

FAQs

Elevance Health Agent Appointments & Commissions

1. **How and where do I go to begin selling Medicare Advantage and PDP plans through Quotit?**
 - A. In order to begin selling Medicare Advantage (MA) and Prescription Drug Plans (PDP) with Elevance Health, brokers/agents must be appointed, certified and ready to sell.

Elevance Health has the following brands:

- **Anthem Blue Cross and Blue Shield**
- **Anthem Blue Cross**
- **Wellpoint**
- **Simply**
- **America's 1st Choice**
- **Freedom Health**
- **Optimum Healthcare**
- **Carelon**

To begin the appointment process, click this link [How to Get Appointed](#) and fill out the form. Quotit agency services will get authorization from the carrier and enable the broker's account.

Brokers who are already appointed will need to have quoting feature enabled by contacting Quotit Broker support:(866) 528-8154.

2. **If I am already appointed to sell IFP with the carrier, do I need to a separate appointment to sell Medicare Advantage or other products?**
 - A. Yes, a separate appointment is required.
3. **Is the appointment process 100% online?**
 - A. Yes
4. **Are there costs to be appointed to sell?**
 - A. If the Appointment is completed through Quotit Broker Services/AHCP, the fees are covered.
Additional fees may apply for certification.
5. **How long does it take to get appointed?**
 - A. It takes 7-10 days for broker to become appointed.
6. **What are the timelines and dates to look out for?**

- A. Elevance Health's Medicare Certification training center opens in late-June. Medicare's AEP (Annual Enrollment Period) starts October 15th and ends December 7th.
- 7. How soon can I begin selling plans?**
- A. Once an agent is licensed, appointed, and has completed the annual Medicare Certification training, they can begin selling plans for the current plan year, or during AEP for the next plan year.
- 8. Is there a deadline to pass AHIP to sell during AEP?**
- A. To sell during the AEP season, agents should plan to complete certification and training prior to October 1. However, it can be completed at any time throughout the year.
- 9. Can I get an AHIP certification discount?**
- A. Go to GetCertified.ElevanceHealth.com to Certify with AHIP and redeem a \$50 discount.
- 10. Is face to face training required?**
- A. Face-to-face training for Medicare Certification is not required.
- 11. What identification number do I use to receive credit for a sale?**
- A. Brokers will use their Encrypted Agent TIN and Encrypted Parent TIN are needed. If you do not have both TINs enter your Encrypted Agent TIN in both fields in iPro
- 12. What is my commission percentage? Are any plans non-Commissionable? When are Commissions paid? How will commissions be paid? How will commissions be paid?**
- A. Contact your upline.
- 13. Do I have to reach a minimum prior to my commissions being paid?**
- A. There is no minimum sales to be paid commission at Elevance Health.

Eligibility for Coverage

1. Who is eligible for Medicare?

Individuals are eligible for Medicare when they are:

- A United States citizen, or are lawfully present in the U.S., and
 - Age 65 or older, or
 - Under age 65 with certain disabilities, or
 - Have been diagnosed with End-Stage Renal Disease
 - Also, if you or your spouse have not worked and paid Medicare taxes for at least 10 years you may not qualify for premium-free Part A. (However, you may be able to pay for it.)
- A. You're eligible for Medicare when you're under 65 if:
- You have received Social Security disability benefits for at least 24 months, or

- You have a qualifying disability or special condition.
2. **When and how can a Medicare beneficiary apply for Medicare Advantage.**
 - A. A Medicare beneficiary can apply during their Initial eligibility period when turning age 65, or they can apply during the annual enrollment period from October 15 – December 7 each year.
 3. **What Products does Elevance Health offer?**
 - A. Elevance Health offers Medicare Advantage and Prescription Drug Plans on the Quotit Platform
 4. **In which states and brands does Elevance Health offer Medicare products?**
 - A. Anthem Blue Cross in CA and NY.
 - B. Anthem Blue Cross and Blue Shield in CO, CT, GA, IN, KY, ME, MO, NH, NV, OH, VA, WI
 - C. Wellpoint in AZ, IA, NJ, TN, TX, WA
 - D. Healthy Blue in LA
 - E. Simply Healthcare in FL

Enrollment & Contacts

1. **How do I enroll my clients electronically?**
 - A. Agent must be appointed, certified and Ready to Sell. Agent must request online enrollment capability [Click to request OES.](#)
Once approved and OES is set up, the agent will be notified on how to set up Online application links. Once the account is set up, agent can use Quotit to quote and enroll their clients.
2. **How do I submit paper applications, by fax, email?**
 - A. Although paper applications can be accepted by fax, submitting applications online is the preferred method.
3. **Do you have an overnight address to mail in applications?**
 - A. The mailing address is on the plan's paper application.
4. **What forms of payment do you accept?**
 - A. Medicare Supplement and Anthem Extras premiums are either direct billed or via automated bank draft (checking or savings). Direct billed members can mail payments, pay online through their Anthem member account, or call customer service to make a phone payment.

MAPD and Part D premium options are direct bill, automated bank draft, Social Security or Railroad Retirement Board (RRB) deduction.
5. **Is there an enrollment fee?**

- A. No, there is no fee for enrollment for Medicare Advantage plans or Prescription Drug Plans.

6. When do members become effective?

- A. Enrollment during the beneficiaries IEP (Initial Eligibility Period) become effective on the 1st of the current month if you enrolled between the 1st – 14th of the month. An enrollment will be effective on the 1st of the next month if you are enrolled between the 15th – 31st of the month.
- B. Enrollments during AEP (Annual Enrollment Period) become effective January 1st.

7. What is the deadline for coverage?

- A. When you turn 65 you can enroll in Original Medicare (this is called the Initial Enrollment Period or IEP) anytime from three months before to three months after your 65th birthday.
- B. The Annual Enrollment Period (AEP) runs from October 15 – December 7 and allows anyone who's eligible for Medicare can choose a new Medicare Advantage plan or Prescription Drug Plan during this period.
- C. Sometimes there are Special Enrollment Periods (SEP) that allows you to enroll in a Medicare Advantage plan or change your plan anytime outside of AEP if you are:
 - Losing your coverage or retiring
 - Moving out of your plan's area
 - On Medicare and Medicaid
 - Have certain chronic conditions.

8. What is the contact number to broker support and hours of operations?

- A. Our Medicare Agent Support team is available to answer your questions at 800-633-4368 or by email at medicareagentsupport@anthem.com. Hours of operation are 8:30 a.m. EST- 8:00 p.m. EST.

9. How do I submit an Agent of Record form?

- A. AOR changes for MAPD and Part D are made with a plan change only. The effective date for the AOR change will match the effective date of the plan change.

Sales Compensation accepts AOR change requests for Medicare Supplement or Anthem Extras policies. This must be a signed and dated, handwritten letter from the member (no forms accepted). The letter should also contain member's name, policy ID and agent name and encrypted TIN or NPN. We reserve the right to contact the member to validate all agent of record change requests. Anthem BC (CA) Medicare Supplement policies with original effective date prior to 1/1/2012 also require a release from the current agent of record.

Agent of record requests are sent to senior_salescomp@elevancehealth.com.