Think Agent™

Sales & Enrollment

Medicare Supplements & Complementary Plans

Table of Contents

This guide will cover each of the below topics:

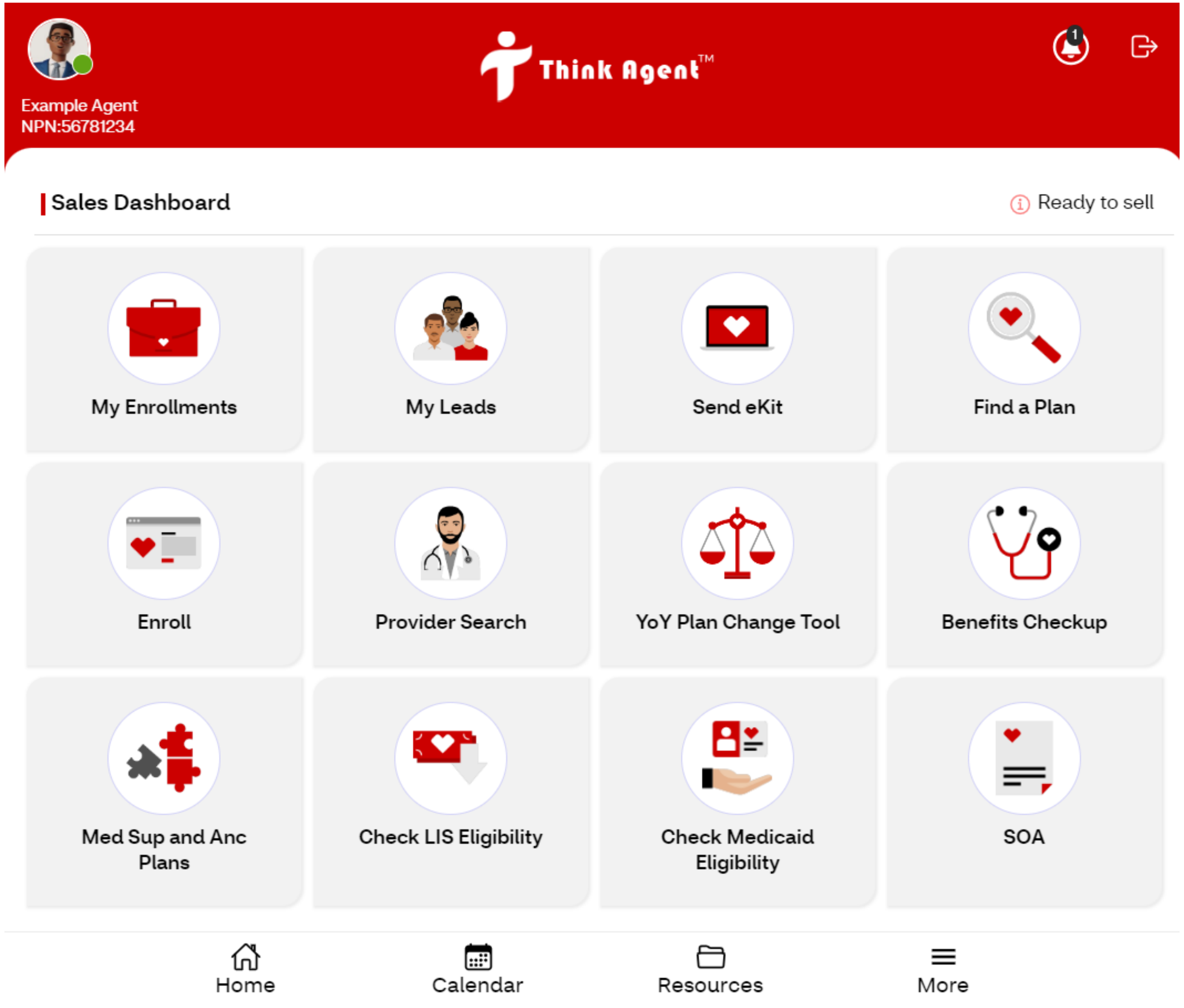
Email Support@ThinkAgent.com if you need additional assistance

Sales Dashboard

After logging in to Think Agent on your desktop or mobile device, click the "**Sales**" icon.

Within this component you can access each of the below features:

- My Enrollments
- My Leads
- Send eKit or SOA
- Find a Plan
- Enroll
- Provider Search
- YoY Plan Change Tool
- Benefits Checkup
- Check Eligibility – Medicaid and/or LIS



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Checking Ready-to-sell Status

Click the "**Ready to sell**" information icon on the top right of your Sales Dashboard to see your current RTS status for Medicare Supplement & Complementary products.

The table (right) will show the:

- Plan year(s) you are RTS
- Each state you are RTS
- Each product you are RTS

Company Name	Ready to sell state MEDSUP	Ready to sell state ANC
American Continental Insurance Company [GNW0009894]	AL,AR,AZ,FL,GA,IA,IN,MI,MO,MS,MT,ND,NM,SD,UT,VA,WI,WV,WY	
Aetna Health and Life Insurance Company [GNW0009894]	AL,AR,AZ,FL,ID,IN,KY,LA,MO,MS,MT,NH,NV,TN,TX,UT,VA,WI	
Continental Life Insurance Company of Brentwood, Tennessee [GNW0009894]	AL,AZ,CA,CO,CT,DE,FL,GA,ID,IL,IN,KS,KY,MD,MI,MN,MO,MS,MT,NC,NE,NH,NJ,NM,NV,OH,OR,PA,RI,SC,SD,TN,TX,UT,VA,VT,WA,WI,WV,WY	AL,AR,AZ,CA,CO,CT,DE,FL,GA,IA,ID,IL,IN,KS,KY,LA,MD,MI,MN,MO,MS,MT,NC,ND,NE,NH,NJ,NM,NV,OH,OK,OR,PA,RI,SC,SD,TN,TX,UT,VA,VT,WA,WI,WV,WY
Accendo Insurance Company [GNW0009894]	AL,AR,AZ,CA,CO,CT,DE,FL,GA,IA,ID,IL,IN,KS,KY,MD,MI,MO,MS,MT,NC,ND,NE,NH,NJ,NM,NV,OH,OK,OR,PA,RI,SC,SD,TN,TX,UT,VT,WI,WV	
Aetna Health Insurance Company [GNW0009894]	AR,CO,DE,GA,IA,IL,IN,KS,LA,MD,MI,NC,NJ,OH,OK,PA,SC,TN,TX,VA	

OK

When **not** RTS, and creating a lead, you will see the below message:

Oops! It looks like you are not ready to sell in this geography. Please contact our Broker Services Department for more information. BrokerSupport@aetna.com 866-714-9301

Note: You will *only* be allowed to create leads and submit enrollments for states and products for which you are RTS.

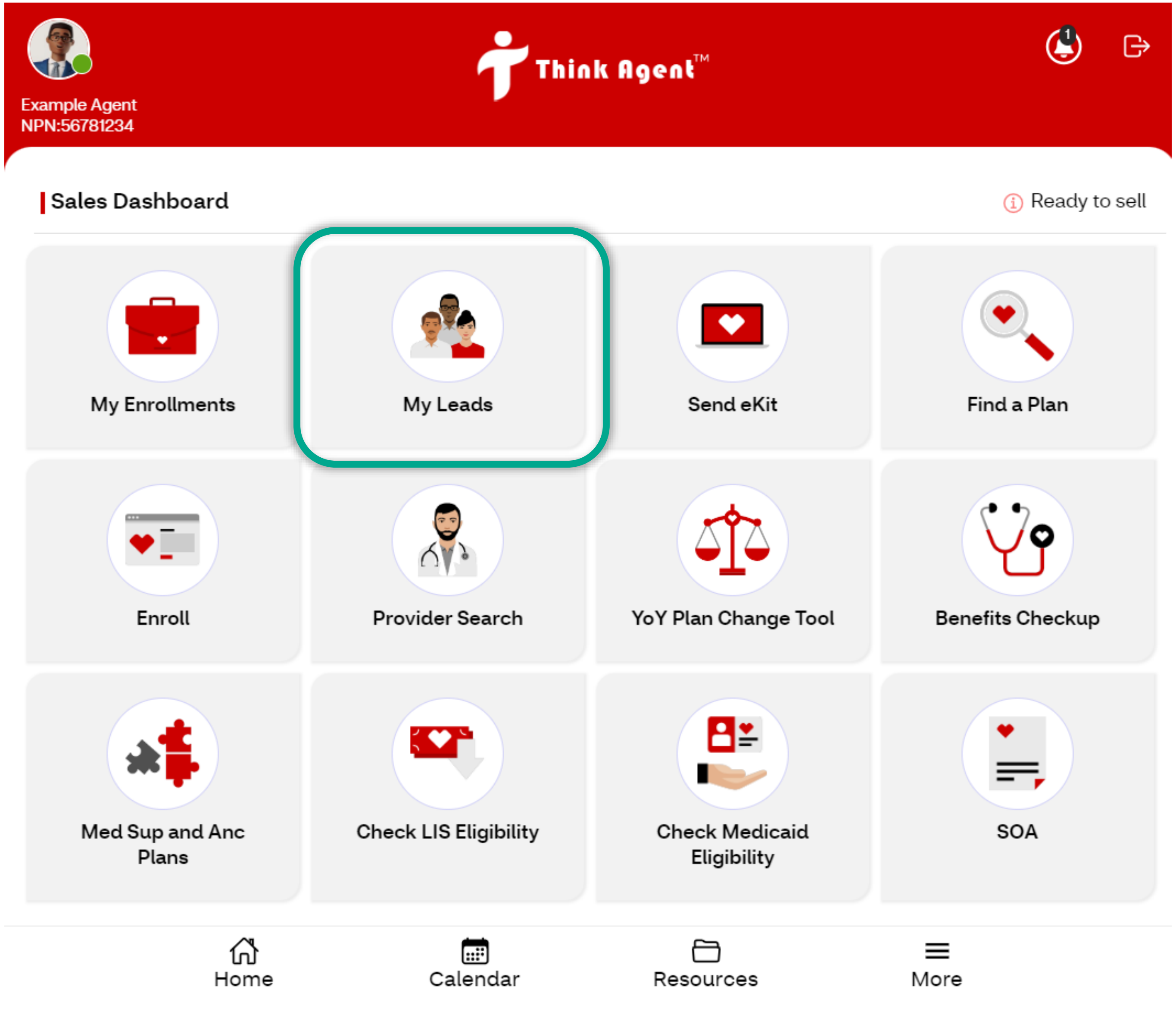
Email Support@ThinkAgent.com if you need additional assistance

Creating A New Lead

The Sales component is lead-based. Meaning, best-practice is to **first create a lead** before using the other Sales & enrollment features.

To create a new lead, click the "**My Leads**" icon, then click the red "+" icon in the lower right corner.

Hint: Basic lead information such as name, zip code, address, etc. will pre-populate in forms such as eKits, SOAs and enrollment applications later-on – Saving you time!



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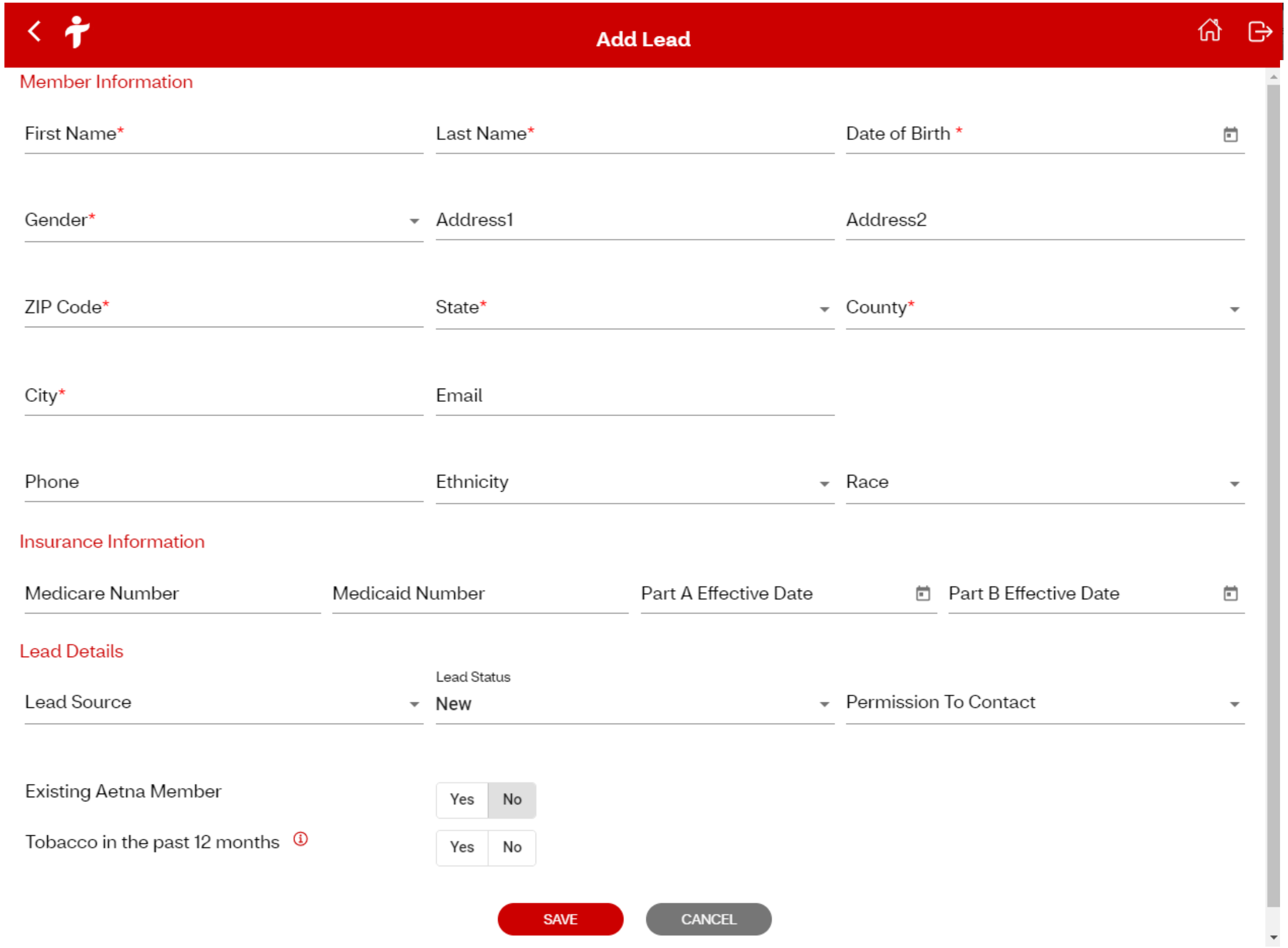
Creating A New Lead

Only certain fields in a lead are required to create a new lead. **Completing *all* of the available lead fields is best-practice**.

Required fields are indicated by the red asterisk next to each:

- First & Last Name
- Date of Birth (DOB) & Gender
- Zip Code
  - *State
  - *County
  - *City

**Required. Based on zip code.*



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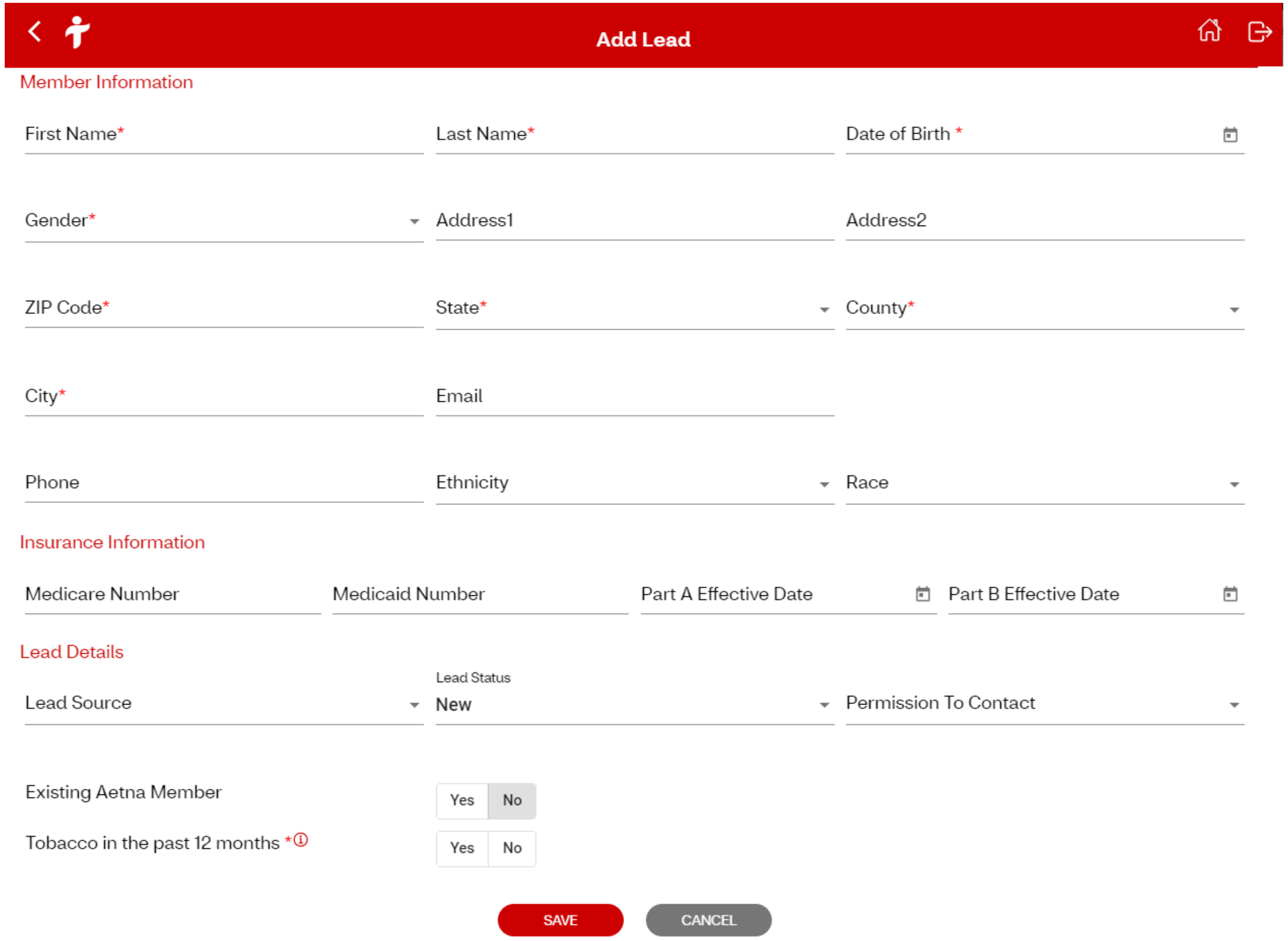
Creating A New Lead

Other **not-required lead fields**, such as Medicare number, Part A and B effective date, phone and email will serve you when completing eKits, SOAs, or enrollment applications later!

Note: Generally, they will pre-populate forms, saving you time entering info. again.

When you are finished, click “**Save**” in the lower right corner to save your lead.

Hint: Part A & B dates will auto-fill if you enter a valid Medicare Number – Neat!



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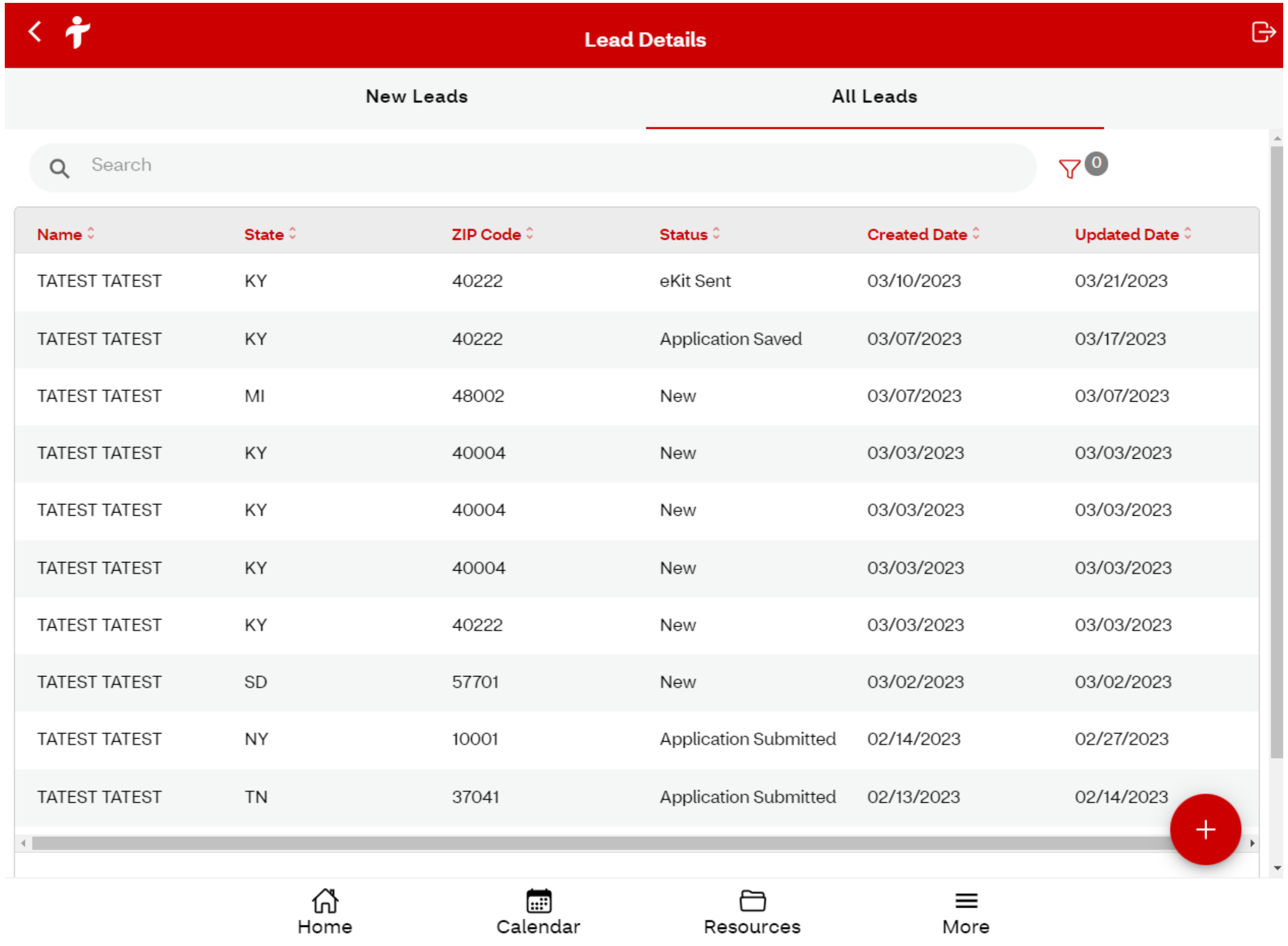
Finding Your Leads

Once you have saved a newly-created lead, it will show in your "**New Leads**" tab as well your "**All Leads**" tab.

Your leads are safe with you! Aetna does not view, delete or edit your leads without your permission.

Note: When your lead count gets large, use the Sort, Search and Filter options to quickly locate the person you're looking for!

Add as many leads as you like! The **Status** column is particularly helpful to remind you of your last sales activity.



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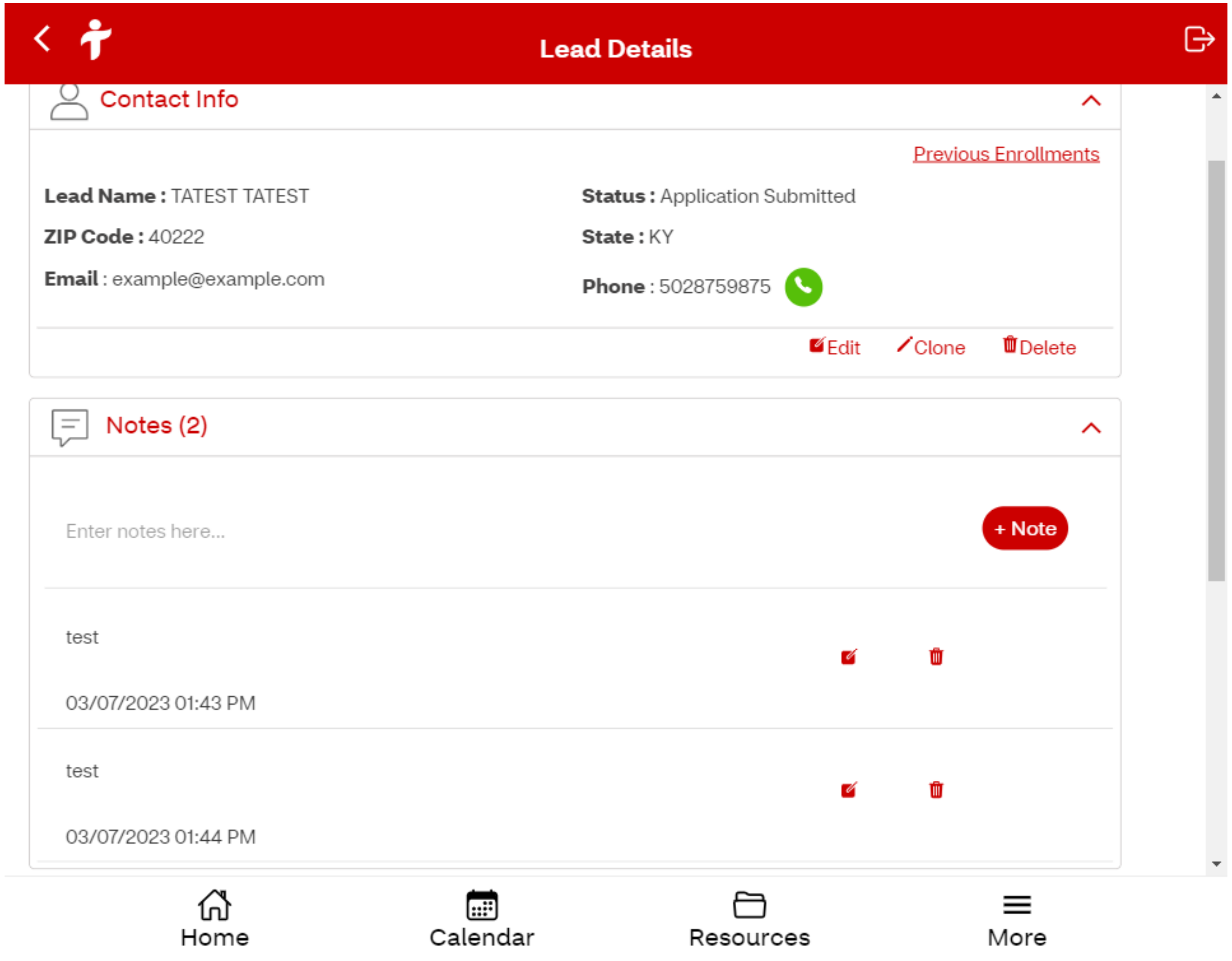
Adding Lead Notes

Creating & adding lead Notes is a great way to store facts & information about this lead securely, to reference at a later time.

To create a note, type in the Notes field, then click “ + Note “ to save.

Each Note created is **date & time stamped** and can be edited or deleted at any time from this lead.

There is a **character limit** per note of 100-characters, so keep it brief!



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Adding A Pharmacy

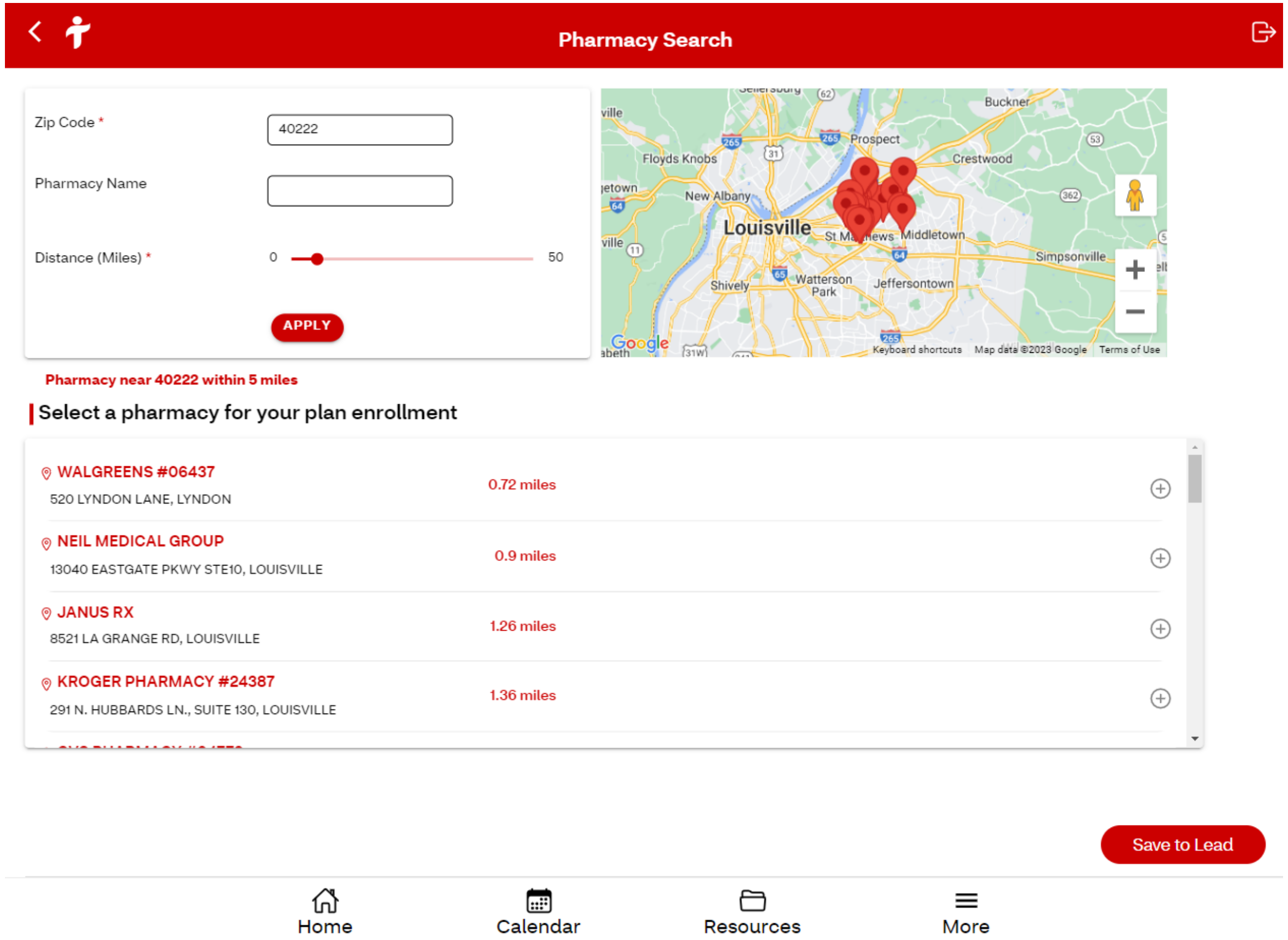
One pharmacy can be added per lead.

This should be the lead's preferred pharmacy to receive and refill prescriptions.

To add a pharmacy, click the drop-down arrow next to "**Pharmacy**" then " Add Pharmacy "

The lead's zip code will pre-populate in the required "Zip Code" field and the distance from this zip code defaults to a 5-mile radius.

Expand or narrow the distance, click the "plus" icon next to the desired pharmacy, then click "**Save To Lead**"



Hint: Pharmacy is used to estimate drug cost. You will only see network status –Preferred, In-Network, or Out-of-network - displayed when later selecting a plan MAPD or PDP option.

Email Support@ThinkAgent.com if you need additional assistance

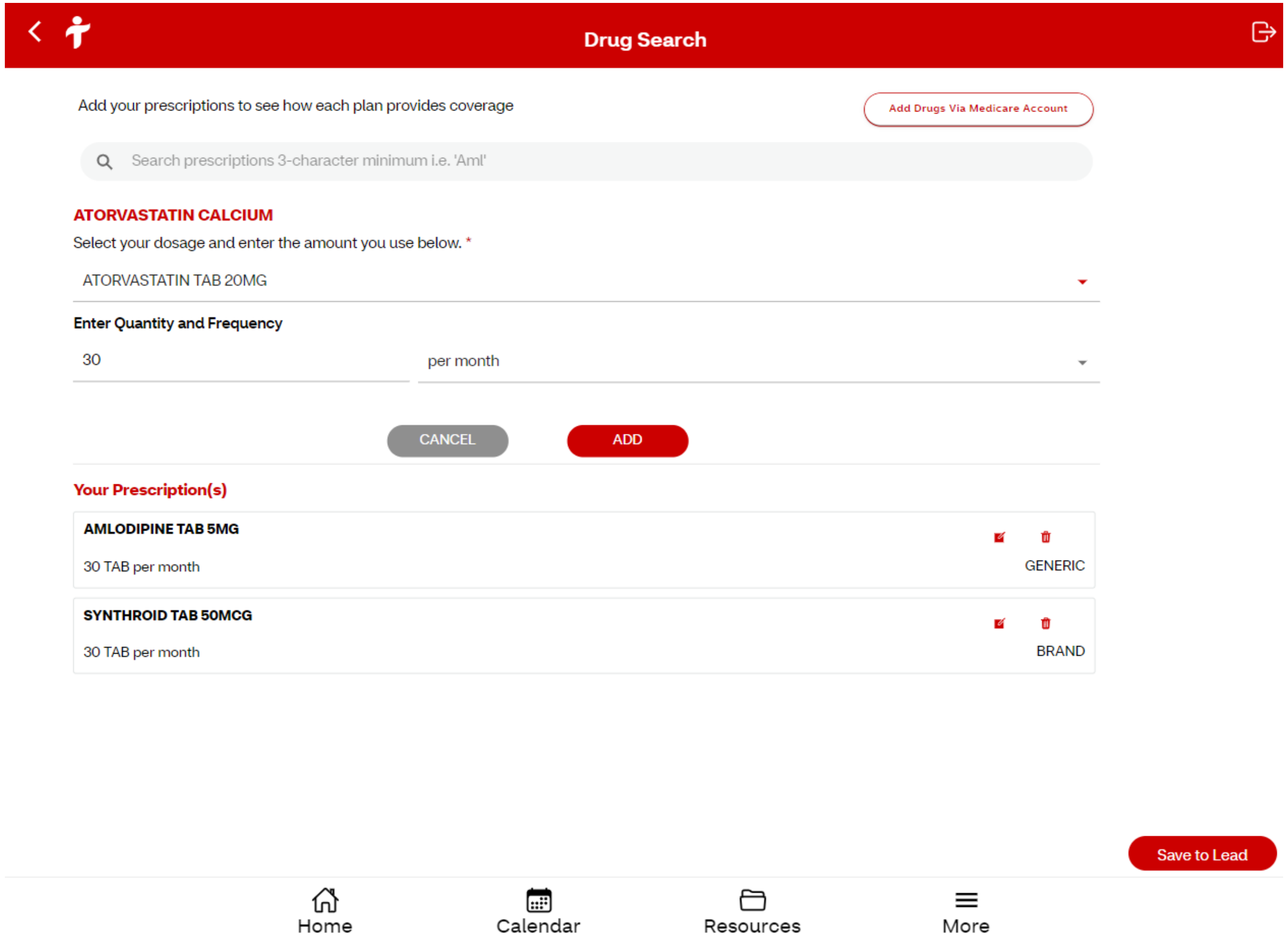
Adding Prescriptions

Add as many drugs to your lead as needed.

To add drugs to a lead, click the drop-down arrow next to “**Drugs**” then click “ Add Drugs “

- You must choose the dosage & form, quantity & frequency of each drug added.
- If a generic version of this drug exists, you will be prompted to choose “Yes” or “No” to the generic alternative option.

Continue to add & edit this drugs list as needed. When finished, click “**Save To Lead**” to save these selections to your Lead, and return to the Lead Details screen.



Note: Think Agent will not allow the same drug to be added more than once; so, if you cannot recall – Try adding the drug! If it’s already been added to this lead, you’ll see an error message to remind you.

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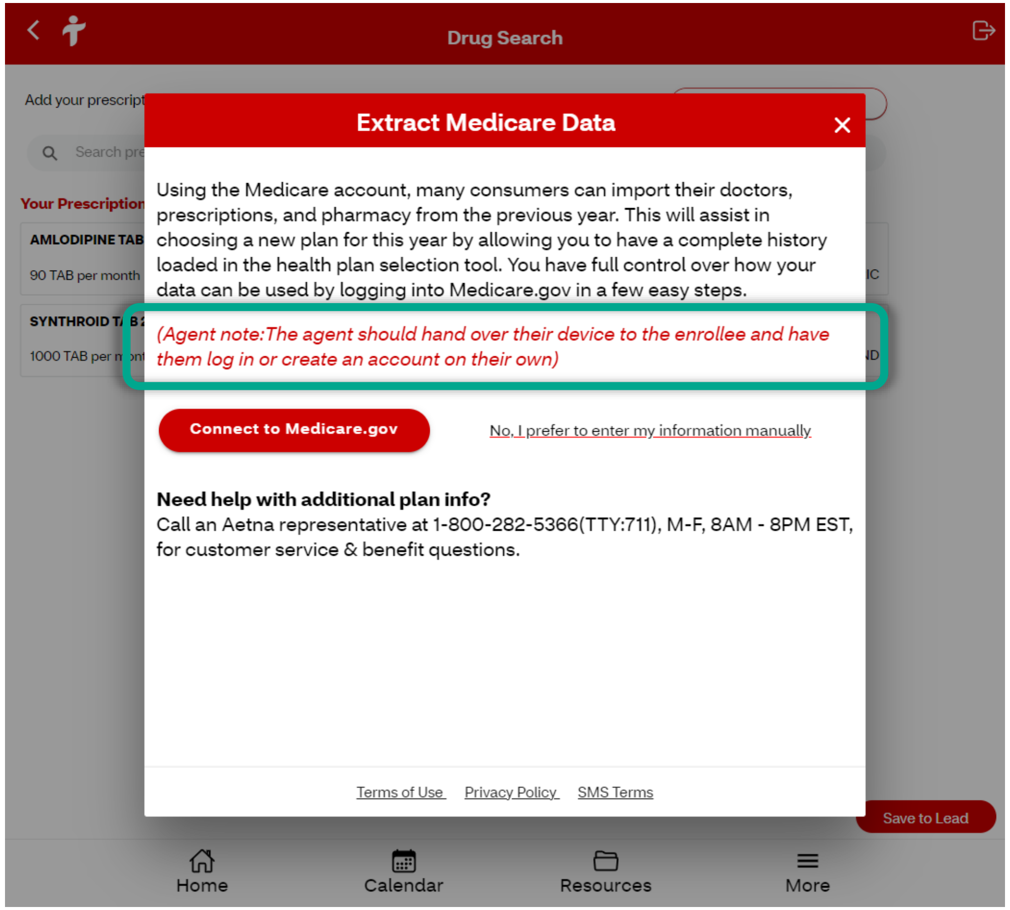
Adding Prescriptions – "Blue Button"

When adding drugs to your lead, there is an option to "**Add Drugs Via Medicare Account**" in the upper right corner.

When selected, this option will direct to the CMS site to login or create a CMS account. Once on the CMS site - If the client agrees to proceed – the agent should **allow the client privacy on your device to create their secure CMS account and/or login**.

Once completed by the client, they will have the option to import their prescription drug history to Think Agent, auto-filling their prescriptions & drug details only, without the need of manually adding each.



Note: Login to the Medicare.gov portal must be completed by the client privately, away from the agent's view. Account creation generally only takes a few minutes to complete!

Email Support@ThinkAgent.com if you need additional assistance

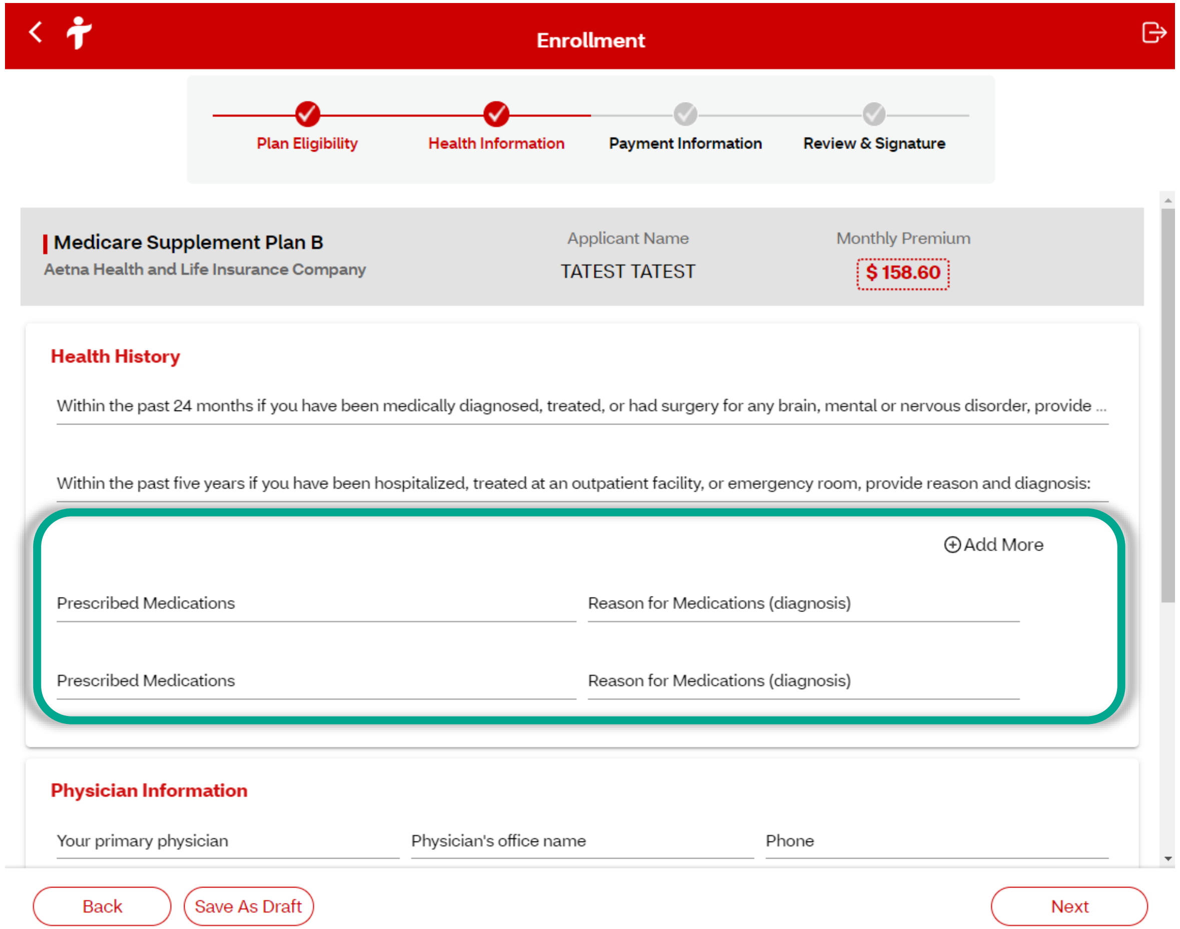
Adding Prescriptions – “Knockout Drugs”

During a Medicare Supplement or Complementary plan enrollment, there is an area to enter the name(s) of prescribed medications and diagnosis/ reason for taking.

Medications entered in this segment of the enrollment application will be used by Underwriting to determine **plan eligibility** after the enrollment is submitted.

Certain prescriptions deemed “**knockout drugs**” may disqualify an applicant by UW.

Note: “Knockout drugs” vary by plan selection and are determined by the plan. Entering medications – Even if “knockout” – will not stop you from submitting the app.



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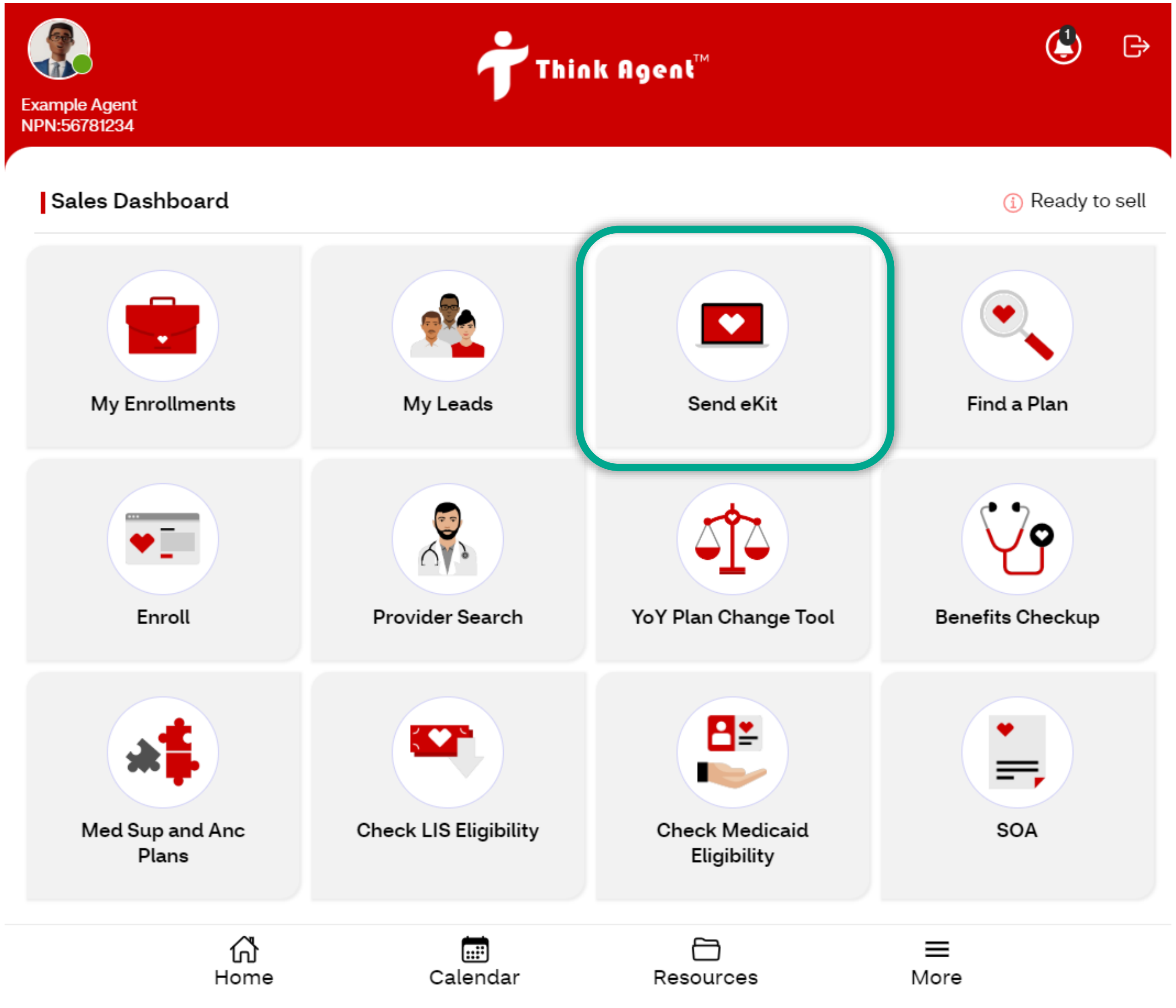
Creating & Sending An eKit

You can create & send an eKit **two ways**:

- While viewing a particular lead's details, click " Add eKit " under the "**eKit**" drop-down.
- Or, by clicking the "**eKit**" icon from the Sales Dashboard menu (shown right) and choosing an existing lead you previously created.

After doing one or the other, you will be prompted to select a plan year, then find a plan to send to your lead via email.

Your client must receive, complete, sign & submit the enrollment from their email. Once they have finished, the eKit will appear in your **My Enrollments** (see page 33) for the agent (you) to apply their signature & submit for processing.



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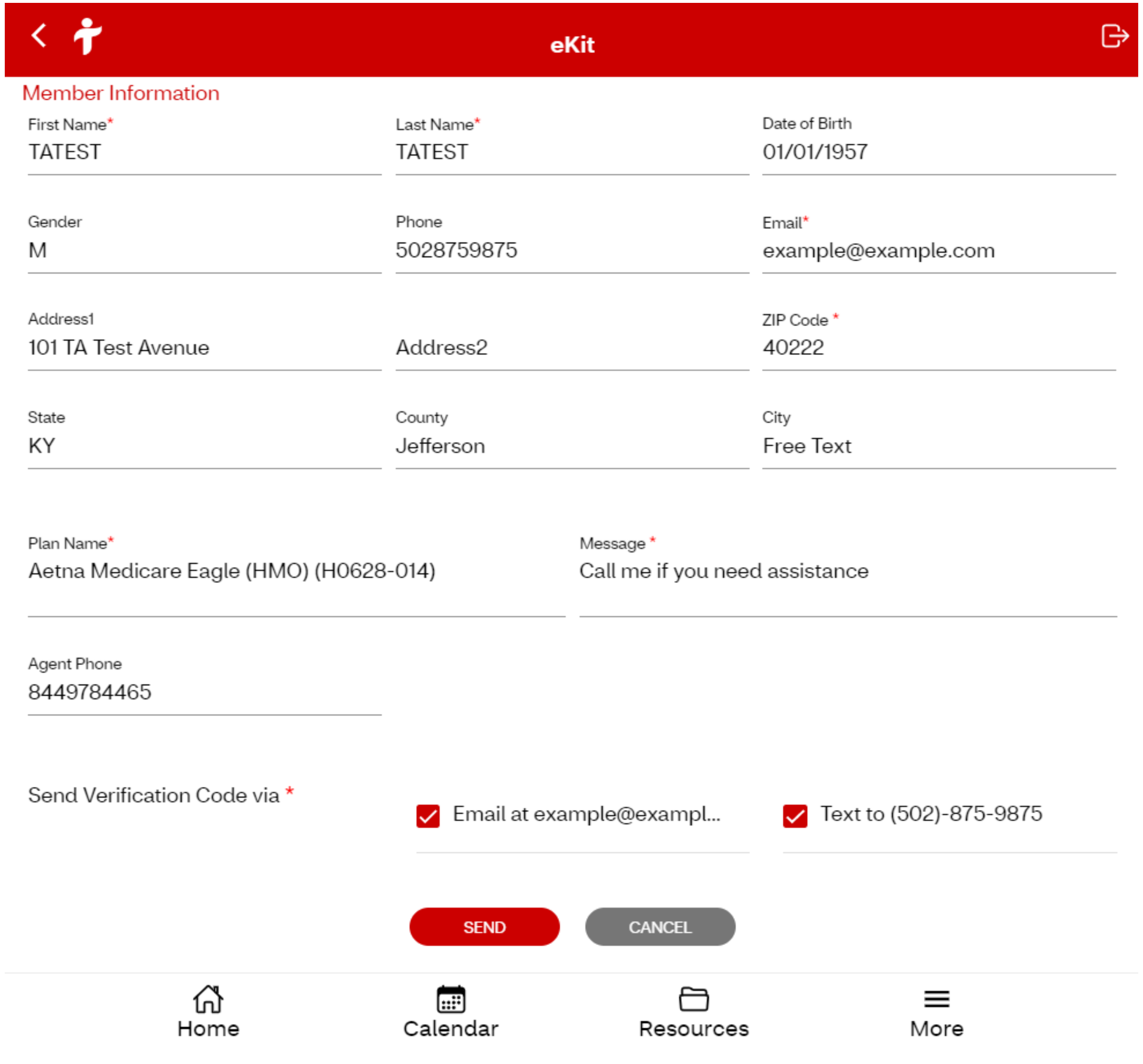
Creating & Sending An eKit

Choose a plan from the available options, then click " Create eKit "

The eKit form is largely pre-populated with the information you entered in the lead.

To finish the eKit, enter a **Message** ex. *Call me if you need assistance*, your phone number, and choose one or both options to send the **Verification Code** to the customer via Email or Text (or both).

Note: The unique Verification Code must be copied/ entered by the client (from their email or text) and applied to the eKit to open its secure link.



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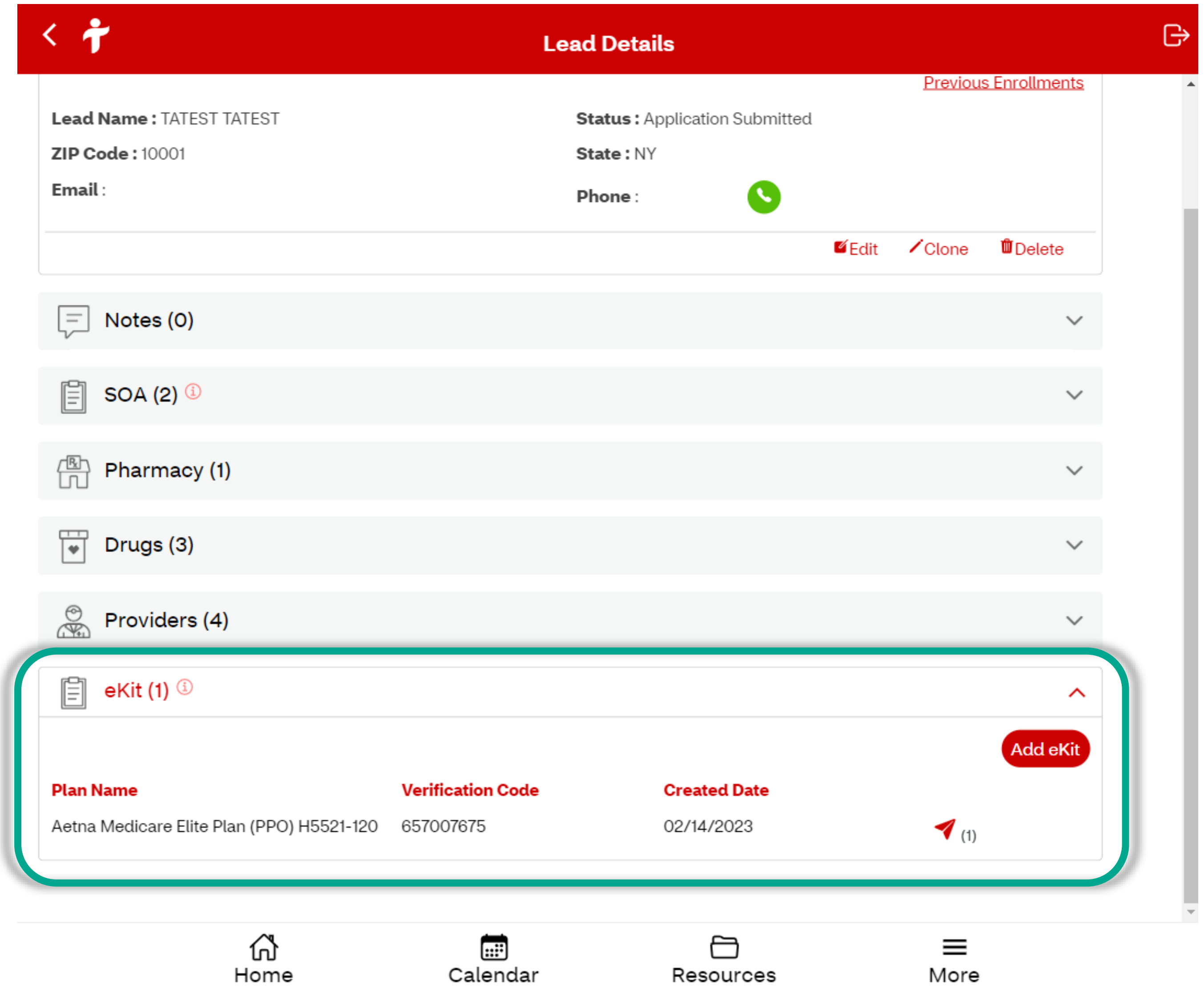
Creating & Sending An eKit

Once the **eKit has been sent**, you will be re-directed back to the lead.

If the client cannot locate their eKit or Verification Code, no problem!

Resend an eKit (click the " " icon to the right) or create a new eKit from your lead. Consider an alternate client email or meeting face-to-face if still having trouble.

Note: If the client enrolls via the eKit, you will be notified in Think Agent "Notifications" and sent an email directing you to My Enrollments



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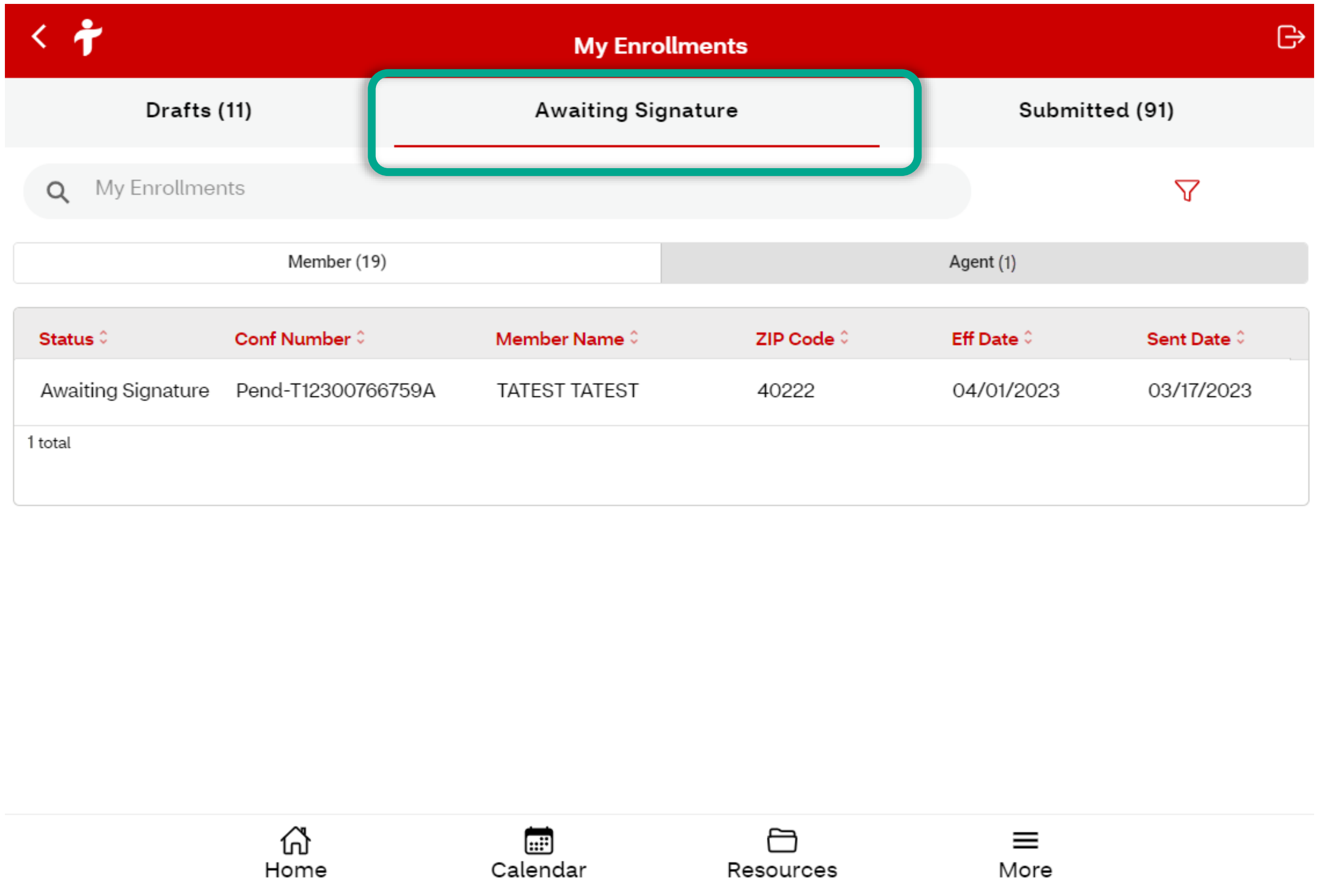
Signing & Submitting The eKit

Med. Supp. & Complimentary Plan eKits require an extra step. Once the client signs, the agent must locate this enrollment in **My Enrollments**.

Under **Awaiting Signature**, locate the “Agent” sub-tab (image right), open this enrollment, review, **apply *your* signature**, and submit to Aetna.

<u>Until the agent has signed, this eKit enrollment is not submitted</u>; so, it is ***very important*** to check in My Enrollments for any applications **pending agent signature**.



Email Support@ThinkAgent.com if you need additional assistance

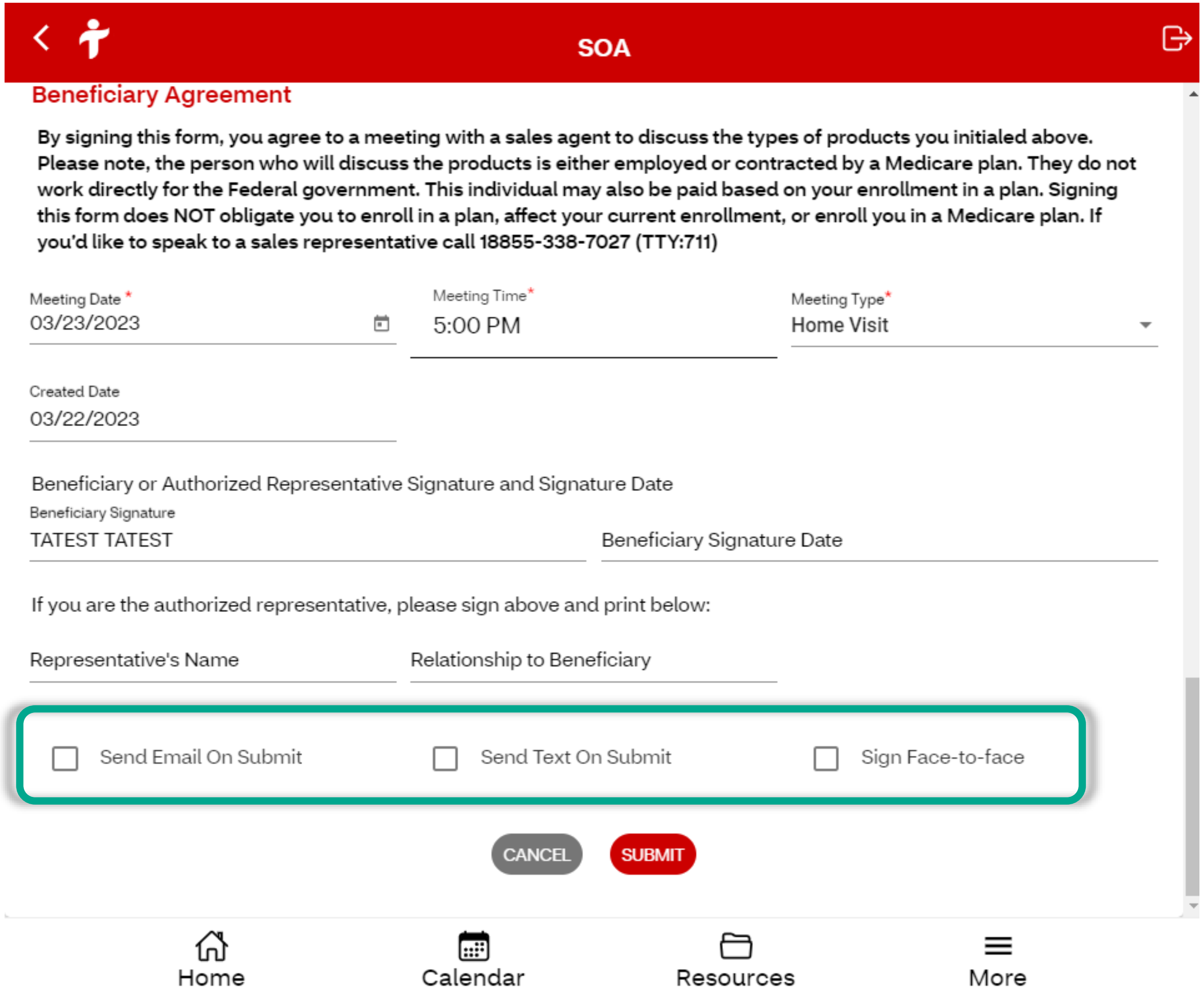
Creating & Sending A SOA

To send a SOA from Think Agent, find “SOA” on the **Sales Dashboard**, or “**Create SOA**” in your client lead.

Complete all required fields, then choose to **send** – Via text and/or email – or **sign face-to-face**.

If sent – Not signed face-to-face – You may **resend** this SOA from your lead by clicking the “ (1) “ icon.

Note: It is best practice to obtain a signed SOA before discussing any Medicare products with your prospect or authorized representative.



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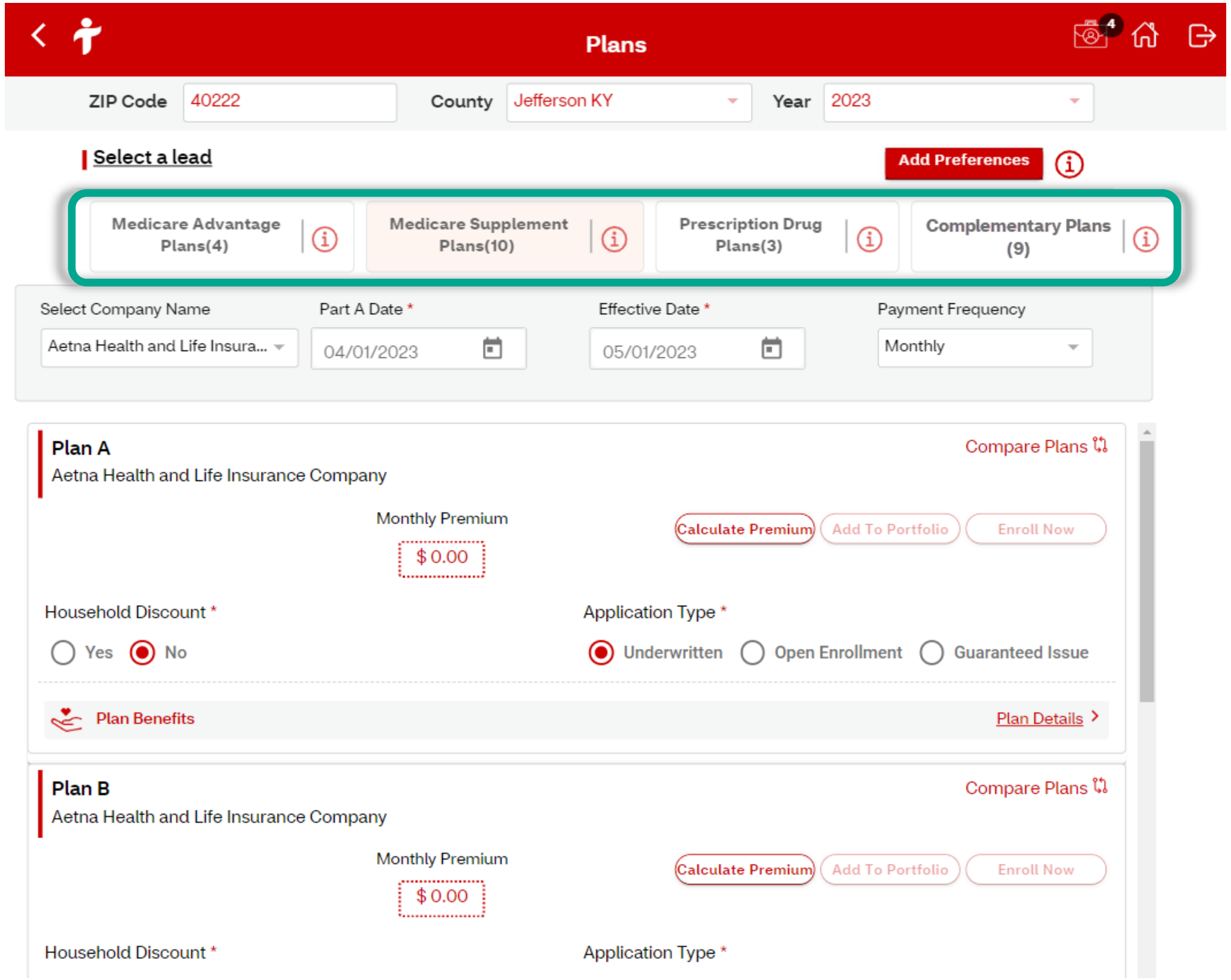
Selecting A Plan

After clicking "**Find Plan**" at the top right of a lead, you will be shown the Aetna plan options available by the lead's geography.

Each available **plan type** (MA, PDP, Med Supp, and Complementary) is organized by tabs at the top of this screen.

Note: See our "*Sales & Enrollments – MA, MAPD, PDP, and D-SNP*" training guide to learn about selling these products in Think Agent.

Use the many page options – **Sort**, product **tabs**, product **filter** – to locate the best plan option for your lead.



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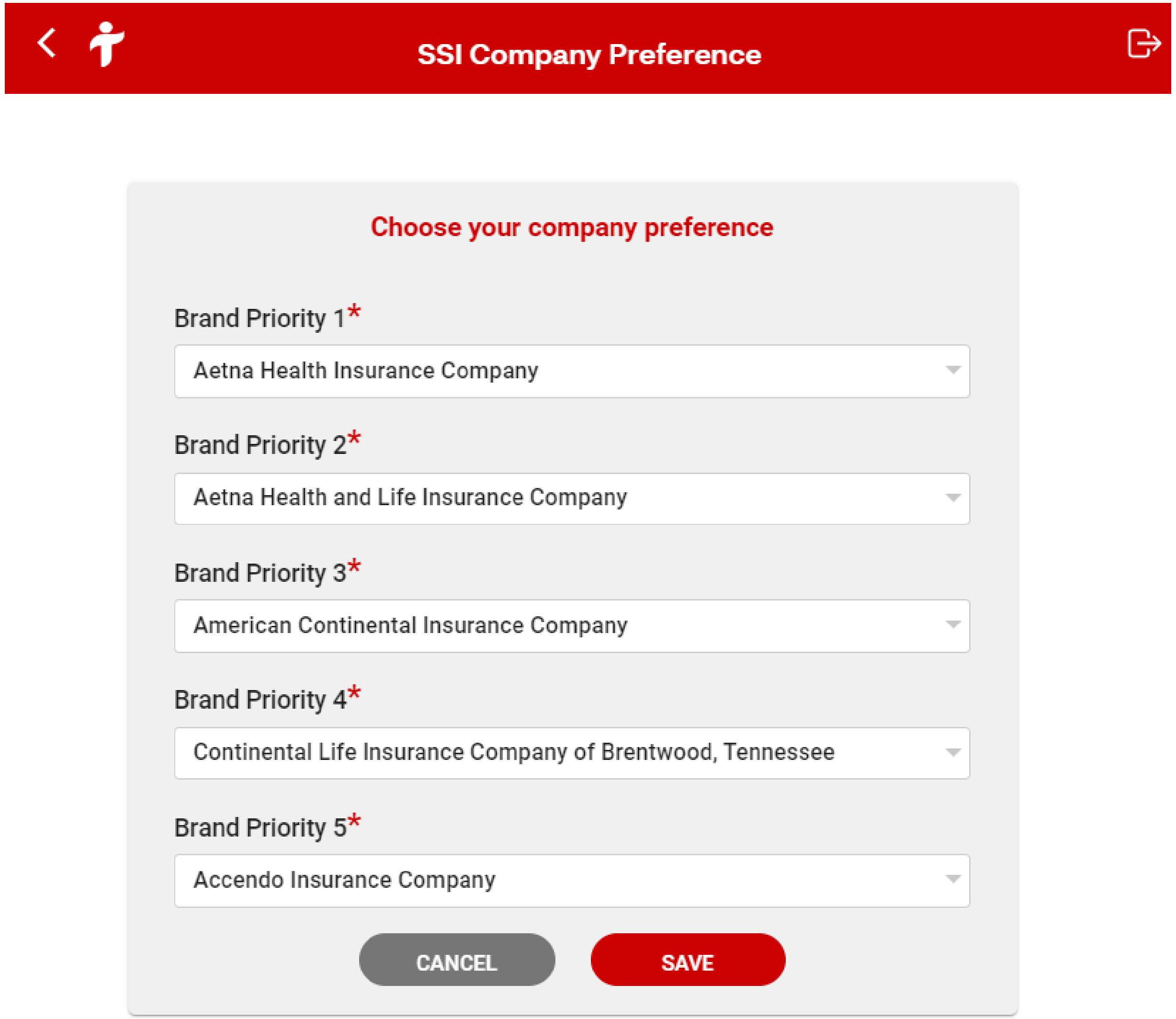
SSI Company Preferences

If you are ready-to-sell (RTS) for SSI products, under the "**More**" tile on your Think Agent homepage, you will see the "**SSI Company Preferences**" tile option.

This option allows you to organize the **display order for each SSI company** when searching for SSI plans from your Think Agent account, and when prospective clients use your PURL to shop for plans.

Note: To learn more about your Personalized URL (PURL) accessible in Think Agent, see our "Profile & PURL" video in our Resources folders.



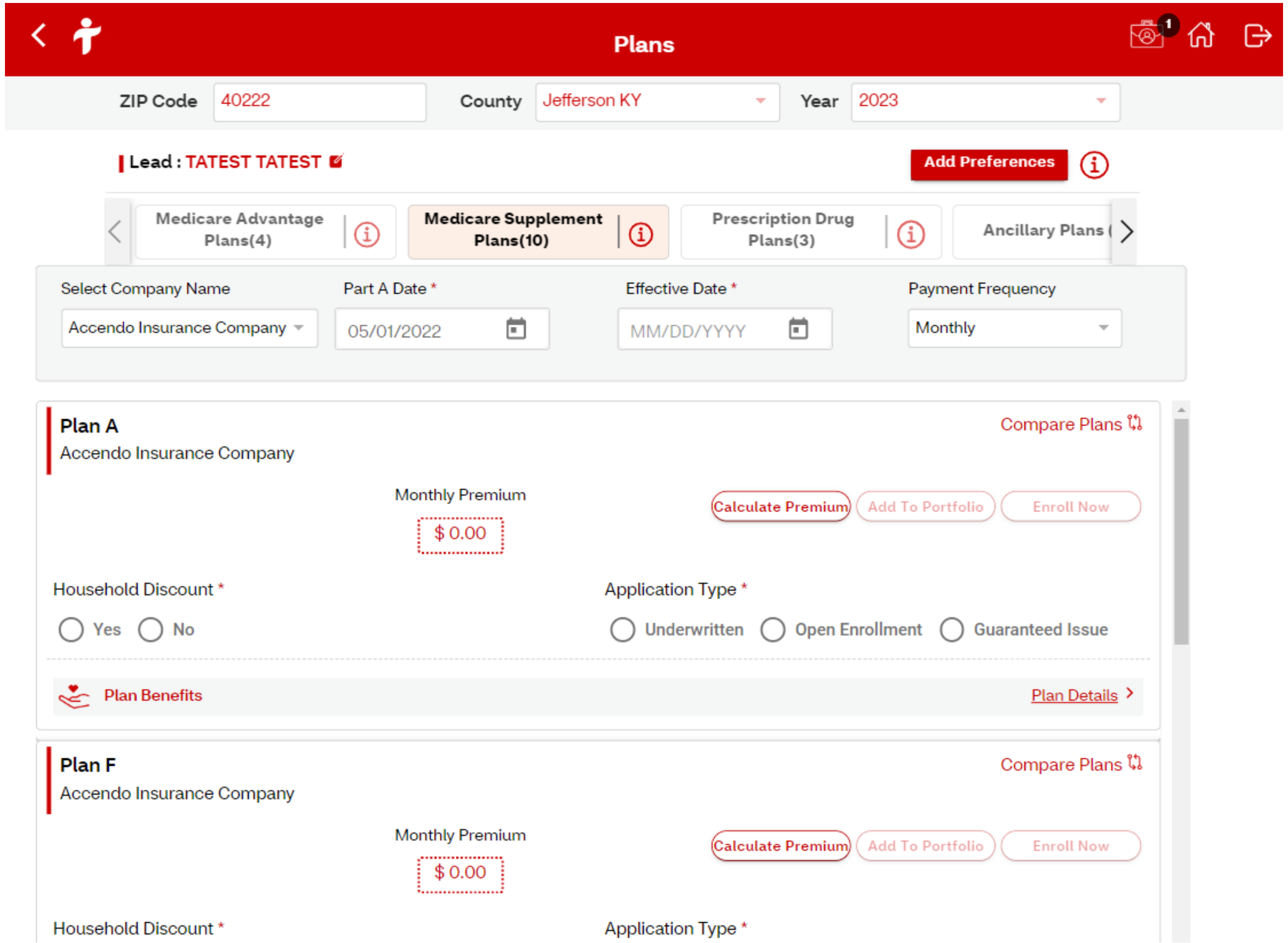
Email Support@ThinkAgent.com if you need additional assistance

Selecting A Plan – Medicare Supplements

There are 5 components necessary to complete before moving to the enrollment for a Medicare Supplement:

- Part A Date – Cannot be blank
- Effective Date – Cannot be blank
- Household Discount* – "Yes" or "No"
- Application Type – 3 options: UW, OE, or GI
- Calculate Premium

*Qualification & availability may vary by state



Once completed, you will have the option to "Add To Portfolio" or "Enroll Now".

Note: Certain data entries can affect premium, including: Company, state, age, DOB, tobacco usage, effective date, and household discount.

Email Support@ThinkAgent.com if you need additional assistance

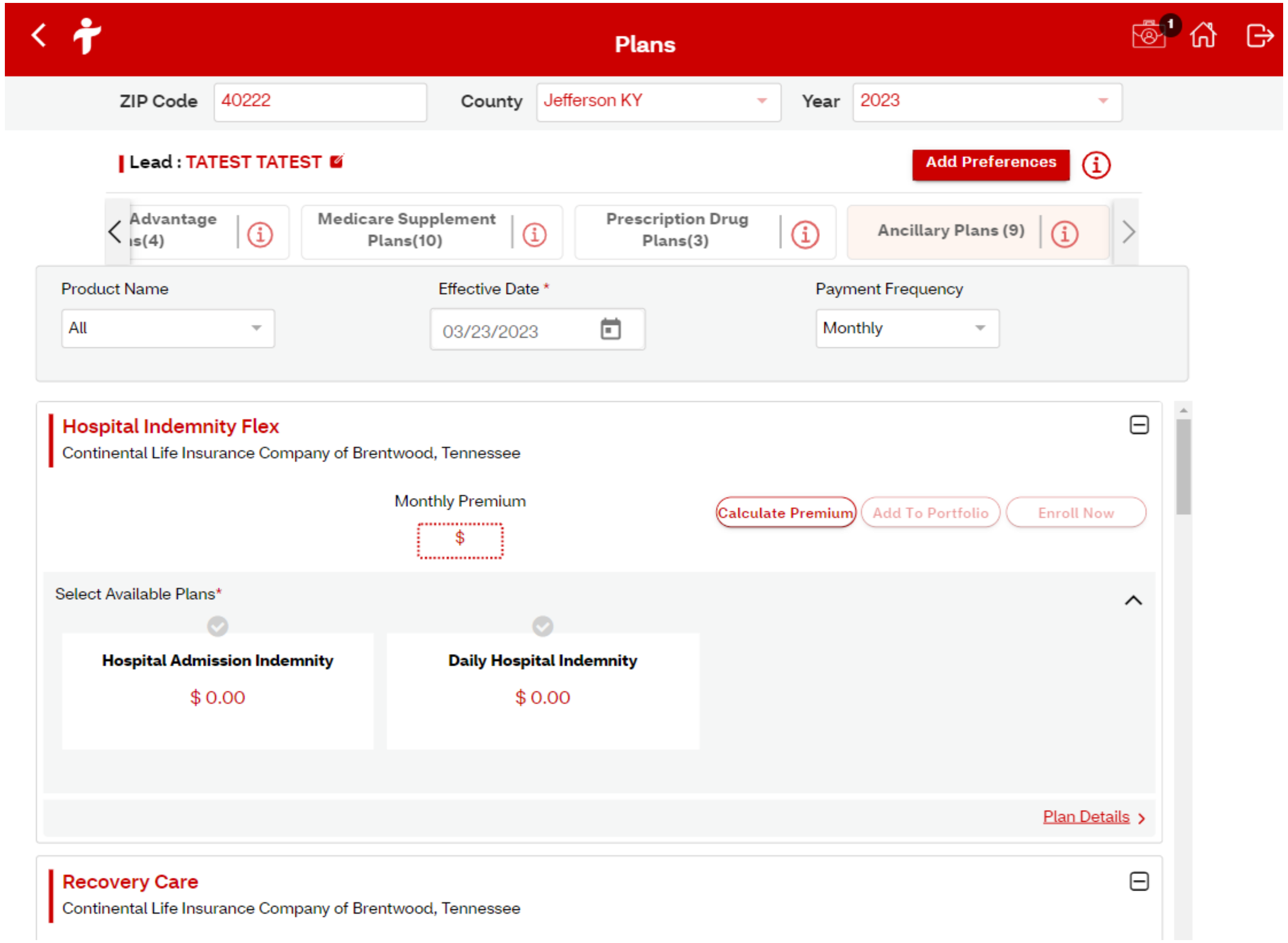
Selecting A Plan – Complementary Plans

Depending on the searched geography- And your current RTS status - there may be many complementary plans to choose from in Think Agent.

Some of these products require you to **select an available plan**, while others allow you to **choose 1 or more optional benefit rider(s)** before proceeding.

Once completed, you will have the option to “Add To Portfolio” or “Enroll Now.“

Note: There are combinations of benefit riders not allowed, and SSI rules that may not allow enrollment to occur. If so, you will see a pop-up.



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Product Portfolio

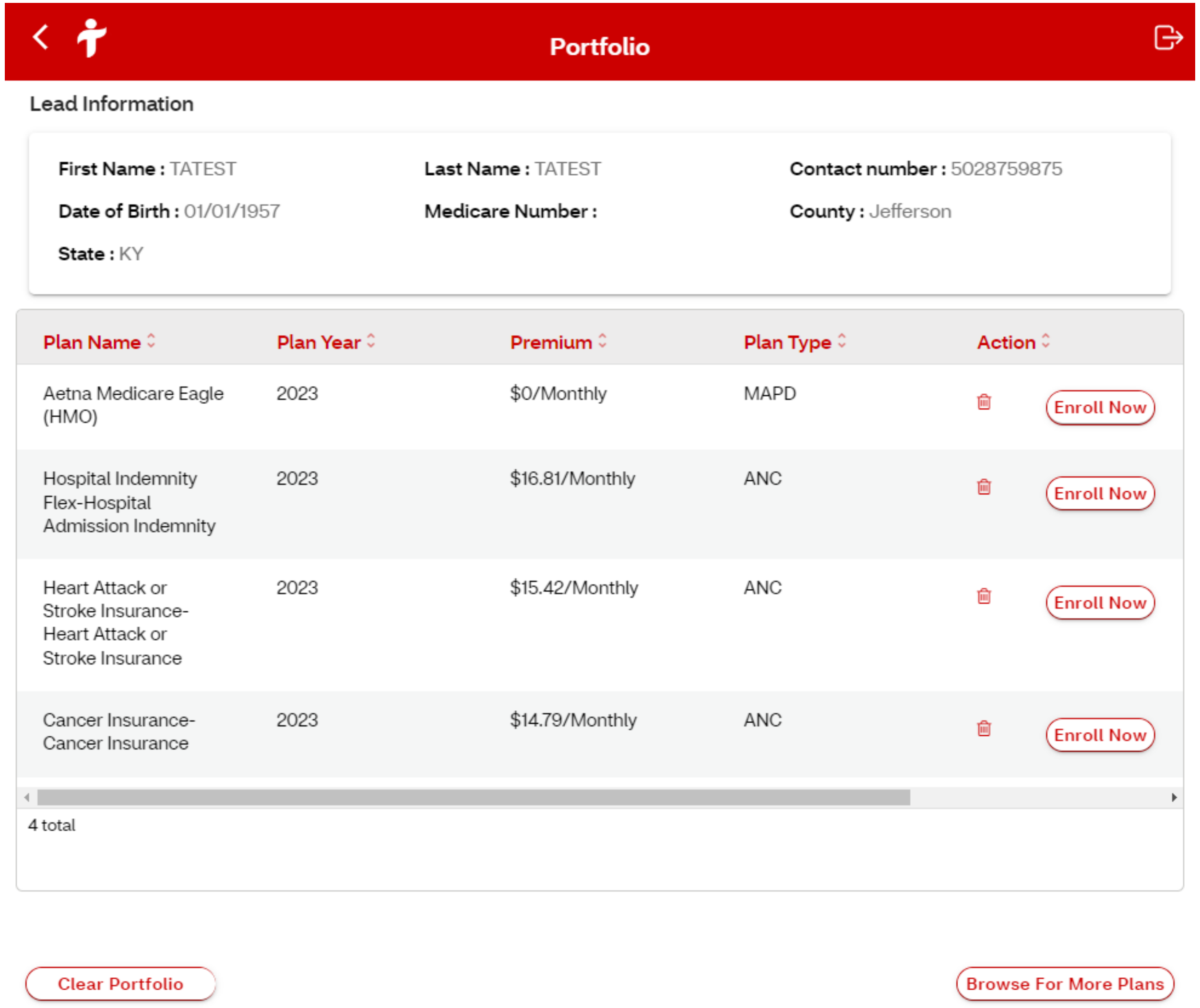
When you or your client are considering multiple plans, you can gather & save those plan options in the **Portfolio**.

The Portfolio feature will **not allow incompatible plans** i.e., MAPD & PDP, to be saved in the Portfolio at the same time.

You may enroll in any plan – For which you are RTS – either directly from the Portfolio, or from the Plan screen with " Enroll Now ."

Once you have enrolled, the plan is removed from the lead's Portfolio.

Only one plan can be enrolled-in at a time.



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Comparing Plans

When deciding between multiple Medicare Supplement plans, you can compare plans in Think Agent.

On the Plans page, first choose a lead, select an Effective Date, then click “**Compare Plans**” beside a Med. Supp. plan to see this screen (image right).

Toggle between the two tab options: **Compare Plans** and **Compare Rates**.

Compare Plans

Compare Plans | Compare Rates

✓ Plan covers 100% × Plan does not cover % Benefits offered by each Medicare Supplement Plan

Benefits	Plan A	Plan F	Plan G	Plan N
Part A coinsurance and hospital costs	✓	✓	✓	✓
Part B copays or coinsurance	✓	✓	✓	✓
Blood (first 3 pints)	✓	✓	✓	✓
Part A hospice	✓	✓	✓	✓
Skilled Nursing Facility	✓	✓	✓	✓
Part A deductible	✓	✓	✓	✓
Part B deductible	×	✓	×	×
Part B excess charges	×	✓	✓	×
Foreign travel emergency	×	80%	80%	80%

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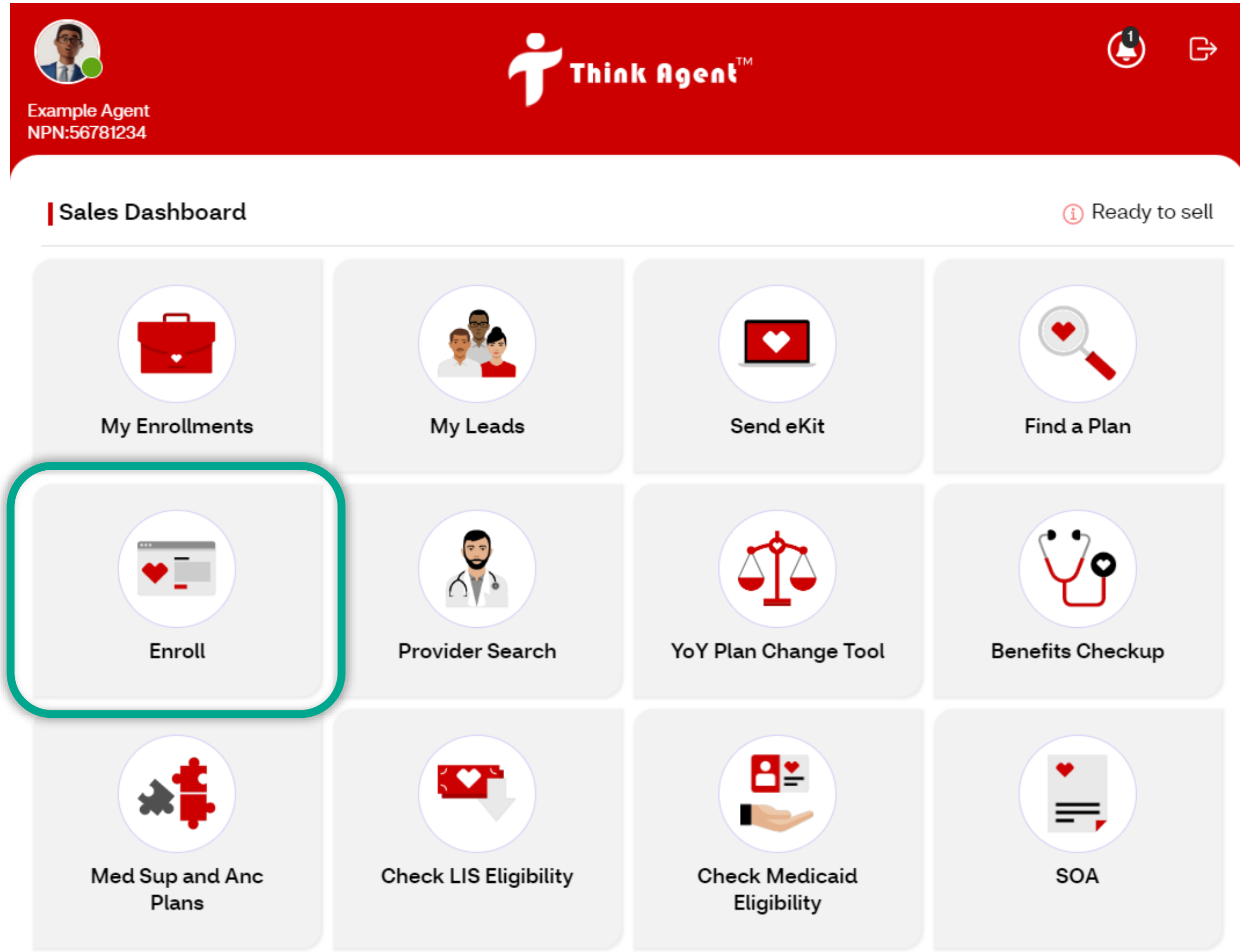
Enrollment

An enrollment can be started directly in a lead – By clicking "**Find Plan**" or by clicking "**Enroll**" from the Sales dashboard (image right).

After choosing the Plan Year, you will be brought to the **Find Plan** screen.

Select "**Enroll Now**" on single plan to proceed to the enrollment form.

When asked "**Is this a telephonic enrollment?**" choosing "Yes" or "No" will not change the enrollment form layout – Just how Aetna tags this enrollment in reporting once it is later submitted



Note: If you skipped to this guide page, see previous guide pages on creating a lead, choosing a plan, drugs, pharmacy, providers, Medicaid & LIS, etc. if needed

Email Support@ThinkAgent.com if you need additional assistance

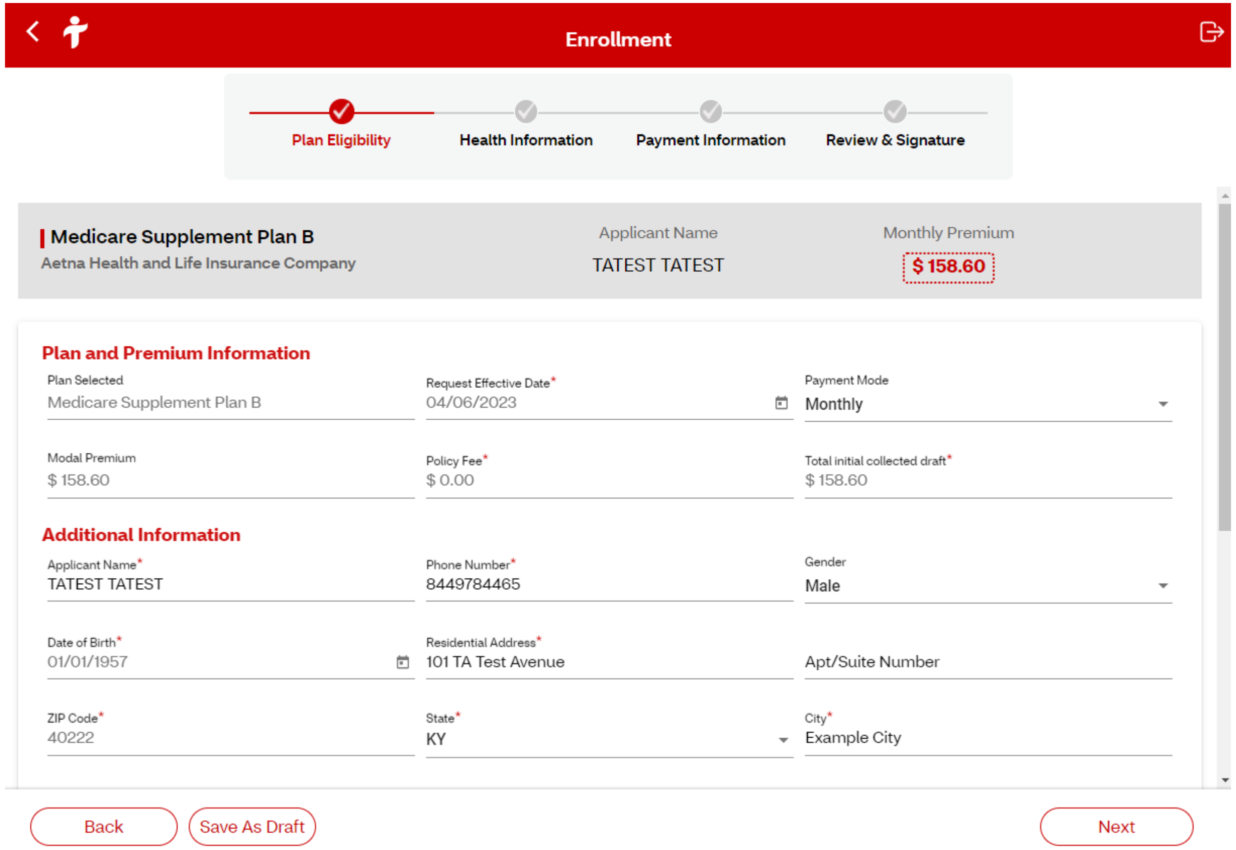
Enrollment – Plan Eligibility

Once in the application, Think Agent's enrollment form is organized into four steps, each shown at the top of the screen (right):

The first step is to define the beneficiary's **Plan Eligibility** with a series of initial – Required & optional - questions, including:

- Legal residency
- Tobacco usage
- DOB
- Medicare Effective Dates, Part A/B
- Current plan coverage

Note: There is built-in logic in the enrollment form to check responses and verify eligibility and premium amount based upon SSI's rules.



Note: Not all fields are required. Required fields are indicated by a red asterisk (*)

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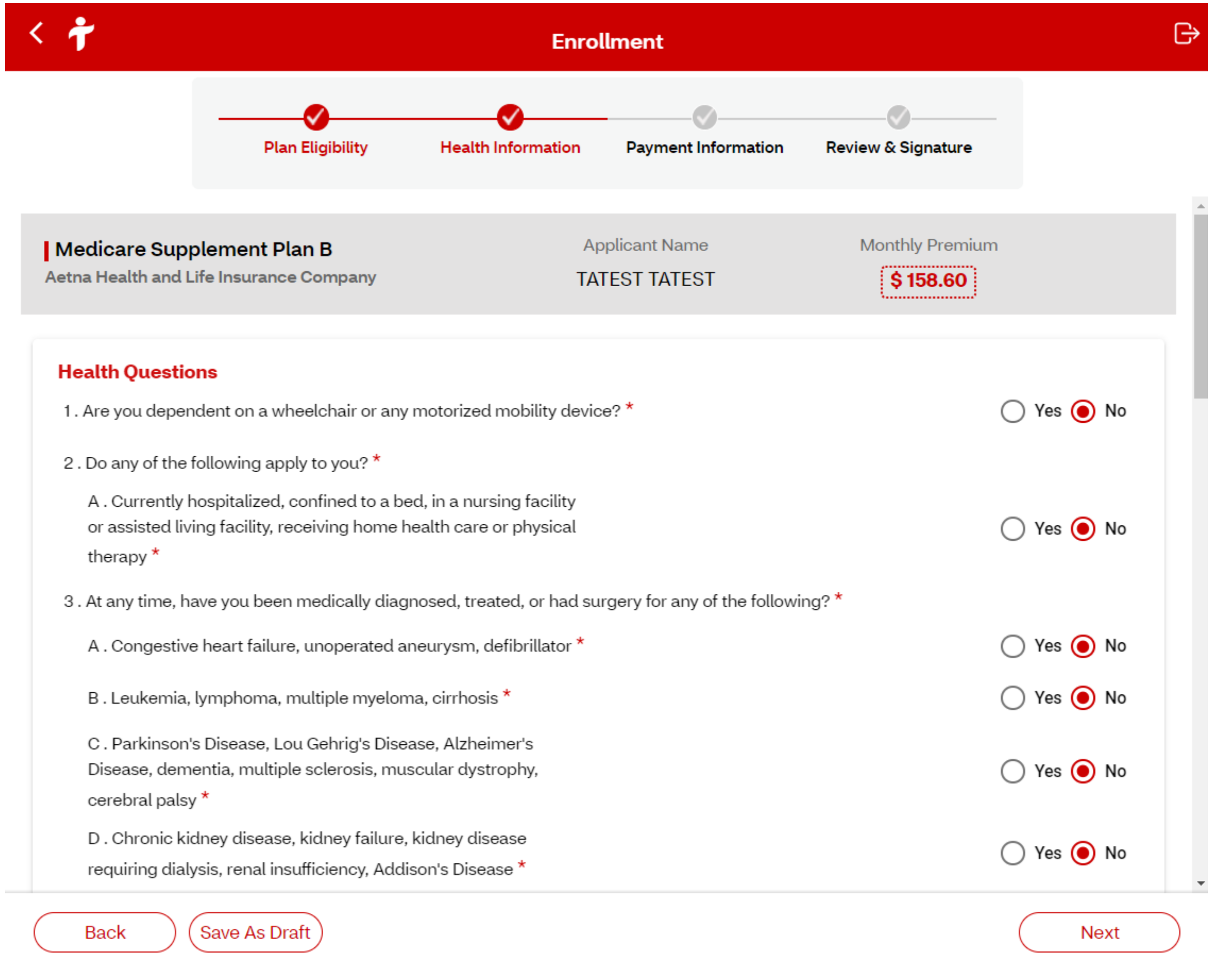
Enrollment – Health Information

If the application type is “Underwritten,” these **Health Information** questions are required:

- Mobility device dependency
- Health conditions
- Past & active health treatments
- Past surgery procedures
- Other chronic conditions & diagnoses
- Physician information (optional)

Agent is required to read aloud & enter the client’s responses to these questions.

Once finished completing these questions, you may click “**Next**” to proceed with the enrollment application.



Note: Answering “Yes” for any of these question may disqualify the applicant from proceeding with enrollment into this plan. If so, you’ll see a pop-up.

Email Support@ThinkAgent.com if you need additional assistance

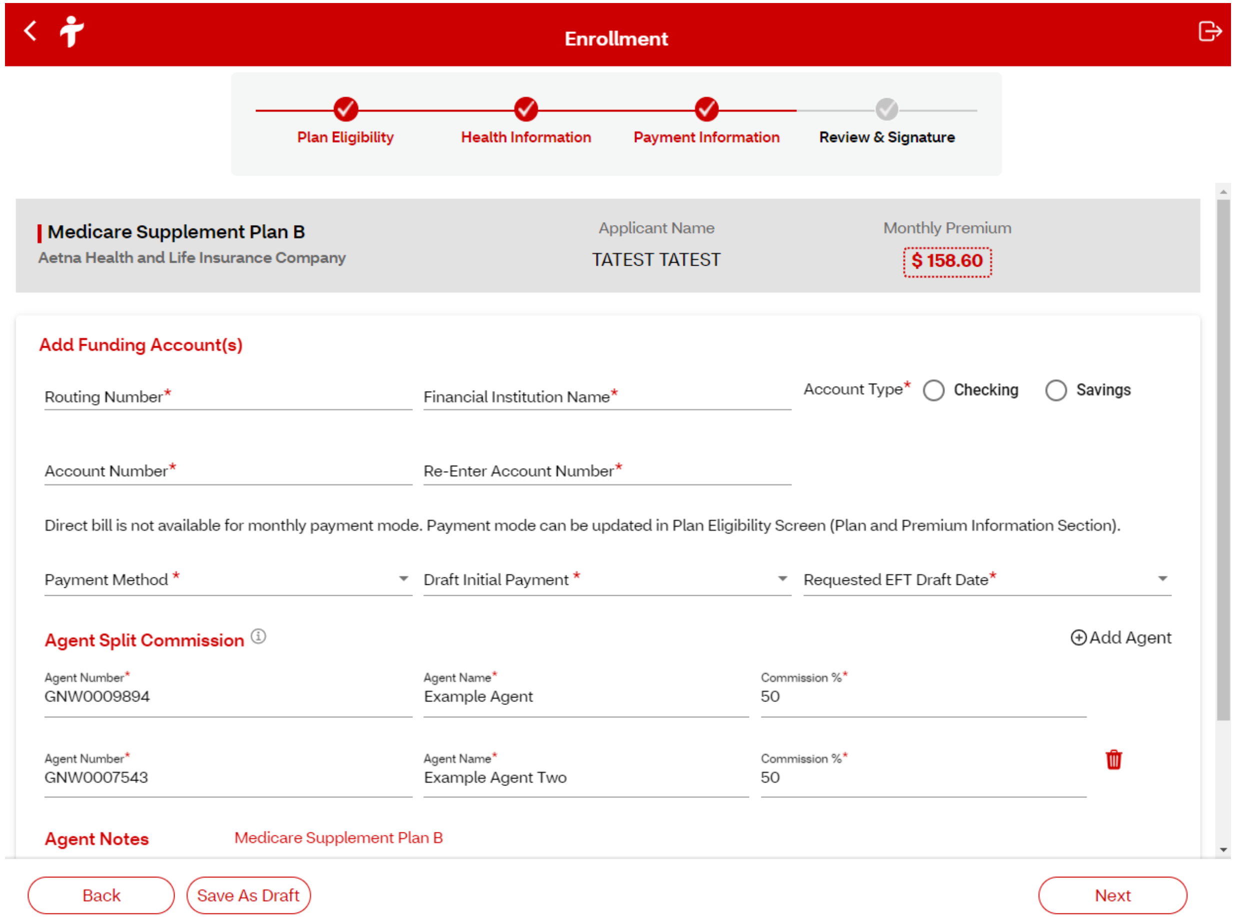
Enrollment – Payment Information

The third segment of the application is **Payment Information**, allowing you to enter the below client information:

- Funding account details
- Payment method & draft date
- Split agent commissions (optional)
- Agent notes

Once finished completing these fields, you may click "**Next**" to proceed to the final segment of the enrollment application.

Note: Splitting commissions is not available for all plans. If chosen, commissions may be split between up-to-5 (ready-to-sell) agents.



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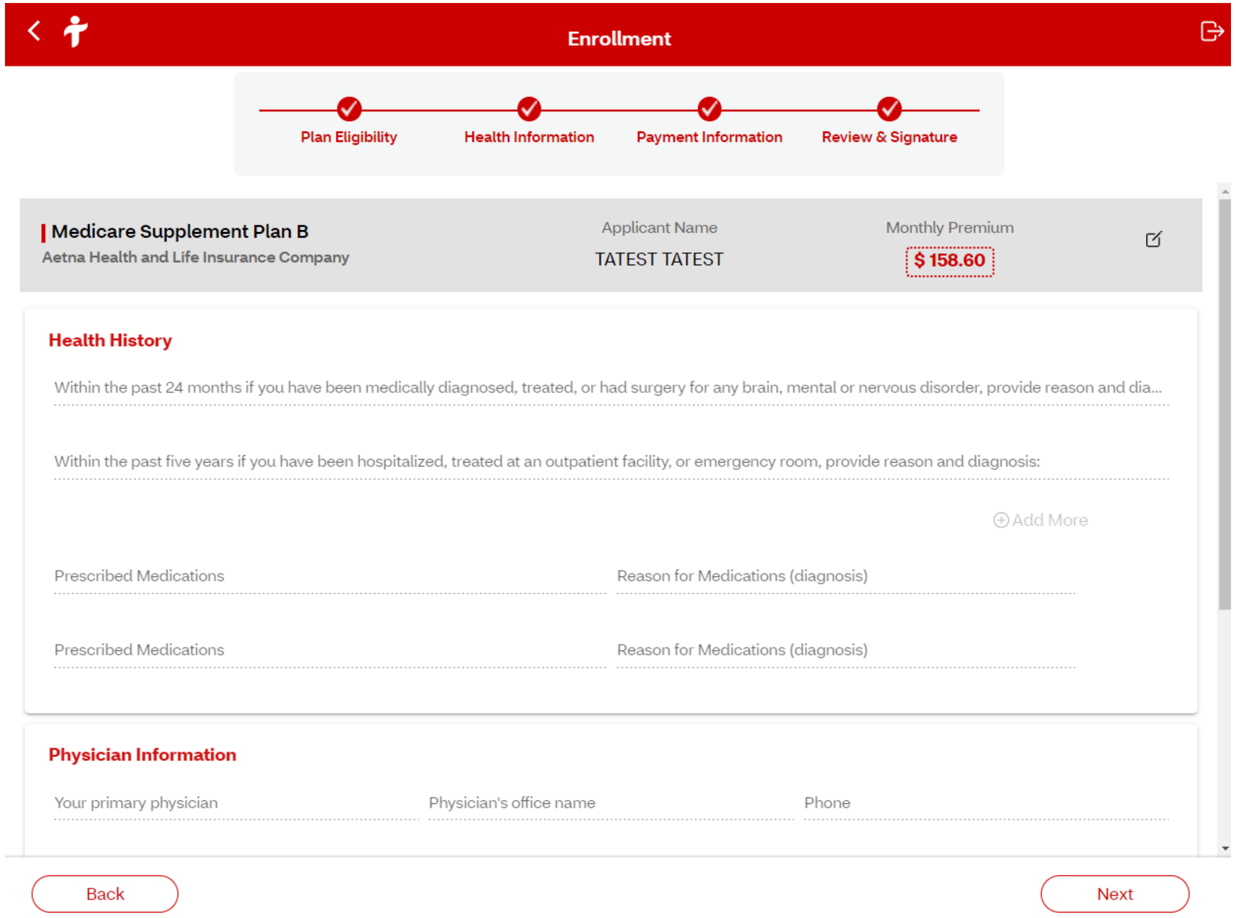
Enrollment – Review & Signature

The final segment of the enrollment application is **Review & Signature**, which presents the below fields:

- Upload documents (optional)
- Application review
- Documents review

Hint: During review, click the “ “ icon in the upper right corner to make an edit to any field of the application you wish to adjust or change.

When you have finished the review, you will again reach the Payment Information screen, now with two signature options.



Email Support@ThinkAgent.com if you need additional assistance

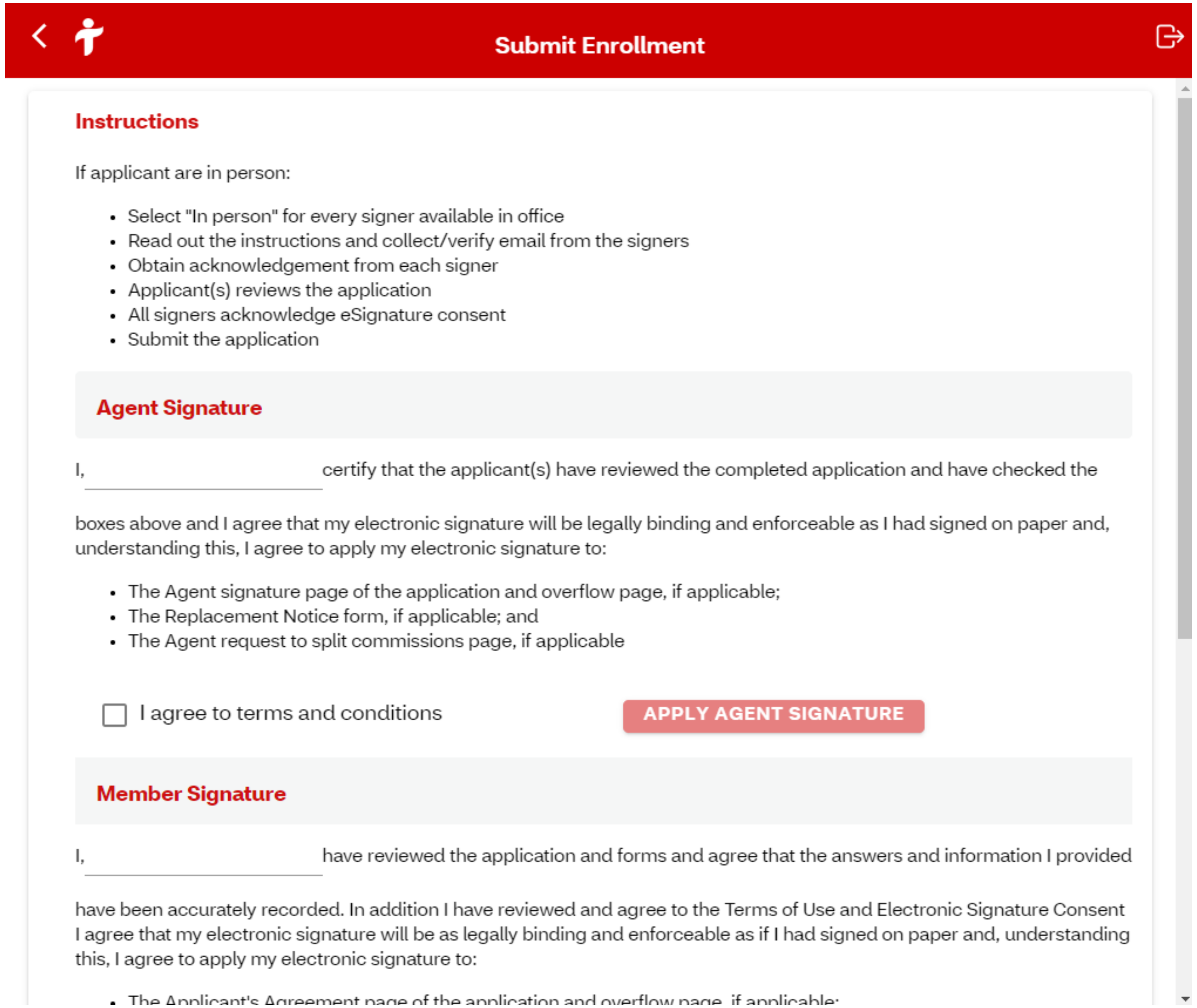
Enrollment: Sign & Submit

After reviewing the application, you will be prompted to choose “**Sign & Submit**” or “Send for eSignature” to proceed.

Sign & Submit is intended for **face-to-face enrollments**, or telephonic enrollments.

With this option, the agent & beneficiary/ authorized representative will **apply their signature**, acknowledge the disclaimers, select contact preference, then click to “ Submit “ this enrollment.

Note: See our “CARE – Telephonic Enrollment” eTraining to learn more about phone enrollment.



Email Support@ThinkAgent.com if you need additional assistance

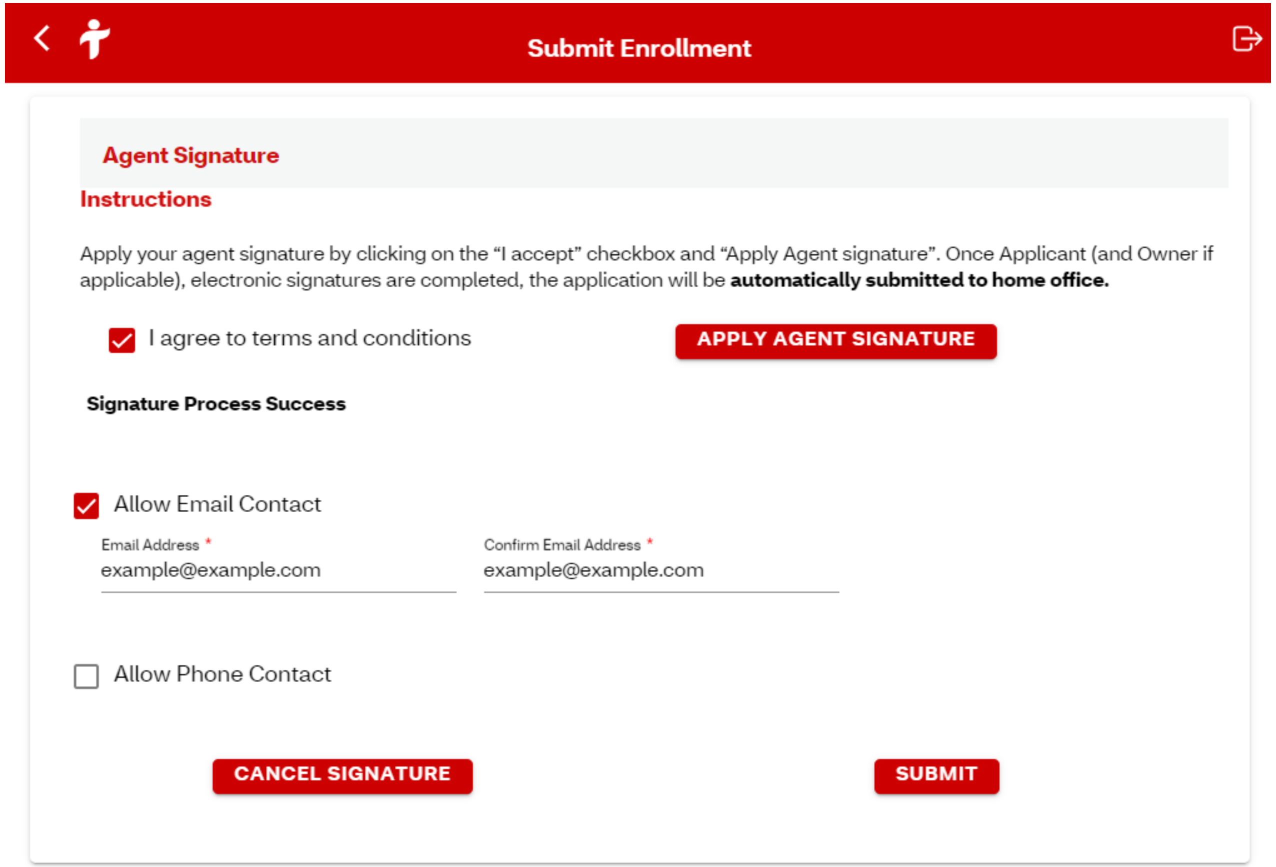
Enrollment: Send For eSignature

After reviewing the application, you will be prompted to choose “Sign & Submit” or “**Send for eSignature**” to proceed.

Send for eSignature is an option to send the completed enrollment to the client via secure email – For their review & signature.

With this option, clicking “ SUBMIT “ does not submit the enrollment – It **sends it to your client** (along with a Verification Code) to review, sign, and submit if they choose.

Once submitted, you will receive an **email confirmation** & confirmation number.



Note: Find this enrollment in My Enrollments with the Verification Code. This code is used by the client to open a secured link to this enrollment form.

Email Support@ThinkAgent.com if you need additional assistance

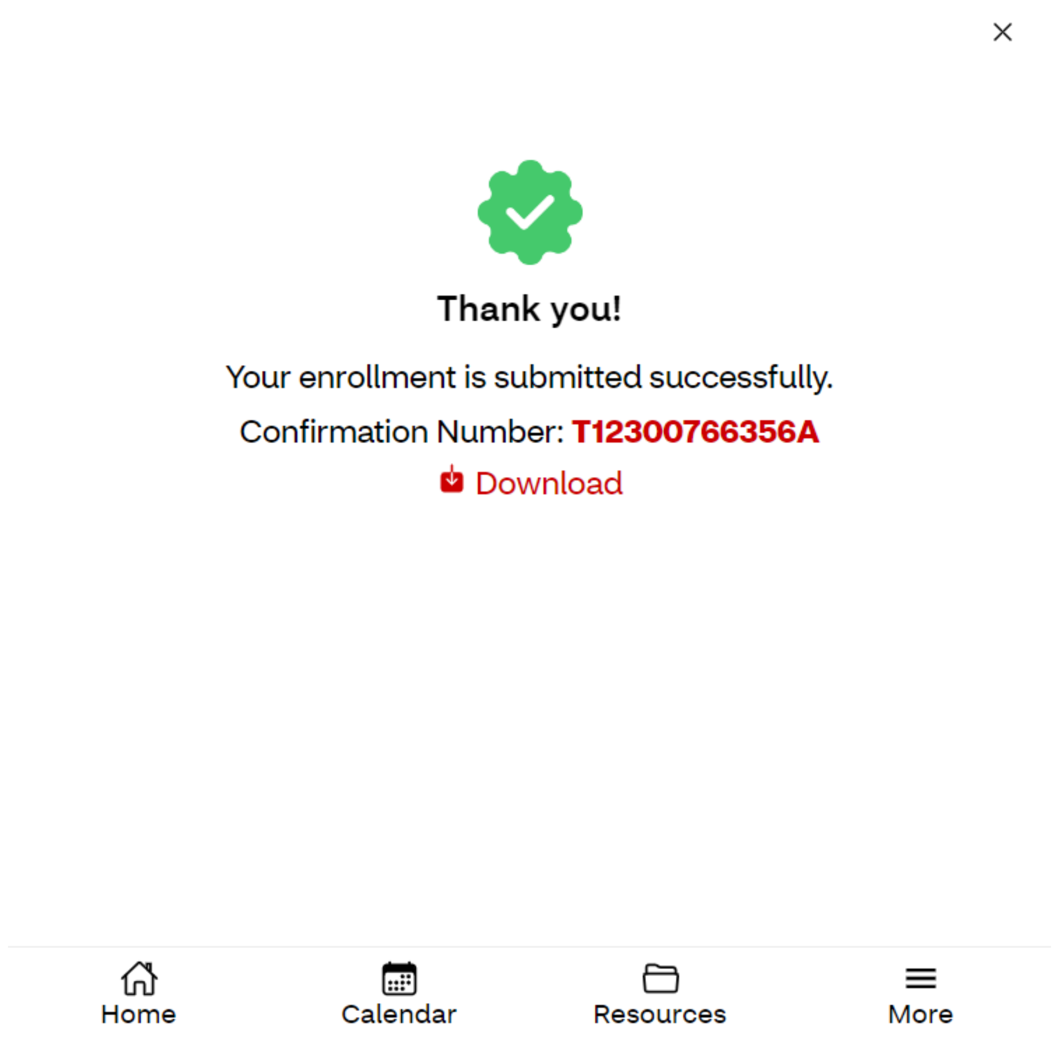
Enrollment Confirmation

After **submitting or sending the application**, you will see this screen (see right).

Importantly, on this screen, you have the **Confirmation Number** (this will include “Pend” if only sent for eSignature), as well as an option to “ Download .“

If you exit this screen, you can find these options & the application in **My Enrollments**.

*The HRA is not available for Medicare Supplement or Complementary plan enrollments



Hint: You may find the Policy Number in My Enrollments (next guide page) under each respective enrollment.

Email Support@ThinkAgent.com if you need additional assistance

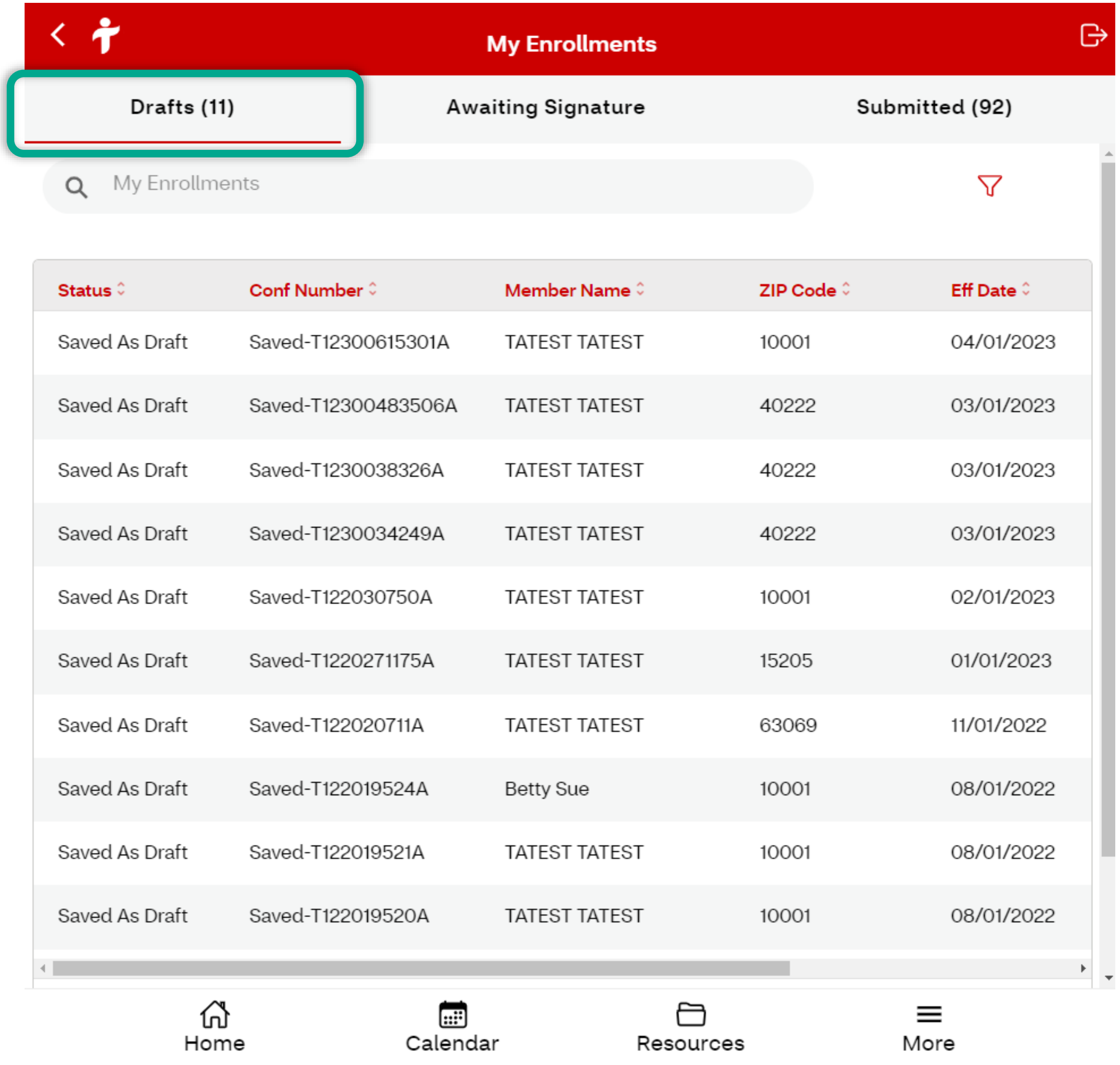
My Enrollments – Saved Drafts

My Enrollments displays all **saved**, pending-signature, and submitted enrollments initiated in Think Agent (not paper or other sources).

For **Draft** enrollments, click their row to view details; and click “**Edit**” to resume the application where you left-off before saving.

Note: Remember, any application found in this tab is not submitted. Continue this application (steps above) or begin a new application from your lead.

If you do not wish to keep or resume this drafted enrollment application, find the option to “ Delete ” by clicking the application’s row.



Status	Conf Number	Member Name	ZIP Code	Eff Date
Saved As Draft	Saved-T12300615301A	TATEST TATEST	10001	04/01/2023
Saved As Draft	Saved-T12300483506A	TATEST TATEST	40222	03/01/2023
Saved As Draft	Saved-T1230038326A	TATEST TATEST	40222	03/01/2023
Saved As Draft	Saved-T1230034249A	TATEST TATEST	40222	03/01/2023
Saved As Draft	Saved-T122030750A	TATEST TATEST	10001	02/01/2023
Saved As Draft	Saved-T1220271175A	TATEST TATEST	15205	01/01/2023
Saved As Draft	Saved-T122020711A	TATEST TATEST	63069	11/01/2022
Saved As Draft	Saved-T122019524A	Betty Sue	10001	08/01/2022
Saved As Draft	Saved-T122019521A	TATEST TATEST	10001	08/01/2022
Saved As Draft	Saved-T122019520A	TATEST TATEST	10001	08/01/2022

Email Support@ThinkAgent.com if you need additional assistance

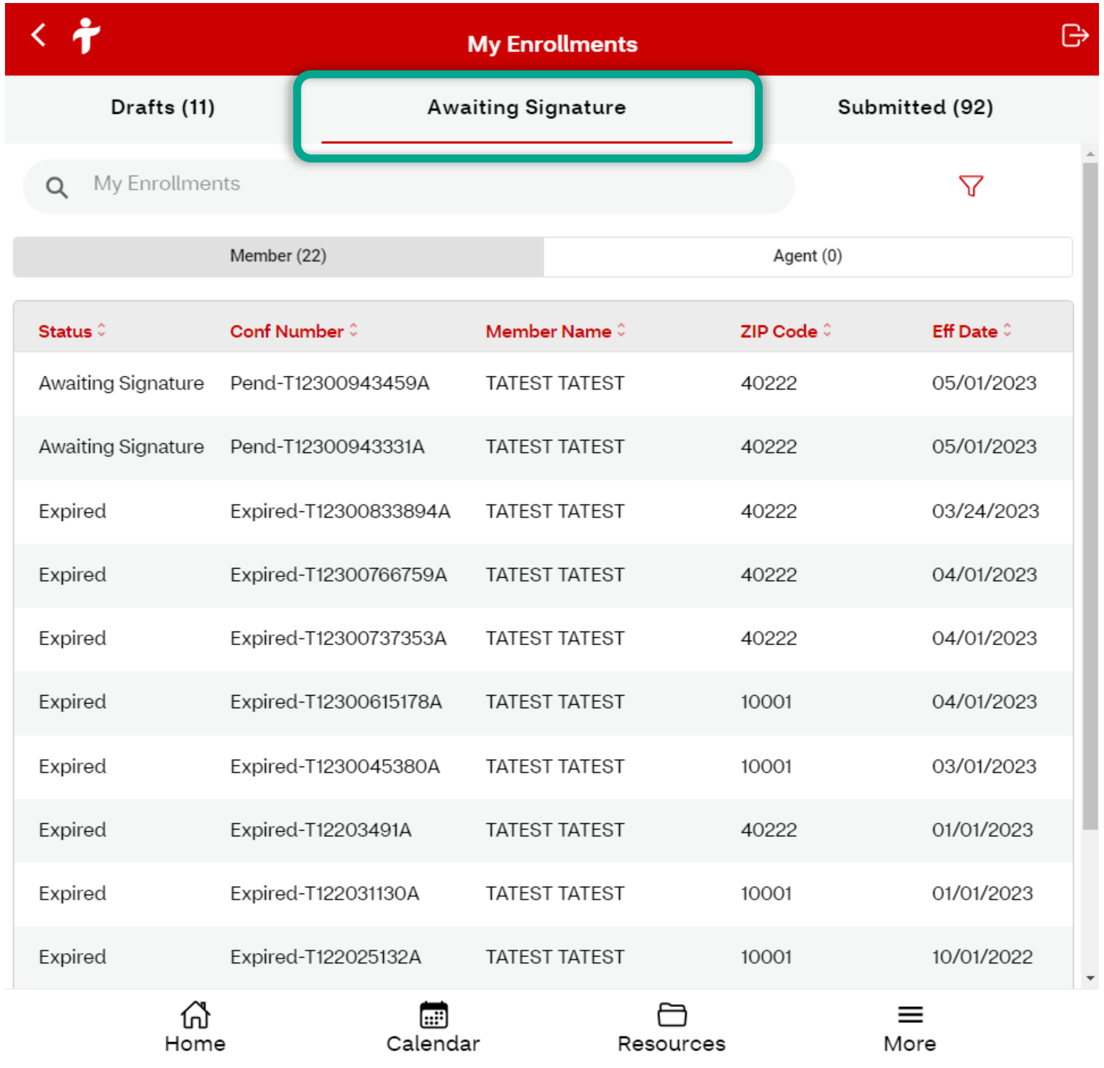
My Enrollments – Awaiting Signature

My Enrollments displays all saved, **pending-signature**, and submitted enrollments initiated in Think Agent (not paper or other sources).

Applications **Awaiting Signature** require your or your client's signature before they are submitted. Any application found under this tab is <u>not submitted</u>.

Open an enrollment by clicking its row. Find the option to resend the enrollment to your client by clicking "**Resend**" in the upper right.

You will also have the option to **Change Email** of recipient before resending, if you choose.



Status	Conf Number	Member Name	ZIP Code	Eff Date
Awaiting Signature	Pend-T12300943459A	TATEST TATEST	40222	05/01/2023
Awaiting Signature	Pend-T12300943331A	TATEST TATEST	40222	05/01/2023
Expired	Expired-T12300833894A	TATEST TATEST	40222	03/24/2023
Expired	Expired-T12300766759A	TATEST TATEST	40222	04/01/2023
Expired	Expired-T12300737353A	TATEST TATEST	40222	04/01/2023
Expired	Expired-T12300615178A	TATEST TATEST	10001	04/01/2023
Expired	Expired-T1230045380A	TATEST TATEST	10001	03/01/2023
Expired	Expired-T12203491A	TATEST TATEST	40222	01/01/2023
Expired	Expired-T122031130A	TATEST TATEST	10001	01/01/2023
Expired	Expired-T122025132A	TATEST TATEST	10001	10/01/2022

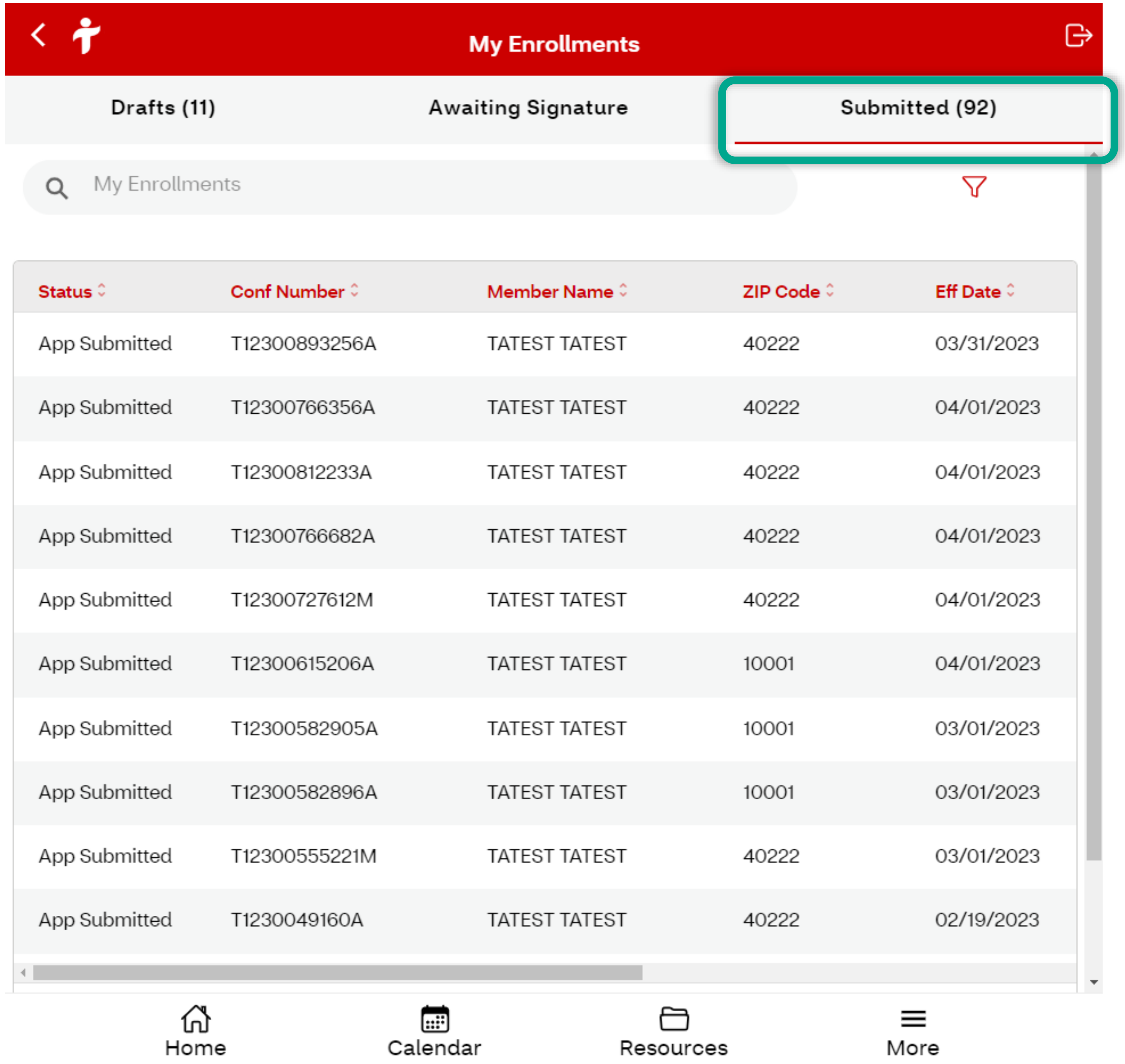
My Enrollments - Submitted

My Enrollments displays all saved, pending-signature, and **submitted** enrollments initiated in Think Agent (not paper or other sources).

Submitted enrollments are stored for all time to download, review and confirm submission.

Medicare Supplement & Complementary plan enrollments will display the **Policy Number** once you click the application's row to view more details.

Find the options to **Download** and Check Auto UW in additional enrollment details as well.



Email Support@ThinkAgent.com if you need additional assistance

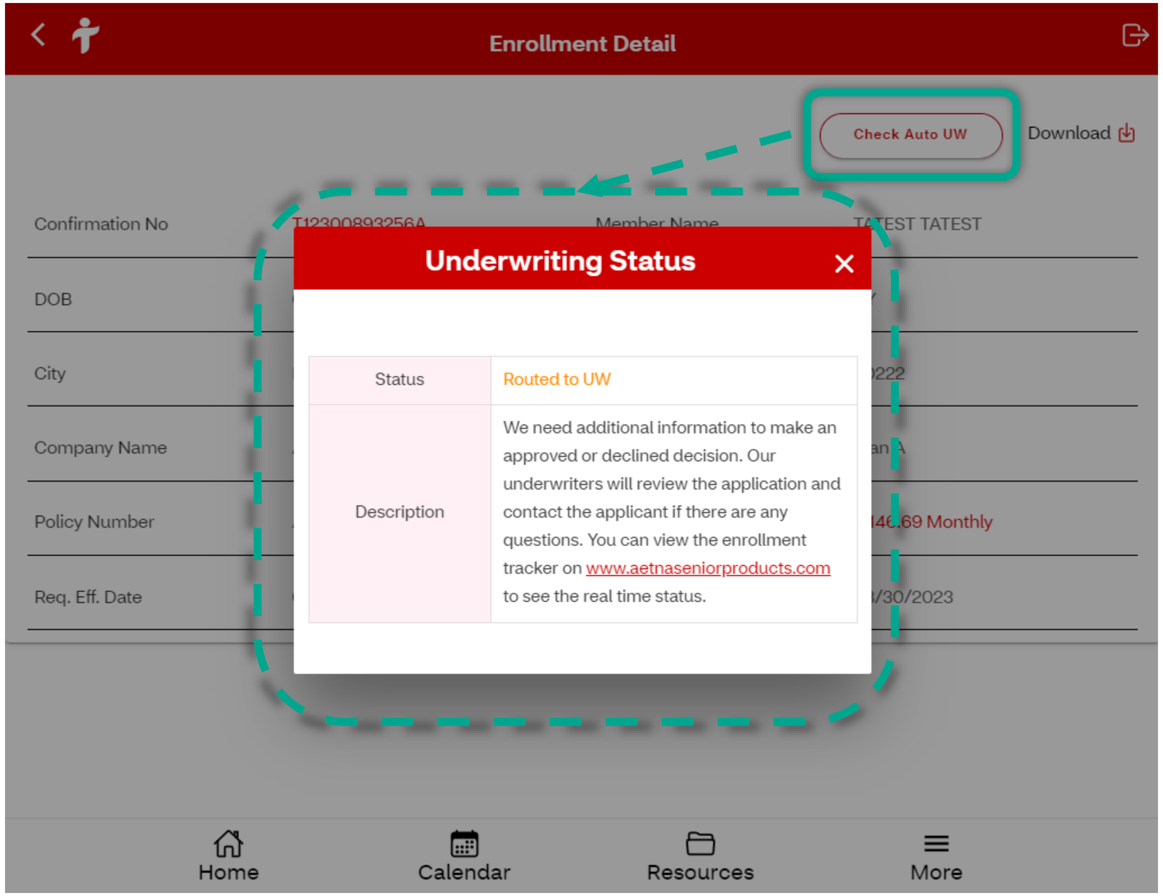
My Enrollments – Auto UW Status

For any Medicare Supplement or Complementary plan enrollment submitted from Think Agent, in **My Enrollments**, click the row of the application to view more details.

Included in these enrollment details is the option to "Check Auto UW" in the upper right corner.

In as little as 5 – 15 minutes post-submission, the real-time underwriting status displayed here will indicate one of the below results:

- Check again shortly (still within 15-minutes)
- Routed to UW
- Declined
- Approved



Email Support@ThinkAgent.com if you need additional assistance

Thank You!

Think Agent™