

Why Mutual of Omaha

We're invested in your success. We're committed to giving you the products your customers want plus the tools, resources and support you need.

MutualofOmaha.com

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 **Mutual of Omaha** Medicare Advantage

 **Mutual of Omaha** Rx

Mutual of Omaha CareAdvantage
Mutual of Omaha Rx

Contracting Guidelines



 **Mutual of Omaha** Medicare Advantage

 **Mutual of Omaha** Rx

Appointments Requirements

Preappointment States – (Pennsylvania and Montana) A party must have an effective appointment prior to solicitation. If applications are dated prior to the appointment effective date with Mutual of Omaha Medicare Advantage Company (MOMAC) or Omaha Health Insurance Company (OHIC), the applications will be rejected, and a letter will be mailed to the client(s).

Non-Preappointment States – A party may solicit prior to having an effective appointment (applications may be submitted with contracting paperwork). However, the policy cannot be issued until the appointment is effective with MOMAC or OHIC. Insurance department regulations require us to have producers appointed within a certain period of time after receiving applications – typically 10-15 days.

Continuing Education

General Medicare Certification and Product Specific training with passing score are required in order to be contracted as Ready to Sell. Producers and their hierarchies must be deemed Ready to Sell before soliciting and submitting any Medicare Advantage (MA) or Prescription Drug Plan (PDP) policies. In order to receive compensation including renewals, all levels in the hierarchy are required to take and provide proof of on-going certification.

Errors and Omissions Insurance

Errors and Omissions Insurance in the amount of \$1 Million (per claim) is required prior to selling MA and PDP.

Contracting

Initial Rules of Engagement:

- The MOMAC/OHIC contract combines both products and must be signed and submitted by new and existing producers in order to sell MA and PDP
- Upon initial contracting, producers who are actively contracted for Medicare supplement, the MA and PDP products must be through their existing MGA for Medicare supplement

General Agent (GA) – Individual or Corporation

A General Agent is an individual or entity paid directly by MOMAC or OHIC. General Agents can be individuals or entities (i.e., corporations). Please refer to the General Agent contract for further details of this agreement.

Special Agent (SA) Contract

A Special Agent is an individual contracted to solicit products. This individual is not paid directly by MOMAC or OHIC, but compensation is paid by a Third Party. The Third Party is the individual/entity to which the Special Agent has a direct reporting relationship. Please refer to the Special Agent contract for further details of this agreement.

Contracting Requirements

The following forms are required in order to contract with MOMAC and/or OHIC:

1. **Contract Information & Signature Form** – MOMAC/OHIC contract must be signed for Medicare Advantage and/or PDP.
 - All required information must be completed
 - NPN# must be provided
 - Corporations require a principal
 - Compliance contact person must be supplied
 - If any background information question is answered “yes,” a written explanation must accompany the contracting paperwork. This statement must be signed and dated by the individual
 - Section 3 must be signed and dated as authorization of the contract(s)
2. **Fair Credit Reporting Act Disclosure Form**
 - Signing this form authorizes MOMAC & OHIC to run the background check. This form is required
3. **MGA Only: Transmittal(s)** – MGA completes one for each company/product and should indicate requested appointments.
 - Levels 0-5 must report to a level 6 or above
 - Levels 6 & above must have downlines

Submission of Contracting – MGA Responsibility

The appointment/contracting paperwork can be submitted via email or mail. Email is the preferred method of communication.

Email* – contractsandappointments@mutualofomaha.com
Mail – Producer Services
3301 Dodge Street
Attn: 6th Floor
Omaha, NE 68175
**Preferred method of submission*

If additional information is needed from the producer or MGA to complete the contracting request, an email explaining the missing information is sent to the MGA and the record is closed.

Background Check

A Third-Party vendor will complete a background check for every new producer. The background check includes review of the following information:

- Insurance Department Actions
- Federal – Criminal
- County – Criminal
- SSN Validation
- Monthly check of Office of Inspector General and General Services Administration

The producer must disclose all information and answer each question on the information sheet truthfully. If any question is answered “yes,” an explanation (signed and dated by the producer) and any supporting documentation needs to be submitted with the contracting paperwork.

If an issue with the background check is found, the producer will be contacted to get the issue resolved, if possible. Information regarding the findings of the background check will only be discussed with the producer.

If the producer is declined appointment with our companies, the producer and the MGA will be sent a letter with that information.

If you have any questions on the background process, contact us at 800-867-6873.

Contracting Changes

To make a contracting change, the following information is needed:

- **Appointment Addition** – Email or phone call can be made to request new appointments
- **Schedule/Compensation Change/Addition** – Transmittal completed by the MGA for each producer with the appropriate schedule level marked for each product

Note: Please be sure the producer has completed a contract that coincides with the level marked or a new completed contract will be needed. All changes are processed according to the current date.

Hierarchy Change (within the same MGA)

Transmittal completed by the MGA with the new entity’s information in the “Report To Name” section. Be sure the Report To entity has been set up with Mutual of Omaha prior to sending in this transmittal requesting the change.

Note: All changes are processed according to the current date.

Transfer Rules

Medicare Advantage:

Once initial contracting for MA is established for a producer, no transfers to a different MGA will be allowed during Plan Year 1 (prior to September 2019).

Prescription Drug Plan:

Medicare supplement and PDP must be under the same hierarchy. Transfer rules will be based on Medicare supplement and the PDP will be linked to the Medicare supplement. Medicare Supplement Transfer rules can be found in the Administrative Manual on Sales Professional Access (www.mutualofomaha.com/broker) under training and Compliance – Administrative Manual – Contracting and Compliance (Section 3).

Questions, please call Producer Services at 1-800-867-6873.