



AGENT RESOURCES

Welcome and thank you for taking the time to access your Agent Resources page, designed for Medicare Agents that NW Senior Insurance Solutions supports.

Below you will find links to important resources to help you be compliant and informed as a Medicare Agent. Additionally, these Agent Best Practices are listed here as a roadmap to help you create and grow your book of business and Medicare clients.

Please tell our team if you need information not listed in these Agent Resources.

STEPS TO BECOMING A LICENSED MEDICARE AGENT

Before you take your state Producer Health/Disability/Accident and Health license exam (please note each state has a different name for a Health Insurance Producer license, for example in Washington it is called a Disability Producer License, in Hawaii it is called an Accident and Health Producer license) it is recommended that you take a pre exam study course to learn the material you will be tested on in the state exam. Here are a few pre-exams study courses our NWSIS Agents have used to help them prepare for taking their State Health Insurance Producer exams:

<https://www.kaplanfinancial.com/>

<https://americasprofessor.com/>

<https://www.examfx.com/>

Once you have completed a pre-exam study course and feel confident that you have a good understanding of the coursework, you will want to schedule and take your state licensing exam.

SCHEDULE YOUR STATE LICENSE EXAM

Pearson Vue is an online testing exam service that is widely used by many State Insurance Licensing offices. You will be able to complete your State License exam via Pearson Vue either online or at a designated Pearson Vue Testing Center. Here is the link to Pearson VUE.

<https://home.pearsonvue.com/>

RECEIVING YOUR STATE LICENSE PRODUCER NUMBER

Once you have successfully completed all these steps your State Licensing office will issue your 'State License Number'

When you have your 'State License Number' then NW Senior Insurance Solutions can help you become appointed to the Insurance Plan Carriers, for example United Healthcare, Humana, Regence Blue Cross Blue Shield, Providence, Aetna and more.

NW SENIOR INSURANCE SOLUTIONS – WHAT WE DO

Our NW Senior Insurance Solutions functions as a General Agency giving the Agents that we work with access to these Medicare Insurance plan carriers. We will help and support you to become appointed and ready to sell plans for these carriers that you choose to complete certification and appointment with. Here is an overview of the services we provide to our Agents:

NW Senior Insurance Solutions is a General Agency. We act as an intermediate local level of support to the Medicare Agents we work with. This intermediate level of support is between the Insurance Plan Carriers we are appointed to, and the national FMO (Field Marketing Organization) that we work with.

NW Senior Insurance Solutions General Agency support includes the following:

1. We help guide and support you through your State Producer Licensing process.
2. We facilitate and oversee your Medicare Insurance Carrier appointments/certifications.
3. Educate and help you stay compliant and knowledgeable of Insurance Carrier and changing CMS regulations/guidelines.
4. Give informational support as needed when you are working with your Senior clients.
5. We provide marketing and advertising support.
6. Coordinate marketing event opportunities during Medicare Annual Open Enrollment.
7. NWSIS graphic design services for website and business cards.
8. Complimentary car or window magnets advertising your services designed by NWSIS graphic design services.
9. Make available to our Agents Medicare Insurance Carrier enrollment guides pre-AEP and throughout the plan year.
10. Help you succeed by sharing our successful best practices and consultation services when needed or requested.
11. Provide ongoing group training and or individual training as needed and as requested by the Agents we work with.

NW Senior Insurance Solutions will help customize a marketing/advertising plan to meet each Agents specific goals.

We do our best to meet with you to help you strategize and share our best practices with you. We also have a pre-AEP annual meeting to make sure new CMS Medicare guidelines are understood and met.

RITTER INSURANCE MARKETING ORGANIZATION – WHAT THEY DO

While NW Senior Insurance Solutions provides local support to the Agents we work with, Ritter Insurance Marketing organization provides national support and a digital business platform to grow your Medicare Insurance Agent book of business.

Ritter Insurance Marketing is the national FMO that we believe offers crucial and very valuable support to our Agents that we work with. They offer a complete digital toolkit to support your success. To view Ritter Insurance Marketing services online:

<https://ritterim.com/>

We recommend taking time to review Ritter's Knight School videos. This will give you an overview of what to focus on in launching your Medicare Agent career.

<https://ritterim.com/knight-school/>

Additionally, Ritter Insurance Marketing partnered with Integrity Marketing organization to offer these digital platforms and tools to help grow your Medicare Agent business.

<https://ritterim.com/integrity-tools/#leadcenter>

<https://ritterim.com/integrity-tools/#medicarecenter>

<https://ritterim.com/integrity-tools/#market-advisor>

<https://ritterim.com/integrity-tools/#lifecenter>

Important Agent Resource Links:

AHIP MEDICARE TRAINING COURSE

After you have obtained your State Health Insurance Producer License (each state uses different name for this license, in WA it is called Disability Insurance Producer license, in OR it is called a Health Insurance Producer license, HI it is called Accident and Sickness

ERRORS & OMISSIONS INSURANCE COVERAGE

Each Medicare Agent must obtain and maintain Errors and Omissions coverage as you are onboarding with the Medicare Insurance Plan carriers. Each carrier will require this from you as you become certified and appointed with each carrier.

You can complete this through many different companies however we go through NAPA Benefits. You will need to secure this on your own as we do not pay for this.

<https://www.napa-benefits.org/>

MAINTAINING YOUR LICENSES

You will need to keep your licensing current per your resident/nonresident renewal date. For your resident Producer license you need to complete your required Continuing Education courses. Each state has different CE credit requirements. You will need to check with your Resident State Insurance Licensing office to understand how many CE credits you must take to renew your resident license.

There are many Continuing Education course administrators you can use to complete these CE credits. We use WEBCE.com

<https://www.webce.com/>

Non-Resident licenses do not require Continuing Education credits to renew. Simply go to NIPR.com and complete your Non-Resident license renewals when they are eligible.

<https://nipr.com/>

MEDICARE.GOV WEBSITE

The most reliable resource for compliant and accurate information on Medicare rules and regulations is through Centers for Medicaid and Medicare website at Medicare.gov

You can use this site to help quote Medicare plans available in the plan area that you are researching for your clients. Additionally, you can enter your clients' drug prescriptions to obtain coverage and cost information for each of their prescriptions. When you are quoting information about anything relating to Medicare rules and regulations, NW Senior Insurance Solutions recommends that you use Medicare's official website:

<https://www.medicare.gov/>

One of the most asked questions we encounter as Medicare Agents is "How do I enroll into Medicare Part A and B"? This link explains multiple ways to help your clients enroll into Medicare Part A and B:

<https://www.medicare.gov/basics/get-started-with-medicare/sign-up/ready-to-sign-up-for-part-a-part-b>

MEDICARE PLAN CARRIER AGENT PORTALS

Each Medicare Plan Carrier Agent Portal contains a wealth of resources for their certified and appointed ready to sell Agents. Get to know your Agent portals so you can navigate their resources easily. Once you are 'Ready to Sell' status with these carriers you will have your own personalized Agent portal to access. For example, your Agent Portals contain training/certification tools, downloadable or online Scope of Appointment forms, plan information of your Medicare clients that you have enrolled into plans with that carrier, your commission information and payout schedules, carrier enrollment guides and marketing brochures and so much more. **Get to know your Medicare plan carriers Agent portals so you can navigate their resources with ease.** Here are just a few out of the many that we contract with:

<https://www.uhcjarvis.com/>

<https://www.humana.com/agent/humana-agent-portal>

<https://www.regence.com/producer/>

CMS (Centers for Medicare and Medicaid)

TPMO MARKETING RULES AND CHANGES

Stay compliant and up to date on all CMS rulings that impact the way in which we must do business as a Medicare Agent. Here is a link which clearly states what rules and regulations were implemented in October of 2023. More to come for the upcoming AEP.

<https://ritterim.com/blog/cms-2024-ma-and-part-d-final-rule-changes-for-agents/#medicare-advantage-ebook>