FAQS

Agent Appointments & Commissions

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1) **How and where do I go to begin selling the plans through Quotit?**
   A: To begin selling, agents must be appointed. To begin the appointment process, click the here: Get Appointed and complete the form. Once appointed, log into your Quotit account and select carrier and plans under Settings.

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2) Is the appointment process 100% online?
   A: No, appointments paperwork will need to be mailed.
   Mailing address:
   Lifetime Benefit Solutions, Inc General Agency
   333 Butternut Drive, Syracuse, NY 13214

   For additional details contact: General Agency at Lifetime Benefits Solutions 877-806-2120
   Email: GeneralAgent@LifetimeBenefitSolutions.com

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3) **Are there costs to be appointed?**
   A: Yes, $60 for a new agent, $10 for the background check, $6 for DFS appointment

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4) **How long does it take to get appointed and does the appointment include all products i.e., Medicare, Small Group or other?**
   A: The Commercial appointment can take between 7 -10 days. With the Commercial appointment agents can sell Excellus BlueCross BlueShield, Univera Health Care groups (over and under 65) and individual ON/OFF exchange under 65.

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5) **What identification number do I use to receive credit for a sale?**
   A: A unique broker number will be provided to the agency once the appointment is complete. ID will be a combination of numbers and letters. Ex: 861L####

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6) **How soon can I begin selling plans?**
   A: Commercial appointments are effective on the 1st of the month following the completion of the appointment paperwork.

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7) **Is there training available and is it required?**
   A: Training is not required. We do recommend agents use the internal Sales Hub to access training information. Instructions on how to access the Sales HUB are provided at the time of the appointment.

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8) **What is my commission percentage or who do I contact for Commission questions?**
   A: For individuals ON/OFF exchange we pay $25 broker commissions per contract per month (PCPM) for medical and $2 per contract per month (PCPM) for dental.

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For Individual commissions questions agents can reach out to BrokerContractsExcellus@excellus.com or BrokerContractsUnivera@univerahealthcare.com

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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 through agents emailed proposal. Agents will need to ensure to add their unique enrollment link into the Online application Settings page on your Quotit account settings, 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" • At the bottom of the page click on the "Add" button.
- Select "State", "Product Type" and "Company/ Carrier Name"
- Paste unique redirect link (Copy from broker portal or contact carrier for link)
- Enter Agent Writing Number on file with Excellus / Univera (AWN is a combination of numbers and letters. Ex: 861L####)
- Select "Save" and repeat steps above for every state you are appointed to sell ·

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2) How do I submit paper applications, by fax, email?
A: Enrollment Operations PO Box 31790 Rochester, NY 14603-1790 - Check must be mailed with application

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3) What forms of payment do you accept?
A: Check, Money order, Credit Card (Visa, MasterCard, Discover, American Express)

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

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5) When do members come effective?
A: Before the 15th of the month/will be effective the 1st on next month, after the 15th will be the following month. If a life change (Birth, loss of job) it can be back dated to date of change (I believe it's no more than 60 days- I will have to f/u)

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6) What is the contact number to broker support?
A: Megan Brooks 607-795-8853

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7) How do I submit an Agent of Record form?
A: Please fill out the form Click on Form and send completed from to megan.brooks@excellus.com

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Eligibility for Coverage

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1) **How far in advance can an effective date be?**
   A: No advanced effective date

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2) **What are the valid ages of dependents?**
   A: 26 years of age.

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3) **Are child only applications accepted?**
   A: Yes

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4) **If coverage already includes dependent children, how do I add an additional child (newborn or adopted) to the same policy?**
   A: Submit a change form

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5) **What is the reinstatement rule if a policy lapses?**
   A: If a policy terminates whether on or off exchange, we can request a reinstatement from enrollment through Pega, approval is needed – timeframe also matters. Within a few months, they will consider a onetime exception to be reinstated and back premiums will be requested before they can reinstate. We don't collect the funds though until we receive approval; at that time enrollment will advise the amount due and give member 7 days to pay. Outside of a few months, member would be required to re-enroll through the NYSOH if applicable, during covid they could apply at any time, going forward they may need to wait until open enrollment.

Claims

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1) **Grace period claims, are they paid without premium or suspended?**
   A: If a member is On Exchange and has an APTC (advanced premium tax credit); they have a 90-day grace period to pay their **premium**. If they are more than 30 days late on a premium, claims will pend until back and current premiums are brought up to date through the current month. Once the payments are brought current, claims will process and pay.

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2) **How are claims submitted?**
   A: Claims would be submitted by the provider and go into a pend status if the member is not current on payments; see response above. If it falls outside the 90 days and the policy is then terminated; claims will be denied.

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