

Medicare Agent Readiness Checklist

PHASE 1: Licensing & Legal Foundation (Non-Negotiable)

- Active Health Insurance License in resident state
- Non-resident licenses (as required)
- License verified in NIPR
- Errors & Omissions (E&O) insurance
- (Minimum \$1M / \$1M, Medicare riders included)
- Producer Number (NPN) confirmed
- State appointment active

Outcome: Agent is legally allowed to sell Health Insurance.

PHASE 2: Medicare Foundations (Education Before Selling)

* Review Lasting Mark Medicare 101

- Medicare basics training completed (Parts A, B, C, D, Medigap)
- Enrollment periods understood (IEP, AEP, SEP, OEP)
- Difference between Medicare Advantage vs Medigap
- Understand penalties (Part B & Part D LEP)
- Compliance mindset training

PHASE 3: AHIP & CMS Compliance

- AHIP certification completed
- Fraud, Waste & Abuse (FWA) completed
- CMS General Compliance training completed
- Passing score documented
- Certificates uploaded to FMO/carriers

PHASE 4: Contracting & Carrier Access

- Contracted through Lasting Mark and Trustworthy Financial
(confirm complete with Tom Franklin)
- Carrier contracts submitted (MAPD, PDP, Medigap if applicable)
- Carrier appointments approved
- Writing numbers issued
- Commission schedules reviewed

PHASE 5: Carrier Product Training

- Carrier certification(s) completed
- Provider network navigation training
- Drug formulary lookup training
- Understanding of MOOP, copays, coinsurance, prior authorizations

PHASE 6: Sales Process & Compliance Workflow

- Scope of Appointment (SOA) rules mastered
- Enrollment workflow trained (online/telephonic)
- Required disclosures practiced
- Enroll in Integrity App

PHASE 7: Tools & Technology

- Quoting tool access granted
- CRM – Lead2client is Trustworthy Financials preferred vendor
- Secure document handling reviewed

PHASE 8: Ethics, Culture & Expectations

- Ethics & integrity standards acknowledged