FAQS

Agent Appointments & Commissions

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1) **How and where do I go to begin selling the plans through Quotit?**

   A: WHA does not require you to be appointed to sell plans, but you must be appointed to receive commissions.
   To begin the appointment process you will need to fill out Broker/Agent Kit form and return completed from to whasales@westernhealth.com

   For additional assistance on broker appointment contact WHA 916-563-3198 or 888-499-3198 Monday through Friday 8:30 a.m. to 5 p.m. (excluding holidays)

   Once appointed, log into your Quotit account and select carrier and plans under Settings.

2) **Is the appointment process 100% online?**

   A: The WHA appointment process is a manual process.

3) **Are there costs to be appointed?**

   A: There are no costs to be appointed with WHA.

4) **How long does it take to get appointed and does the appointment include all products i.e., Medicare, Small Group or other?**

   A: From the point that WHA receives a correctly filled in broker kit it could take up to 2 weeks. The broker ID WHA will assign is good to sell all lines of business. Medicare will require additional paperwork.

5) **What identification number do I use to receive credit for a sale?**

   A: The WHA Broker ID that will be assigned to you. AWN is 8 digits with a combination of letters and numbers ex: WHABXXXX.

6) **How soon can I begin selling plans?**

   A: WHA does not require you to be appointed to sell plans, but you must be appointed to receive commissions. This would be the 2-week period we allow for processing.

7) **Is there training available and is it required?**

   A: There is mandatory training for Medicare. You must be certified with Covered CA to receive commissions for On-Exchange IFP plans.

Revised 1/4/24.

8) What is my commission percentage or who do I contact for Commission questions?
A: The commission page is included in the Broker/Agent kit.

9) Are any plans Zero Commissions or cannot be sold by agents?
A: No

Enrollment & Contacts

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1) How do I enroll my clients electronically on Quotit?
A: Clients can enroll themselves. Agents make sure to add your unique enrollment link into the Online Application Settings page on your Quotit account settings, here are instructions:

- log into your Quotit account http://www.quotit.net
- Go to the "Settings" Tab
- Click on "Online Application Settings" under "Individual & Family: Agency Preferences"
- Bottom of the page click on the "Add" button.
- Select "State", "Product Type" and "Company/Carrier Name"
- Paste unique redirect link- use link *choosewhat.com/* with your unique broker ID after it. Ex: choosewha.com/WHABXXXX
- Enter Agent Writing Number on file with the company/carrier (NPN or Number/ID assigned by carrier)
- Select "Save" and repeat steps above for every state you are appointed to sell.

2) How do I submit paper applications, by fax, email?
Individual Applications
A: INDIVIDUAL SALES- 916.563.2250 or 888.563.2250 toll-free
Monday through Friday 8 a.m. to 5 p.m. (excluding holidays)
individualsales@westernhealth.com, Fax: 916.568.1338

3) What forms of payment do you accept?
A: Initial payment for Individual is a check or one time form if using a paper application.
If enrolling online: Visa, Mastercard, American Express or Discover

4) Is there an enrollment / application fee?
A: No

5) When do members come effective?
A: Effective Date, I request to be enrolled with an effective date of:

- 1st of the month following this month (Your application must be received by the 15th of the current month.)
- 1st of the month following next month (Your application must be received by the 15th of next month.)

WHA will make every effort to honor your requested effective date. However, if processing is not complete by your requested effective date, you will be enrolled, effective the 1st of the month following approval.

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

A: Contact group sales see below.

EMPLOYER GROUP SALES - 916.563.3198 or 888.499.3198 toll-free
Monday through Friday 8:30 a.m. to 5 p.m. (excluding holidays)
whasales@westernhealth.com or 916.568.1338 fax.

7) How do I submit an Agent of Record form?

A: EMPLOYER GROUP SALES - **916.563.3198** or **888.499.3198** toll-free
Monday through Friday 8:30 a.m. to 5 p.m. (excluding holidays)
whasales@westernhealth.com or 916.568.1338 fax.

Eligibility for Coverage

1) How far in advance can an effective date be?
   A: About 60 days

2) What are the valid ages of dependents?
   A: Under 26 years of age unless a spouse or verified disabled person

3) Are child only applications accepted?
   A: Yes

4) If coverage already includes dependent children, how do I add an additional child (newborn or adopted) to the same policy?
   A: Request a paper application from:

INDIVIDUAL SALES- individualsales@westernhealth.com,

916.563.2250 or **888.563.2250** Monday through Friday 8 a.m.- 5 p.m. (excluding holidays), 916.568.1338 fax.

5) What is the reinstatement rule if a policy lapses?
A: Direct is 30 days for Individual.

Claims

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1) Grace period claims, are they paid without premium or suspended?
A: No

2) How are claims submitted?
A: Normally through the provider but our Member Service team can be reached for questions.

MEMBER SERVICES
916.563.2250 or **888.563.2250** toll-free 711 TDD/TTY
Monday through Friday 8 a.m. to 6 p.m. (excluding holidays)
memberservices@westernhealth.com
916.568.0126 fax

888.227.5942 toll-free general line

2349 Gateway Oaks Drive, Suite 100
Sacramento, California 95833