



# Med Supp e-App Quick Start Guide



**Med Supp e-App...to be sure**





# QUICK START GUIDE

With Mutual of Omaha's Medicare Supplement Electronic Application (Med Supp e-App) you may complete and submit business online.



**Designed specifically for our Med supp producers,** this e-App has everything you need and want to complete and submit applications for quick issue. Saves you time and ensures accuracy. Whether you write hundreds of applications a year or are an occasional Med supp writer, you'll like this process. Chances are you won't go back to paper.

- Saves Time
- Eliminates Guesswork
- Easy for You and Applicants
- Reduces Frustration of Outdated Forms
- Quick Issue • Paid Faster
- Simple to Keep Track of Apps in Progress
- Reduces Paper App Supply



## e-App Features

When you begin using the Med Supp e-App, you'll discover all of its features and benefits. Here are a few of the highlights in the meantime:

- Underwriting rules are automatically applied
- FDA database prescription drugs and dosages are listed if needed
- Visual cues indicate your progress, missing information and clarifications
- One signature covers all forms
- Answers to simple questions reveal only the additional questions your client needs
- Each client's signature options appear (electronic or voice)
- Real-time rate quotes and data updates
- A Dashboard shows all your applications in progress
-  For sensitive information

## ✓ Who Can Use It

You complete the e-App with applicants in person or on the phone. It's not approved for applicants to complete themselves.

Who	What's Required
<b>Producer</b> • Licensed and appointed	Internet connection, email account and registered on Sales Professional Access (See Get Started on back cover)
<b>Applicant</b> • You complete the e-App for anyone with an Internet connection; an email address is preferred, but not required*	<ul style="list-style-type: none"><li>• Bank account information and Social Security number for signing*</li><li>• Prescription drug information, if policy is underwritten</li><li>• Medicare card, if available</li></ul>

\* See What Ifs on back cover

## ✓ Where It's Located

**Sales Professional Access, [mutualofmaha.com/broker](http://mutualofmaha.com/broker), in two places:**

- Welcome page, Electronic Applications
- Sales & Marketing tab, Electronic Applications page

## How It Works

The general flow of the Med Supp e-App process is:

- 1** You sign onto Sales Professional Access and open the Med Supp e-App.
- 2** Applicant has Internet browser and email account open (preferred, see What Ifs on back cover).
- 3** You arrive at your Dashboard, click “Initial Documents” to email required docs to the applicant.
- 4** You click “Start a New Quote or Application” to generate a premium quote.
- 5** You ask applicant the questions, add information, click to retrieve plans/quotes, select a plan.
- 6** You click “Apply Now” to begin the application.
- 7** You ask the questions and complete fields.
- 8** When all checkmark circles are green, you click “Continue to Review” and go over all the information entered with the applicant; revise as needed. It’s your last step before signature.
- 9** You select “Submit” to send an email to the applicant with signature options, required documents and authorization code for signature. You see a Web page with the same signature information. If the applicant doesn’t use email, see What Ifs on back cover.
- 10** Applicant reviews documents and selects the preferred signature option (see Signature Options section).
- 11** You receive an email that the applicant signed and submitted the application to Mutual of Omaha; the application with a pending policy number shows up on your Dashboard. You also get an email when the applicant receives a premium change and when he/she declines to sign the application.
- 12** Once the file is received, it appears on your health case monitoring report.



---

## Payment Options

**First payment** • Visa, MasterCard, automatic bank withdrawal or check when printing for and submitting with wet signature

**Renewal payment** • Automatic bank withdrawal or check

## Signature Options

The following criteria determine how the applicant may sign the e-App:

Signature Method	Available on These Types of Business	And When the Initial Payment Is
<p><b>Electronic</b></p> <p>Applicant:</p> <ul style="list-style-type: none"> <li>• Has Internet access (email address not required; see What Ifs)</li> <li>• Must review initial documents before signing</li> <li>• Enters credit card information</li> </ul>	<p>Underwritten</p> <p>Guarantee issue</p> <p>Open enrollment</p>	<p>Automatic bank withdrawal</p> <p>Visa, MasterCard (not in NY)*</p>
<p><b>Voice**</b></p> <p>Applicant must review application and initial documents before calling the voice signature phone number.</p>	<p>Underwritten</p> <p>Guarantee issue</p> <p>Open enrollment</p>	<p>Automatic bank withdrawal</p>
<p><b>Wet</b></p> <p>Producer mails or delivers the application and documents to the applicant to sign and submit. Primarily used when there is a power of attorney or the applicant is not the bank-account holder or prefers to wet sign. Always an option but not preferred; will delay issue. See What Ifs on back cover.</p>	<p>Underwritten</p> <p>Guarantee issue</p> <p>Open enrollment</p>	<p>Automatic bank withdrawal</p> <p>Check</p>

\* Applicants using credit cards must provide their statement billing address so the payment is processed. See Resources, signature process on back cover.

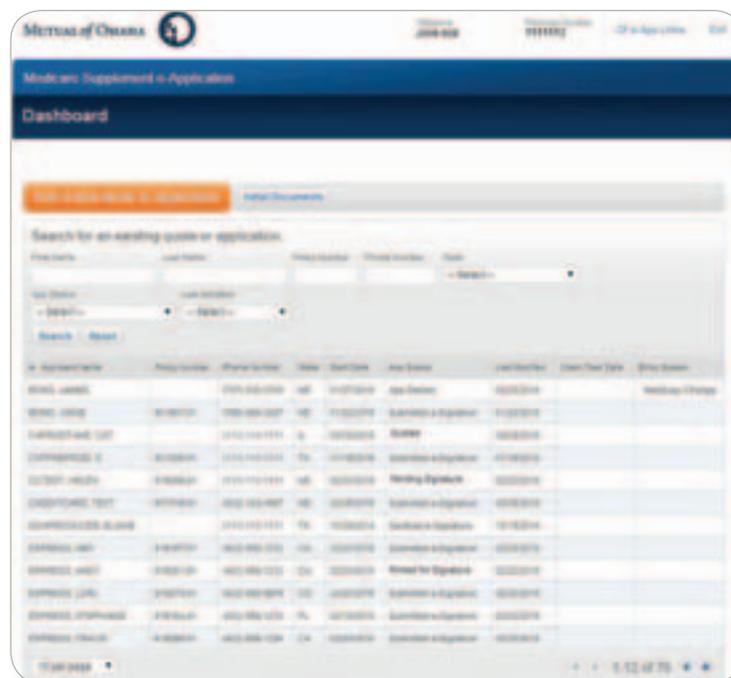
\*\* Voice signature is not available to those who want to enter bank account information themselves; they must use electronic signature.

## Dashboard Highlights

You may sort the information by column heads or search a name, date, etc. The Dashboard indicates application status:

Status	Explanation	Dashboard
<b>Quoted</b>	Completed through quote only; can open it later to finish with the applicant.	30 days
<b>App Started</b>	Partially completed the application; saved it to resume with applicant later. Great if you're interrupted and cannot complete the app after starting it.	30 days
<b>Pending Signature</b>	Completed application and sent to applicant for signature. Monitor so you can follow up with the applicant to finish the signature process.	30 days
<b>Printed for Signature</b>	When the applicant is not the bank-account holder or prefers to wet sign. You sent everything to the applicant to wet sign. See What If's.	45 days
<b>Submitted e-Signature</b>	Applicant electronically signed and submitted the application. A pending policy number was assigned and shows on Dashboard.	90 days
<b>Submitted Voice Signature</b>	Applicant voice signed the app. A pending policy number was assigned and shows on Dashboard.	90 days
<b>Submitted Wet Signature</b>	Applicant wet signed the application and you've mailed or faxed it to Mutual of Omaha. Use the dialog box to change the status.	90 days

“MedSupp CFApp” appears in the Entry System column when an applicant begins a Med Supp Consumer Online Application. See the Consumer Online Application Marketing Resource Guide on Sales Professional Access.



# e-App Functions

## Navigation

- **Green/white checkmark:** Page is complete and in good order
- **Yellow exclamation mark:** Page is missing information. Go to the page and read the directions or look for the yellow-highlighted area
- **Blue Dot:** the page you're on
- Tab through the answer fields
- Tap "y" key for yes and "n" for no
- In dropdown boxes (state, drugs, etc.), type the first few letters of what you want to get close
- Use the left navigation to jump to any page. For example, you can work on the Producer page while the applicant gathers prescription drug information. Or, you can add notes to the underwriter when discussing drug use.

Of course, it's best to complete the pages in order so that the underwriting rules can be applied and you see only what you need to complete.

## Buttons

- **Previous/Next:** Moves you backward or forward one page at a time; does not save answers to the database, but retains them while you're in the e-App
- **Continue to Review:** When all check mark circles are green, takes you to the Review page to go over the information with the applicant and revise anything.
- **Save:** Retains answers in the database
- **Close:** Saves answers to the database, saves record to the Dashboard and takes you to the Dashboard
- **Edit Quote:** Takes you back to the quote page
- **Attach Eligibility Documents:** Before signature, you attach the required proof of eligibility for guarantee-issue coverage
- **Initial Documents:** Enables you to email the required documents to the applicant
- **Submit:** Sends an email to the applicant containing the authorization code, signature options and required documents

The screenshot shows the Mutual of Omaha Medicare Supplement e-Application interface. At the top, the Mutual of Omaha logo is visible. Below it, the title "Medicare Supplement e-Application" is displayed in a blue header, followed by "Application Form". A navigation bar contains buttons for "Save", "Close", "Edit Quote", "Attach Eligibility Documents", and "Initial Documents".

The main content area is divided into two columns. The left column is a navigation menu with items: "Applicant Information" (green checkmark), "Medicare Information" (blue dot), "Household Discount" (green checkmark), "Previous or Existing Coverage" (yellow exclamation mark), "Health Questions" (green checkmark), "Payment Information" (yellow exclamation mark), "Producer" (yellow exclamation mark), and "Notes to Underwriting" (green checkmark). The right column is titled "Medicare Information" and contains several form fields and questions:

- Question: "Applicant would like to answer Social Security questions?" with a radio button.
- Field: "Social Security Number" with an input box.
- Text: "Please reference your Medicare Card to complete Medicare Claim Number" with an input box.
- Field: "\*Medicare Part A Effective Date" with a date picker set to 05/22/2012.
- Text: "\*If you are not covered under Medicare Part A, what is" with an input box.
- Field: "\*Medicare Part B Effective Date" with a date picker set to 05/22/2012.
- Text: "\*If you are not covered under Medicare Part B, indicate" with an input box.
- Text: "Are you applying during an Open Enrollment period?" with a dropdown menu set to "Refer to the Open Enrollment worksheet to help".
- Text: "Are you applying during a Guaranteed Issue period?" with a dropdown menu set to "Refer to the Guaranteed Issue worksheet to help".
- Text: "Did you turn age 65 in the last six months?" with a dropdown menu set to "No".
- Text: "Did you enroll in Medicare Part B in the last six months?" with a dropdown menu set to "No".

At the bottom of the form, there are "Previous" and "Next" buttons, and a "Continue to Review" button in an orange box.

## Messages



### Information Mark Button

Provides help, clarification, details



### Note Pad

Gives you general and state specific rules



### Speech Bubble

You're required to tell the applicant something



### Red X Stop Sign

Tells you why the application cannot be submitted



### Warning Sign

Tells you what the problem is

## What Ifs

**These are the most common situations. For additional help, see Resources below.**

### 1. Applicant doesn't have Internet access.

You may complete the e-App with him or her in a location with Internet access using a laptop or pc. Print the forms and give them to the applicant. Or, applicants can see their initial documents on [medsuppdocs.com](http://medsuppdocs.com), and sign the application on [signyourmedsuppapp.com](http://signyourmedsuppapp.com).

### 2. Applicant doesn't have an email account, but does have Internet access.

You send applicants to see their initial documents on [medsuppdocs.com](http://medsuppdocs.com). To sign the application, send applicants to [signyourmedsuppapp.com](http://signyourmedsuppapp.com). They enter the authorization number you provide and their date of birth in this format: MM/DD/YYYY.

### 3. Applicant doesn't want to give the Social Security Number to you.

Applicant may provide it at e- or voice signature.

### 4. Applicant doesn't want to give bank information to you.

He/she may provide at e-signature.

### 5. Applicant wants to wet sign, is not the bank-account holder, or you're speaking to a power of attorney.

Click Print for Signature on the Continue to Review page. Then, on your Thank You screen, print the documents and send them to the applicant or the power of attorney.

## Get Started

### Register for Sales Professional Access

You must be registered for our producer website, Sales Professional Access.

Go to [mutualofomaha.com/broker](http://mutualofomaha.com/broker). Click Sign Up and follow the instructions to create your account. You need your seven-digit Mutual of Omaha production number to register.

### Have a Valid Email Address on File with Us

To add or update your email address, log in to Sales Professional Access, click Update my profile on the Welcome page.

### Play in the Sandbox e-App

Once you're online, go to the Sales & Marketing tab and select Electronic Applications. Click the Sandbox button so you can become familiar with it before using the actual e-App with applicants. Play with the rate quoter, application and signature options.

Keep in mind:

- Use fictitious names
- Enter your email address as the applicant's to see communications
- Sandbox Dashboard entries don't transfer to the Med Supp e-App Dashboard

### Use the Med Supp e-App

Ready? To write business, select the Med Supp e-App on the Welcome page or Sales & Marketing Electronic Applications page.

## Resources

Your first stop is this page on Sales Professional Access ([mutualofomaha.com/broker](http://mutualofomaha.com/broker)) → Sales & Marketing tab → Electronic Applications page → Resources. That's where you'll find the comprehensive Training Manual for details.

If you don't find what you want there, call Sales Support, (800) 693-6083.