GENERAL/CARRIER SPECIFIC 2023 AEP TIPS AND GUIDANCE

Most apps now are plan specific. Be sure to check that the app matches the plan requested.

Aetna: Paper apps are numbered. You cannot take an app out of one kit and use in for another plan. If using a downloaded PDF kit, you will be asked to create an app number by entering the month, day, and hour the app was taken.

Anthem: If using a paper application, include both your encrypted TIN and Cornerstone Senior Marketing's encrypted TIN CKHJQPKSMY on the application.

Humana: Paper apps do not have a barcode but Humana's Scope of Appointment does have a barcode. You will need the SOA # for the paper application.

WellCare: If faxing a paper app, WellCare encourages the use of their personalized application page. The page is barcoded specific to the agent and should be submitted as the final page of the application.

Invalid Medicare ID number: It's best to always see a copy of the client's Medicare card to ensure the current number is on the app.

Missing signatures or signature dates: Always make sure you and the applicant sign and date the application. Remember, you should not sign and date the application until it is in your possession. Double check that all signature fields are completed and the dates are correct. We frequently see a date of birth or effective date listed as a signature date!

Missing or Invalid Writing Numbers: **This is very important as this is how you are paid!** In cases when the incorrect writing number is listed on the application the carrier will drop the policy as a house account until a correction is processed.

Invalid Election Period: Be sure to check or write in the AEP election on the application that requires the election to be entered. The carrier won't assume the AEP election.

While most elections will be marked AEP this time of year, it's still important to make sure you are using the correct election period for age-ins or other special circumstances.

Missing Effective Date: Be sure to enter the effective date in regardless if it is AEP. We have seen apps pend for not entering the effective date.

While not all carriers require electronic enrollments, many prefer this method.