

FAQS

Agent Appointments & Commissions

- 1) **How and where do I go to begin selling Humana Individual Dental and plans through Quotit?**
A: To begin selling Humana Individual Dental and Vision Plans broker/agents must be appointed. To begin the appointment process, click here: [How to Get Appointed](#) and fill out the form. For additional assistance contact Quotit Broker Services: 877-228-8773.
- 2) **Is the appointment process 100% online?**
A: Yes.
- 3) **Are there costs to be appointed?**
A: If Appointment is done through the Americas Health Care Plan (AHCP) the fees are covered.
- 4) **How long does it take to get appointed?**
A: It takes an average of 1-3 days to get appointed, however if a background check is needed, it could take up to 4 weeks.
- 5) **If I am already appointed for Medicare with Humana, do I need a separate appointment to sell Humana Individual Dental and Vision plans?**
A: No, a separate appointment is not required. If an agent is appointed for Humana Medicare products, they are automatically appointed for all Humana Individual Dental and Vision plans.
- 6) **What identification number do I use to receive credit for a sale?**
A: Agents are issued a unique 7-digit agent ID number (also referred to as 7-digit SAN). This ID needs to be entered into the Online Application Settings page for Extend plans to get credited for the sale. See Enrollment & Contacts section for instructions.
- 7) **How soon can I begin selling plans?**
A: Once appointed, agents will be notified via email with their unique 7-digit-SAN and can immediately begin selling Humana Individual Dental and Vision plans. The email will also include a personalized Agent Online Application (AOA) link, which will appear as: [Humana.com/aoadv/7-digit-SAN](#). The AOA link needs to be entered into the Online Application Settings page for Humana Complete Dental, Loyalty Plus, Preventative Plus, Preventative Value, Dental Value C550 and H1215 plans. See Enrollment & Contacts for instructions.
- 8) **Is there training available and is it required?**
A: There is no training required.
- 9) **What is my commission percentage?**
A: Find information regarding commissions for Humana in the Producer Partnership plan.

Enrollment & Contacts

- 1) **How do I enroll my clients electronically?**
A: For Humana Extend plans, use Quotit to generate a proposal for your client. Once they select the desired plan from the proposal they will be directed to register an online account where they can self enroll. Agents can also complete the application on behalf of the client by clicking enroll at the bottom of the cart prior to creating a proposal. Agents need to make sure to set the following Online Application Settings:

- Log into your Quotit account <http://www.quotit.net>
- Go to **Settings** tab at the top of the page.
- Select **Online Application Settings** under **"Individual & Family: Agency Preferences"**
- At the bottom of the page click on the **"Add"** button.
- Select **"State", "Product Type" and "Company Name"** from drop down - Ex. Humana Extend
- Once all the fields are displayed follow the instructions for **OES Instructions:**
- Add your Enter your 7 Digit SAN (Humana Writing #)
- Click **"Save"** and Repeat above steps for all states where appointed to sell

For **Humana Complete Dental, Loyalty Plus, Preventative Plus, Preventative Value, Dental Value C550 and H1215** plans, use Quotit to quote and add plan of choice to the shopping cart, from here there are two options

1: Client is ready to enroll into plan selected, agent clicks **Enroll** at the bottom of the page and will be redirected to their Humana personalized landing page where the agent completes the application on behalf of the client. (Agent may need to enter the primary applicant's email address if it is missing from the **Contact Page** to record the step prior to be redirected)

2: Client is not ready to enroll, agent clicks on **Proposal** at the bottom of the page and will be directed to the **Report Section Page** where the agent will have the ability to email the proposal to the client, a new window will appear where agent can add a personal message in the text area and clicks **Send Your Message** at the bottom of the page. Client will receive an email with a proposal link and all the plans the agents selected will appear. Client selects desired plans, clicks **Checkout** and is redirected to the agent's personalized landing page where the client can self enroll.

Agent must enter their personalized Humana AOA link into the Online Application Settings:

- Log into your Quotit account <http://www.quotit.net>
- Go to the **Settings** tab at the top of the page.
- Select **Online Application Settings** under **"Individual & Family: Agency Preferences"**
- At the bottom of the page select the **"Add"** button.
- Select **"State", "Product Type" and "Company Name"** from drop down -= Humana
- Enter Personalized Agent Online Application (AOA) link
- Enter Writing Number on file with the company "7 digit SAN"
- Select **"Save"** and Repeat steps above for every state you are appointed to sell.

2) How do I submit paper applications?

A: ONLINE ENROLLMENT THROUGH QUOTIT IS MOST EFFICIENT. Agents should only use paper applications when electronic applications are not available or feasible. When a paper application is needed, verify the correct application is being used, compare to the appendix in the Individual Specialty Agent Plan Grid Located on ignitewithhumana.com > product > dental > see plans.

Mail completed application, payment authorization and check or money order (if applicable) for the total payment including all applicable fees to: Humana, P.O. Box 769649, Roswell, GA 30076- 8225.

3) What forms of payment do you accept?

A: Initial Payment Options - choose either credit / debit card (Visa, Mastercard) or one-time bank withdrawal of the initial payment. Recurring Payment Options - Choose Monthly or Annual Payment and Recurring payment date 5th, 15th or 25th. Recurring payment can be automatic bank withdrawals or credit/debit card (Visa, Mastercard).

4) Is there an enrollment fee?

A: The following plans are available on the Quotit platform with NO enrollment fee's Extend, Complete, Loyalty Plus, Preventative Plus. A onetime Enrollment fee of \$31 and a \$1 monthly administration fee will apply to Dental Value Plans

5) When do plans become effective?

A: The effective date can be as soon as 5 calendar days after the initial payment and application have been received, or as far out as 90 calendar days from date of application.

For DHMO plans: Coverage must start on the 1st day of the month. If applying on or prior to the 15th of the month, the effective date is the 1st of the following month. If applying after the 15th of the month, the effective date will be the 1st of the subsequent month. If deferring the initial payment, the payment date must be no later than the 15th day prior to the effective date.

6) What is the contact number to broker support and hours of operations?

A: For questions related to using the Quotit platform, please call tech support at 866-478-6848 option 1, 1 or email us at customer.support@quotit.com.
For any questions related to your appointment with carriers please call Quotit Broker Services at 877-228-8773 or contracting@AHCPsales.com
For Humana Agent Support call 800-309-3163 Hours of Operation 8am - 7pm EST. Email: agentask@Humana.com

Eligibility for Coverage

1) What are the valid ages of dependents?

A: In most states the maximum age for dependents is up to 26 years of age, however it does vary by state. The electronic enrollment tools provide guidance for dependent eligibility.

2) Are child only applications accepted?

A: Yes - If multiple children are enrolled into a dental or vision plan without an adult being enrolled the youngest should be enrolled as the primary applicant.

3) How do I add dependents to my policy?

A: Currently Humana Individual Dental and Vision members can add a dependent to their plan at any time by contacting member services via the phone number on the back of their id card.

Claims

1) Grace period claims, are they paid without premium or suspended?

A: All claims must be submitted within 90 days to 15 months after a healthcare service is received. The member should see their plan's Proof of Loss period for details on the specific timeframe. Members should register with MyHumana.com to manage their benefits online, view plan information and policies, and get the most from their Humana health plan.

2) How are claims submitted?

A: Humana doesn't require a specific dental claim form. The member's dentist will submit the claim directly to Humana. However, if a member needs to submit a dental claim for reimbursement, there are 2 ways to do so:

1. Itemized statement from a dentist - Send a copy of the itemized statement to the address on the back of the Humana dental ID card. Make sure the itemized statement includes the patient's name, date of the service, amount billed, description of the services provided and the Humana member's ID number. The member should keep a copy for their records.
2. Dentist's claim form - If using dental benefits claim form, the completed form should be mailed to the following address:
Humana Dental Claims
P.O. Box 14611
Lexington, KY 40512-4611
Customer Care department: 800-558-2813.

In-network providers will apply the vision benefit in the vision provider's office. If a member needs to submit an out-of-network claim, they can download the EyeMed Claim Form. Members can also call EyeMed Customer service (phone number on the back of the ID card) to request an out-of-network claim form.
