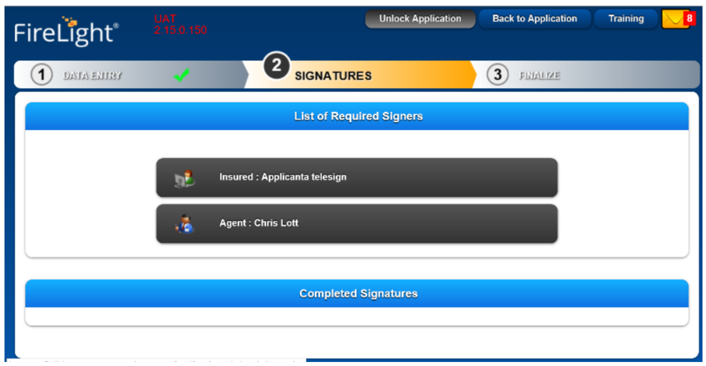


Click on the application name.

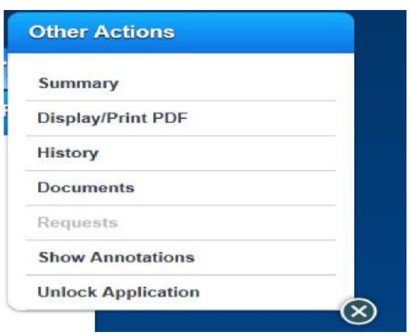
- If the Status is **Complete**, it has been submitted to us and you cannot change it.
- If the Status is **Data Entry**, the application will open when you click on it and you can change it.
- If the Status is **Pending Signatures** or **In Signatures**, it has been locked for signatures and must be unlocked before you can edit it.

To unlock the application:

Choose 'Other Actions' from the navigation bar and select 'Unlock Application'; or
On the Signature page, choose "Unlock Application" at the top



Note: Unlocking the application will allow the application to be revised but will revoke all previously captured signatures. All signatures will need to be collected again using the updated documents.



How can I check on the status of an e-App?

Log into FireLight using the “Start or Continue an e-App” from the Agent Portal.

You can view the status using either “My Recent Applications” or by searching using “All Applications.”

If the Status is	**Then**
Data Entry	You have additional information to enter before signatures are allowed.
Pending Signatures	Application entry has been completed and “Use E-Signature” has been selected, but signatures have not been received.
In Signatures	One or more signatures have been received, but one or more people must still sign the application (this may include the agent). When you open the application, the “List of Required Signers” box will indicate missing signatures.
Complete	The application has been submitted to us. Applications in Complete status cannot be changed. For information about this application after submission, call Customer Services or log in to your Agent Portal. Use the Book of Business pages to see information about the application including policy status and new business notes.

How long can I view the application on FireLight?

You can view or print the e-App for up to 60 days from its last modification date (usually submitted date). Applications are purged after 60 days of inactivity.

Section 8: Troubleshooting

Why isn't the premium quoting?

If the premium field is not returning a value, check the following:

1) Make sure that all fields used to calculate the premium are answered (Gender, Zip, Plan, HHD, Tobacco if applicable, Height and Weight if applicable).
2) Make sure the Zip code is valid and is in a state where this product is sold.
3) Make sure the plan is available to the applicant. For example, be sure the applicant is 65 or over in states where underage plans are not available.

Why is the plan that I want to select grayed out?

If the plan that the applicant wants is not selectable, check the following:

1) The plan may not be sold by the carrier in the state.
2) Be sure that the applicant is eligible for that plan per CMS. For example, a Newly Eligible applicant cannot elect plans C or F.

Why is the Ongoing Premium Payment option that I want to select grayed out?

For carriers with Tele-Sign, the Direct Bill options will be grayed out when the intent to Tele-Sign is marked "Yes."

Why can't I change the State in the Resident Address field?

The Resident State is chosen prior to starting the e-App. However, if you've already begun Data Entry using the wrong state's application, you don't have to completely start over. Click here for instructions on copying an application including how to change the jurisdiction.