Medicare Agent Carrier Checklist

For new and growing agents

1) Licensing & Certifications (do first)

- Active health insurance license in resident state
- Non-resident licenses (if applicable)
- NIPR profile created
- E&O; insurance in force
- AHIP (or carrier-accepted equivalent) completed
- Carrier product trainings completed (per carrier)
- Scope of Appointment knowledge verified
- HIPAA basics reviewed

2) Contracting — core Medicare carriers

- Aetna
- Cigna
- Wellcare
- Devoted
- UnitedHealthcare (UHC/AARP)
- Anthem / Elevance
- Humana
- For each carrier: W-9 submitted, direct deposit set up, hierarchy correct, broker portal login confirmed

3) Broker Portal Access (log in successfully)

- Aetna Producer World
- Cigna Producer Portal
- Wellcare/Centene Workbench
- Devoted Agent Portal
- UHC Jarvis
- Anthem Agent Portal
- Humana Vantage
- For each portal verify: commission setup, 2FA enabled, contract level correct, product & state appointments visible

4) Quoting & Enrollment Tools

- Know which quoting tool to use (Sunfire / Connecture / carrier e-app)
- Practice running quotes for MAPD, PDP, and Medigap
- Practice completing a sample e-application
- Know how to upload Scope of Appointment
- Know how to save and resume an application

5) Carrier Product Readiness

- Can locate provider search tool
- Can locate drug formulary
- Can locate plan documents (SB, EOC, ANOC)
- Can locate prior authorization list
- Can locate OTC/flex card benefit info
- Carrier customer service numbers saved

6) Compliance Basics (critical)

- Understand what you can and cannot say per CMS
- No cross-selling during SOA-limited meetings
- No gifts above CMS limits
- Record required calls where applicable
- Scope of Appointment obtained prior to marketing appointment
- Use only CMS-approved marketing materials
- No door-to-door cold soliciting

7) Sales & Appointment Workflow

- Pre-appointment: SOA obtained, drug list collected, provider list collected, current coverage reviewed
- During appointment: needs analysis completed, compliance statements read, plan comparison reviewed, total estimated costs reviewed
- After appointment: application submitted, confirmation saved, welcome call completed, client entered in CRM, PCP selected if required

8) Ongoing Agent Habits

- Check broker communications weekly
- Watch plan change webinars
- Track pending business
- Follow up on declined applications
- Schedule annual reviews
- Keep up with CE and renewals