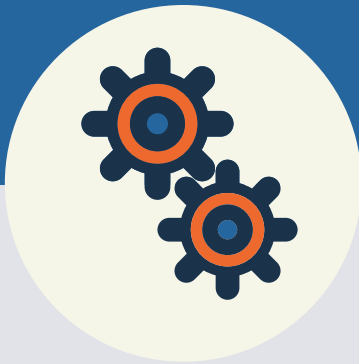


# MEDICARE SUPPLEMENT



## E-App User Guide



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# What You Need to Know.

The E-App is powered by FireLight, a technology of Insurance Technologies. Our E-App is an intuitive, simple, and quick application process that has many useful tools such as an electronic signature, minimization of errors and missing requirements, and faster issue times.

## Technical Requirements

- Internet Access
- All internet browsers are supported
- For use on PC, laptop, or tablet devices
- 128 MB of RAM
- Cookies and Java Script Enabled
- Not for use on mobile devices

**Telephone Signature**  
**Available 24/7**

**877-888-0352**

## Helpful Hints & Highlights

- Valid e-mail address is required for Telephone Signature and Electronic Signature (E-Signature).
- Applications are not received by the carrier until all signatures have been collected and the application has been submitted.
- Agents must sign via E-Signature.
- Clients may sign via E-Signature or Telephone Signature.
- Telephone Signature is collected after the application is submitted.
- After the E-App is submitted and, if applicable, telephone signature is received, the agent will receive an e-mail that contains the underwriting decision.
- To view the status of an app, visit The Agent Portal.
- Once a policy is issued, the first premium will be drafted immediately.

# How to Access a New Application.

1. Sign in on [The Agent Portal](#).
2. Click on Electronic Application.
3. Select Writing Agent Number and Application Type/Product (**Electronic Application with FireLight**), then Select '**Launch FireLight**', and click on "**Application**" to start a new application.
4. Enter the '**Jurisdiction**' (Applicant's residence state) and '**Product Type**'.
5. Name the Application.

**Recommendation: Rename the application to include the Applicant's last name and residence state for easier searches.**

6. The system will open the application and forms.
7. All required fields are marked in red on the application and forms. To locate the required fields on each page, click on the red call out icon in the upper right hand corner.
8. On page 1 of the application, specify whether telephone signature will be used to collect the applicant's signature. Check the '**Yes**' or '**No**' box. If telephone signature is not selected, then E-Signature will be used to collect the applicant's signature.



Will this application be voice signed? ☐ yes ☐ no

9. Save your client's application information before closing the application by clicking '**Save**' in the navigation bar in the upper right hand corner.
10. The Status Bar at the top of the page displays your progress.



## How to Navigate Through an Application.

To navigate through all application pages:

1. Click on the double arrows on the right and left sides of each page -or-
2. Click on '**Open**' in the upper left hand corner. The pages with missing required information are in red font.

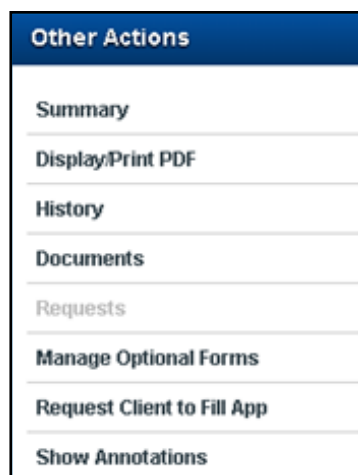


# How to Add Attachments.

1. To add attachments, select '**Other Actions**' from the navigation bar in the upper right hand corner. *(Example: If an applicant is applying during a Guarantee Issue period, you will use the attachment feature to attach their proof of eligibility.)*



2. Select '**Documents**' when the drop down menu appears.



3. Select the '**Document Type**' you would like to upload, and select '**Choose File**' to browse and upload your document.

The 'Application Documents' form is displayed. It has a header 'Application Documents' and a sub-header 'Add Supplemental Document'. Below this, there is a 'Document Type:' label followed by a dropdown menu currently showing 'Select Document Type'. A note states: 'Note: Supplemental documents must be in PDF format and no larger than 20MB'. At the bottom, there is a 'Choose File' button and the text 'No file chosen'.

# How to Sign an Application.

There are two options to collect signatures: Telephone Signature or E-Signature.

- You were prompted to indicate which signature method your client will be using on page 1 of the application. Your client may sign by telephone signature while you, the agent are required to sign electronically.
- When the application is 100% complete, a message will appear for you to continue to the next step of collecting signatures. Select 'Continue' in the message window or in the upper right hand corner.

## E-Signature Process.

1. Once the application has been completed, select '**Use E-Signature**' to start the signing process. The applicant must have a valid e-mail address.
2. Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.
3. Select the role(s) then the appropriate signature method
4. To continue to sign, select '**Sign Now**'
5. You must verify the identity of the applicant and enter their information.  
Below are acceptable forms of identification:
  - Driver's License    • State Issue ID
  - Passport            • Resident Alien ID
6. Select the '**I have reviewed**' check box to acknowledge they have reviewed and agree with the content and terms for each completed document
7. Once all documents have been reviewed and approved, select '**Sign**'
8. Complete the Signer Full Name, City, State and Today's Date.
9. The signature box is automatically completed when filling in the Signer Full Name field.
10. To replace the typed name, the signer may use a mouse or finger to overwrite the typed name.
11. Select '**I Consent**' and repeat the same process for all other signers

# Telephone Signature Process.

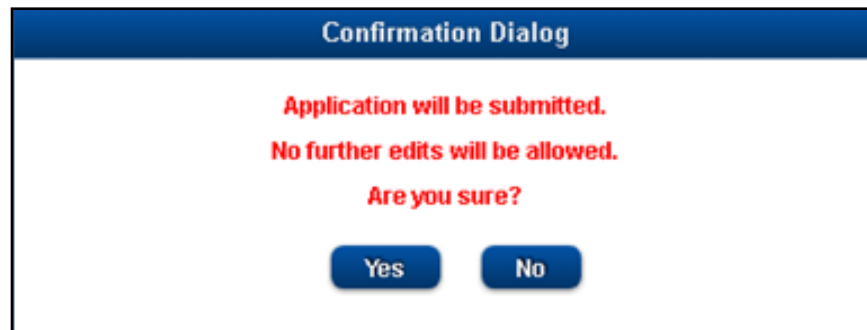
CALL TOLL FREE  
**877-888-0352**

## **Before Starting the Telephone Signature Process:**

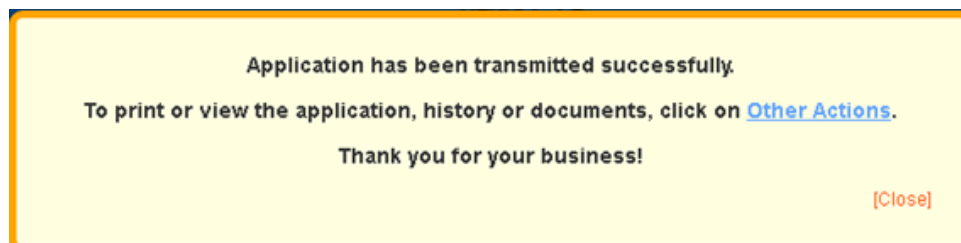
- You (the agent) must sign the application electronically and submit the application.
  - You will need the application number, located on page 1 of the application in the upper right corner, for the telephone signature process.
  - The applicant must remember the unique 4-digit pin he/she created on the Telephone Electronic Signature Sheet of the application. The 4-digit pin will be used during the telephone signature process.
- 1.** After the application has been submitted, call toll-free 877-888-0352 and follow the prompts.
  - 2.** After the greeting, the applicant must confirm he/she wants to continue with the telephone signature process by pressing 1 or by pressing 7 to stop the process.
  - 3.** Enter the application number. This is the 'Application ID' number located on page 1 of the application in the upper right corner.
  - 4.** Enter the last 4 digits of the applicant's Social Security Number (SSN)
  - 5.** If the applicant agrees to the HIPAA Authorization, he/she would press 1 or may press 7 to stop the process.
  - 6.** The applicant must confirm he/she agrees to the telephone signature authorization and will be asked to enter their unique 4-digit pin. The 4-digit pin is the same pin number the applicant chose on the Telephone Electronic Signature Sheet. If he/she does not agree and wants to discontinue the telephone signature process, press 7.

# How to Submit the Application.

1. Once all the e-signatures are collected, select '**Continue**' in the upper right hand corner
2. A confirmation dialog box will appear. Select '**Yes**' to submit the application



3. Once submitted, a message will appear confirming you successfully submitted the application.



4. To print or view the application, click on '**Other Actions**' in the message box or in the navigation bar in the upper right hand corner.
5. Once the application has been submitted and the applicant selected Telephone Signature to sign the application, please follow the Telephone Signature process (page 6) to collect the signature(s) to complete the entire application process.



# Point-of-Sale Underwriting Review Process

Once all signatures have been collected and the application has been submitted, the application will be processed using the Point-of-Sale underwriting engine. The underwriting engine will determine if the application is Approved, Declined, Requires UW Review, or Requires Verification of Guaranteed Issue Qualification.

To view the E-App status updates in real time, go to the agent portal and click on Electronic Application. You will see a list of all the E-Apps you have submitted which includes the Application Number, Policy Number, Product, Client Name, Status, and Application Date.

The following are the statuses that may appear under the Status column:

- Active
- Decline
- Underwriting Review
- Telephone Signature Pending

An e-mail with the E-App's underwriting decision will be sent to you and the applicant will receive an e-mail confirming their application was submitted.

If the E-App is pending underwriting review, the applicant may call into the Underwriting Department to speak directly with an underwriter Monday through Friday between 7:00 am MDT to 4:00 pm MDT. The underwriter will determine the applicant's eligibility status over the phone. If approved, the underwriter will give the applicant their policy number.

