



CROWE & ASSOCIATES

304 FEDERAL ROAD, SUITE 107
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WWW.CROWEANDASSOCIATES.COM

Medicare Sales Quick Start Guide

1. **Determine what products you want to sell** (Medicare Advantage, Medicare Supplement and/or Medicare part D Rx plans) You may want to sell all three or just one type. Advantage plans and Part D plans require annual certifications and completion of AHIP every year.
2. **Find the most competitive carriers in your area/state.** Use our quote engine to quote plans and compare or call our office to find out which plans are best in your area. Office is 203-796-5403. All contracted agents will have their own online quote site that can be used to quote all plan types. The site can be accessed at www.pfsinsurance.com A username and password is required to access your quote site.
3. **Complete contracting:** We have one contract that can be used to be appointed with most companies. Filling out the single contract allows us to appoint you with any company you like now and any time in the future you want to add additional carriers.
 - a. If you are an individual, you can fill out a contract with your personal information and a void check to the account you want commission to pay to. Also include a copy of your E and O insurance and insurance license.
 - b. If you are going to contract as an agency, there are a few things to know. The first is that any agency that will be contracted needs to have an insurance license. There also needs to be an agency principal and that person must be licensed as well. IMPORTANT: The principal of the agency must be licensed AND certified in order for the agency to receive commission payments on Medicare Advantage and Medicare part D plans. If the agency principal is not willing to do the certifications, have someone different listed as the principal on the contracting that is willing to do the certs.
 - c. Some companies will only use their own contracting link. If that is the case, we will have them send you links to be contracted via email.
4. **Certifications:** All MAPD plans and stand-alone part D PDP Rx plans require annual certifications. The certifications for most carriers are accessed through set websites.



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Some carriers such as UHC will send you a link to do your certification once your contracting is completed. To access a list of where to go for each companies certification go to www.pfsinsurance.com Click on the "compliance" tab and then click on the "certifications" tab. You will need a username and password to access this area. Call our office at 203-796-5403 to get yours.

5. **AHIP-** AHIP is a designation that must be taken on an annual basis in order to sell MAPD and PDP plans. This is required in addition to the company certifications. You can get the lowest price by taking AHIP through a carrier such as UHC, HUMANA, ANTHEM OR AETNA. The cost will be \$125 through a carrier. *If you are new to Medicare and need to take AHIP after July, it would be best to wait for the new AHIP to come out in July. It will count for the following year and the remainder of the current year.*
 - a. United Healthcare is one of the few companies that does not require you to take an AHIP course every year.
 - b. Medicare supplements do not require annual certifications or AHIP to write them. The only exception is the UHC AARP Medicare supplements which do require certification through the UHC certification portal.
6. **Training:** Call our office at 203-796-5403 to set up a training date. Training can be done in person (at your office or ours), by phone or webinar.
7. **Order Sales Kits/ Supplies:** Once you are certified and ready to sell you can order supplies through the various agent sites or you can call Pinnacle and they can place the supply order for you. Call Pinnacle at 800-772-6881