Medicare Supplement eApplication
Quick Reference Guide

For Agent Use Only

Powered By

FireLight®

TABLE OF CONTENTS

EAPP AT A GLANCE

eApp Features and Benefits

- User-friendly
- Eliminates guesswork
- Reduces errors for faster processing
- Selection-driven screens/forms, reflexive questions and conditional validations
- Add attachments for submission

System Requirements

- All browsers are supported
- For use on PC, laptop or tablet

HELPFUL HINTS

What You Need To Know

- Before beginning the eApplication, you are required to provide the consumer the following information:
    - They have right to have the information provided in paper form and that they have the option to print or request a paper copy of the application and forms as part of the eApplication process from either the agent or Combined
    - Their consent to receiving and providing electronic data applies only to this eApplication transaction
    - They have the right to withdraw their consent and can discontinue the eApplication process
    - These disclosures will also be included during the e-Signature process for their reference
- If signing electronically, a valid email address is required
- Add FireLight@aiasvcs.com to your contacts and address book and suggest same of anyone who will eSign
- If you or your client have not received an email, check the junk/spam folder
- Applications are not received by the carrier until all signatures have been collected and the application has been submitted by you

- Please remember you are required to provide the applicant a copy of the Outline of Coverage and *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*
- Get help — click the phone icon in the upper right corner for phone, email and support

Requirements to Complete eApp

- Internet connection
- Applicant's social security number
- Applicant's Medicare number, if known
- Applicant's medications, diagnosis, frequency and dosage, if applicable
- Applicant's banking information, if paying via EFT

OVERVIEW

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FireLight Process

1. Sign-in to Agent Portal
2. Click eApplication
3. Enter residence state and product
4. Form entry
   - Select 'New Application'
   - Enter residence state and product
   - Select 'Create Application'
   - Name the Application—include the **Applicant's last name** for easier searches later
   - Enter application info and correct errors
   - Add attachments: choose 'Other Actions' from the menu, then 'Documents'
5. Gather Signatures
6. Finalize and submit
   - You MUST SUBMIT the application after signatures are completed

Signature Information

- Print for wet signature, or eSign using a computer or tablet
- All signers sign paper, or all by eSign
- eSign: **How**
  - Clickwrap (click to sign)
  - "Finger" sign, or sign with mouse
- eSign: **When**
  - "Sign Now"
  - "Sign Later"
    - Email signers to sign after application info is entered

HOW TO ACCESS

- Go to the agent portal at **www.aiatpa.com**

- Login using your agent number and password

- Select the link for the eApplication located on the left side of the screen, under **'Materials Login'**

> **If you have trouble logging in or need assistance, please email help@aiasvcs.com by selecting the link in the upper right-hand corner**

HOW IT WORKS

Visual Cues Within Form Entry Will Alert You to Possible Errors

Red = Required or Invalid

Yellow = Validated

- Move to other pages using the left and right chevrons (see above), or click **'Open'** in the upper left corner

- Pages in red have errors or missing information

- Status bar in the upper right hand corner displays your progress

- If you type invalid information or miss a required field, a red error message will pop up
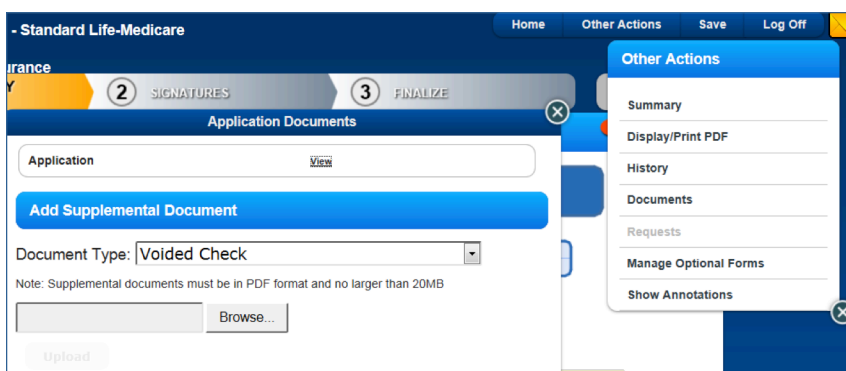
HOW IT WORKS

Other Actions Can Be Used to Add Attachments or Unlock a Locked Application

You will have the ability to attach proof of eligibility for Guaranteed Issue, disenrollment letters during Medicare Advantage Open Enrollment, etc. These attachments will be submitted to the Home Office as part of the application.

How to Add Attachments

- Select **'Other Actions'** from the navigation bar
- From the 'Other Actions' menu, select **'Documents'**
- Select the **'Document Type'** you would like to upload
- Browse and upload your document

Applications that have been
locked for signatures can be unlocked should you need to edit the application prior to submitting.

How to Unlock an Application?

- Select **'Other Actions'** from the navigation bar
- From the 'Other Actions' menu, select **'Unlock'**
- A dialog bock will popup, select **'Unlock Application'**

NOTE: Any signatures collected prior to unlocking the application will be erased and the documents will need to be resigned.

HOW IT WORKS

Reflective Questions Make for a Streamlined Process

Trigger Question Example:

If 'Is your mailing address different from your residential address?' is answered 'Yes,' the 'Mailing Address' screen will be triggered.

If answered 'No,' you will not see the 'Mailing Address' screen at all.

Reflective Question Example:

If 'Are you covered under Medicare Part A?' is answered 'Yes,' the 'Part A Effective Date' field is enabled. If answered 'No,' the 'Part A Effective Date' field is disabled and the 'Eligibility Date' is enabled.

SIGNATURE OPTIONS

Multiple Signature Options Are Available to the Applicant

**All signers must sign the same way—
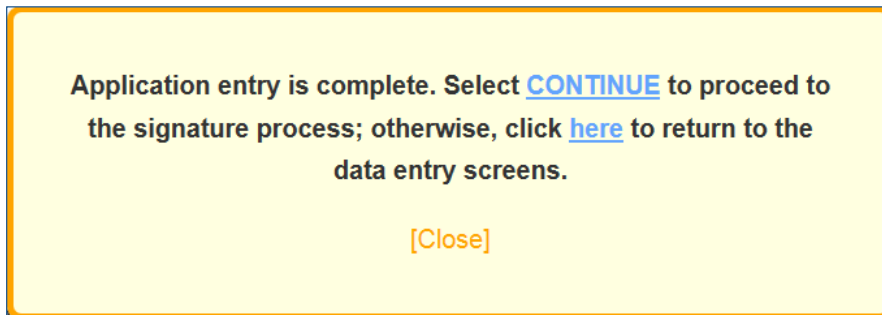either all electronically, or all with a wet signature.**

Signature Method	When To Use
Electronic: 'Sign Now' Allows the signer to review the application and electronically sign by entering their name or by signing using the mouse, a stylus or their finger.	This method should be selected when the signer is present with the agent and is ready to sign.
Electronic: 'Send Email Request' Sign the application at a later time. An email will be sent to those who must sign the application requesting their signature with detailed instructions on how to do so. Therefore, a valid email address is required to use this method. The signer will have the opportunity to review and sign the application.	This method should be selected when the applicant is not present with the agent or if the applicant wishes to sign at a later date.
Wet Signature Allows the applicant and agent to physically sign a paper application.	This method should be selected when the applicant will be paying by check, or if one or more signers do not consent to signing electronically.

- When using **'Sign Now,'** the applicant will be required to provide proof of identification to the agent. The following are acceptable forms of identification:

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

- As the agent, you will always be required to sign as present.

HOW TO SIGN

User Friendly Design Makes Signing Quick and Easy

- After all data is validated, a pop up appears stating the application entry is complete.

- You can remain in Forms Entry, or select the **CONTINUE link or the CONTINUE button** to begin the signature process.

> Application entry is complete. Select CONTINUE to proceed to the signature process; otherwise, click here to return to the data entry screens.
>
> [Close]

- Once you select Continue, select **'Use eSignature'** or **'Decline eSignature.'** To eSign, select **'Use eSignature.'**
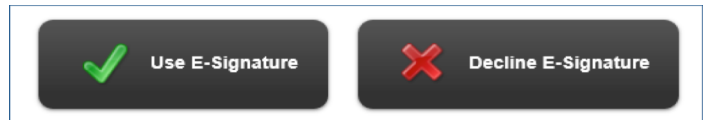
- Once 'Use eSignature' is selected, you will see all parties requiring a signature. Next, review the signature process for each party.

- Select the role(s) then the appropriate signature method.
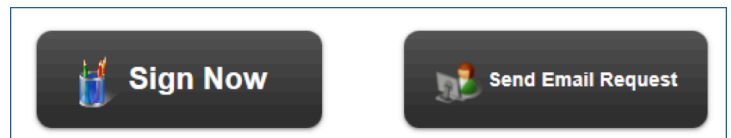
HOW TO SIGN

Signing as Present (Verification and Review)

- To continue to sign as present, select **'Sign Now.'**

- If the signer is not the agent, the identity of the signer must be verified and entered. Most of the information will auto-populate based on what's entered in the application.
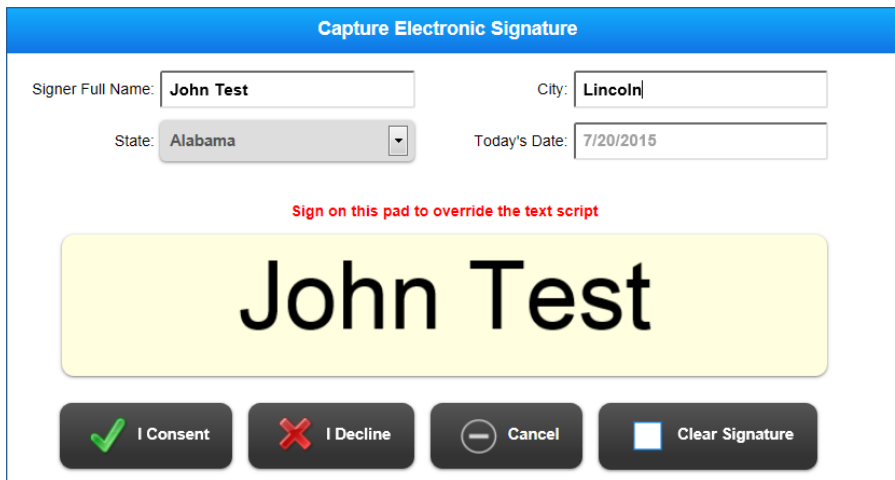

- The person signing needs to review each document.

- Select the **'I have reviewed'** checkbox to acknowledge they have reviewed and agree with the content and terms for each document.

- Once all documents have been confirmed, select **'Sign.'**

HOW TO SIGN

Signing as Present (Signature Collection)

- After selecting **'Sign,'** enter the full name of the person signing, and the city and state where the signature is being taken.

- The signature box is automatically completed when the full name is typed in the **'Signer Full Name'** field.

- To replace the typed name, you may use the mouse or finger to overwrite the typed name.

- To sign, select **'I consent.'**

- To decline to sign electronically, select **'I Decline.'**

- To cancel the signature process and return at another time, select **'Cancel.'**

- To clear the signature and re-sign, select **'Clear.'**
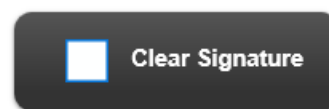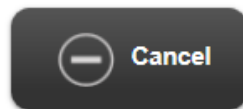
How to Sign

Signing as Not Present

- To continue to sign as not present, select **'Send Email Request.'**
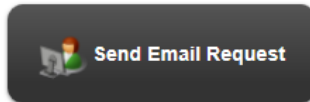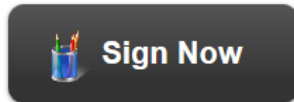

- Enter the signer's information to send the email request.

- The last 4 digits of SSN, and DOB, are used by the signer to access the signature page. See also passcode below. You may modify the email which they will receive.

Note: None of the applicant's PII or the passcode should be added to the email (i.e. DOB, SSN).

- Last, select **'Send Email Request.'**

- Once you send the email, you will be provided a passcode. You can **contact the signer and provide this passcode,** or they can enter the last 4 of their SSN and date of birth to sign.

- Select **'Back to Signers'** to continue to select the Signature Method for additional signers.
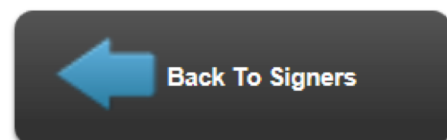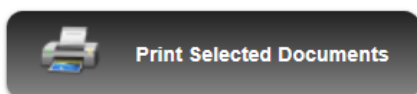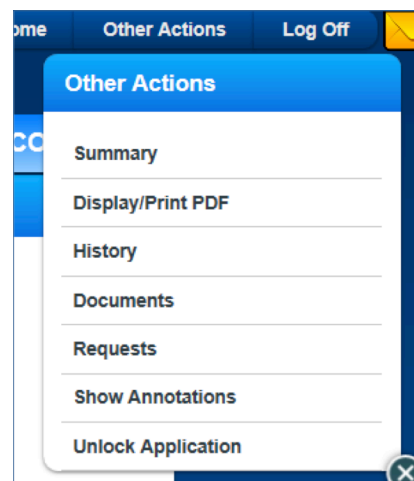
How to Sign

Collecting Wet Signatures

- To collect wet signatures, select **'Other Actions'** from the navigation bar.

- From the 'Other Actions' menu, select **'Display/Print PDF.'**

- Next, select **'Print Selected Documents.'**

How to Submit

Once all signatures have been collected, the application MUST be submitted. Until this is complete, it is NOT sent for processing.

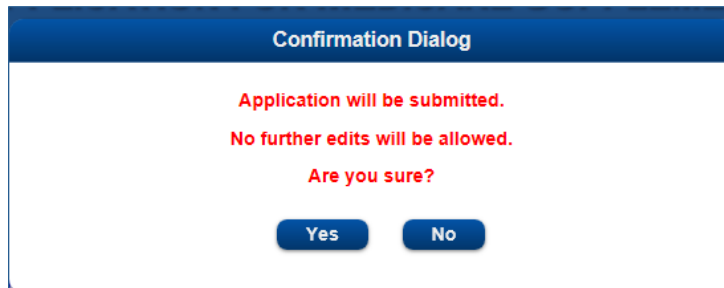## Take the following steps to submit the application:

- If all parties have signed as present, you will be redirected to the application. **'Finalize'** tab will now be highlighted.
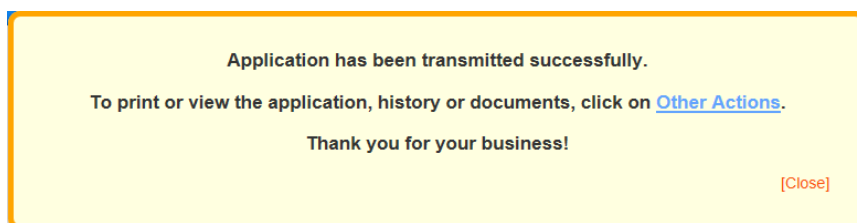

- Select **'Continue.'**

- A dialog box will appear. Select **'Yes'** to submit the application.
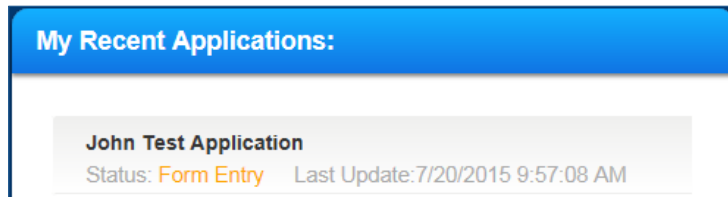

- Once submitted, a message will appear confirming successful submission of the application.
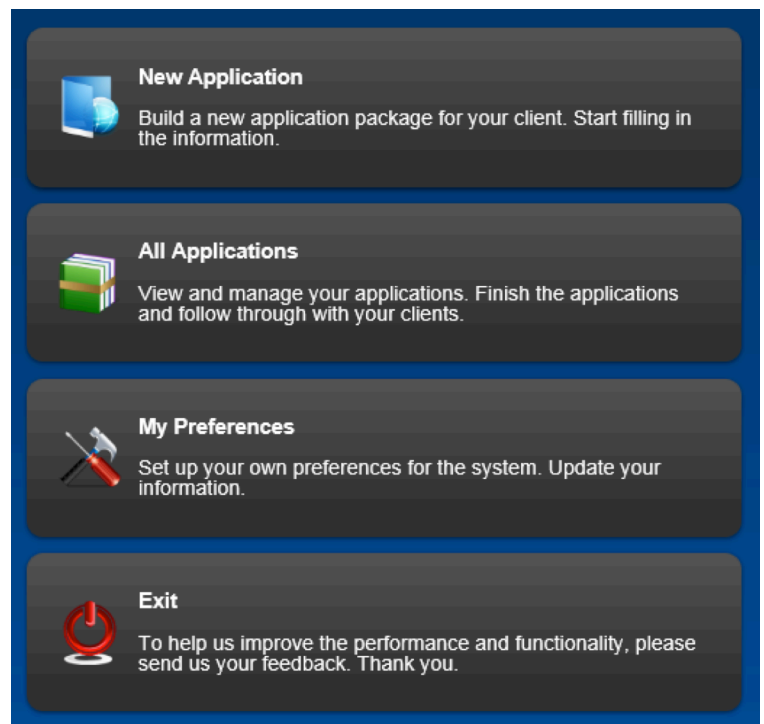
AGENT DASHBOARD

| The Dashboard Will Be Used to Create New, View or Update Applications |

- Recently created/viewed applications will show on the left side of the screen.

My Recent Applications:

John Test Application
Status: Form Entry   Last Update:7/20/2015 9:57:08 AM

- Create a new application

- View all of your applications. 'Advanced Search' allows search by application name and issue state.

- Update your time zone or install the disconnected application.

- Select 'Exit' to logout of the FireLight application.

New Application
Build a new application package for your client. Start filling in the information.

All Applications
View and manage your applications. Finish the applications and follow through with your clients.

My Preferences
Set up your own preferences for the system. Update your information.

Exit
To help us improve the performance and functionality, please send us your feedback. Thank you.

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