Medicare Supplement e-Application User Guide for ACE

ACE Medicare Supplement

CSG Actuarial

AN INTEGRITY COMPANY

For agent use only. Not for consumer solicitation.

FAQs

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ACCESS

CSG Actuarial developed the ACE e-application. It can be accessed on the CSG APP inside Integrity's MedicareCENTER, Integrity Partner branded CSG quoting tools or the ACE Agent Portal.

Contracting Requirements

- An agent must be contracted with ACE to submit an application.
- The first time an agent clicks "Apply Now" on the quote results page, they will be required to validate with their ACE Agent ID. The system will automatically validate their Agent ID and save it for future applications.
- If newly contracted, allow 24 hours to validate Agent ID.
- If the agent's writing number cannot be validated, the agent must contact their upline or carrier.
- If the agent is contracted with the carrier, but not appointed in a particular state with the carrier, states that allow just-in-time appointments will allow the agent to submit an application.
- An agent can change their Agent ID for a carrier in the Settings portion of the E-App Dashboard.

GENERAL INFORMATION

- **Quote Rate vs Application Rate:** Several factors can change the rate on the application from the rate on the quoting tool, such as height/weight requirements, application date and requested effective date, and Open Enrollment/Guarantee Issue state-specific rules.
- **Applicant Billing:** An applicant's bank information is not validated by the e-app. Invalid bank information could result in an application being denied. Contact the carrier to make adjustments.
- **Policy Submission:** The application will undergo final review and approval by the carrier before the policy is approved/effective. The carrier has the right to decline coverage even though it was successfully submitted.
- **Underwriting:** The system will inform the agent of a possible decline due to a health condition or drug prescription.
- **Saving an Application:** The system will auto-save the application as information is being entered. Incomplete applications are stored in the Application Panel for 60 days.
- **500 Error:** A 500 error may occur if the session has timed out. If this happens, refresh the page or sign out and sign back in.

FAQs

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APPLICATION SIGNATURES

- **Applicant Provides Identifying Information:** Applicant's Mother's Maiden Name and Last 4 Digits of Applicant's Social Security Number. In-person only.
- **Email Signature Link:** In-person or remote
- **Text Signature Link:** In-person or remote
- **Wet Signature:** Selected in Method of Payment Section. Agent prints filled out PDF application. Applicant and Agent sign the paper application. Agent sends paper application to carrier.

APPLICATION STATUS

- **Incomplete:** Application started but not completed/submitted. Applications pending applicant signature are considered incomplete.
- **Submitted:** Application submitted to the carrier.
- **Submission Failed:** Application failed to submit to carrier either due to errors in the application or CSG or Carrier Server/Connection issues.

SUBMISSION FAILURE

- CSG E-Application Support is immediately notified of submission errors. **DO NOT RESUBMIT APPLICATION** until notified by a support individual. CSG will notify you by email or phone for next steps. CSG will resubmit the application on your behalf if submission failure is due to server/ connection failure. **Call 855-861-8776 for immediate assistance.**

CUSTOMER SERVICE & SUPPORT

- Monday—Friday 8 a.m. to 5 p.m. Central Time.
- Call 855-861-8776
- Email eappsupport@csgactuarial.com

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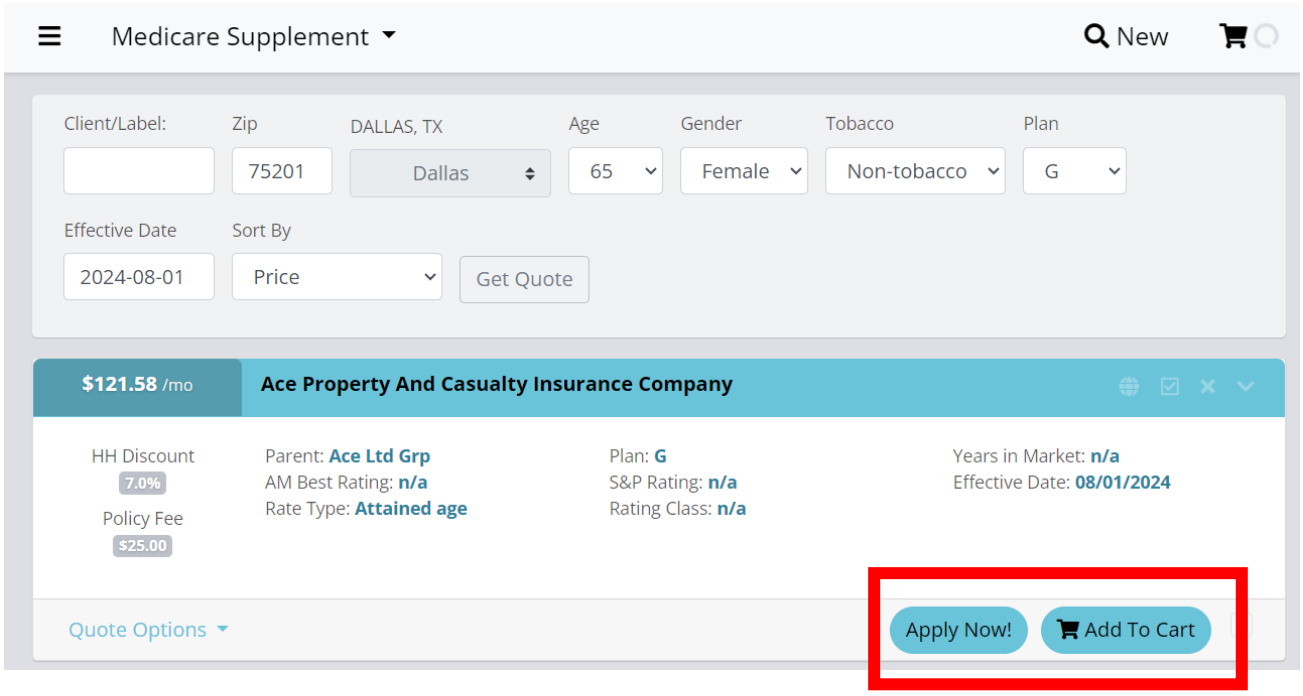
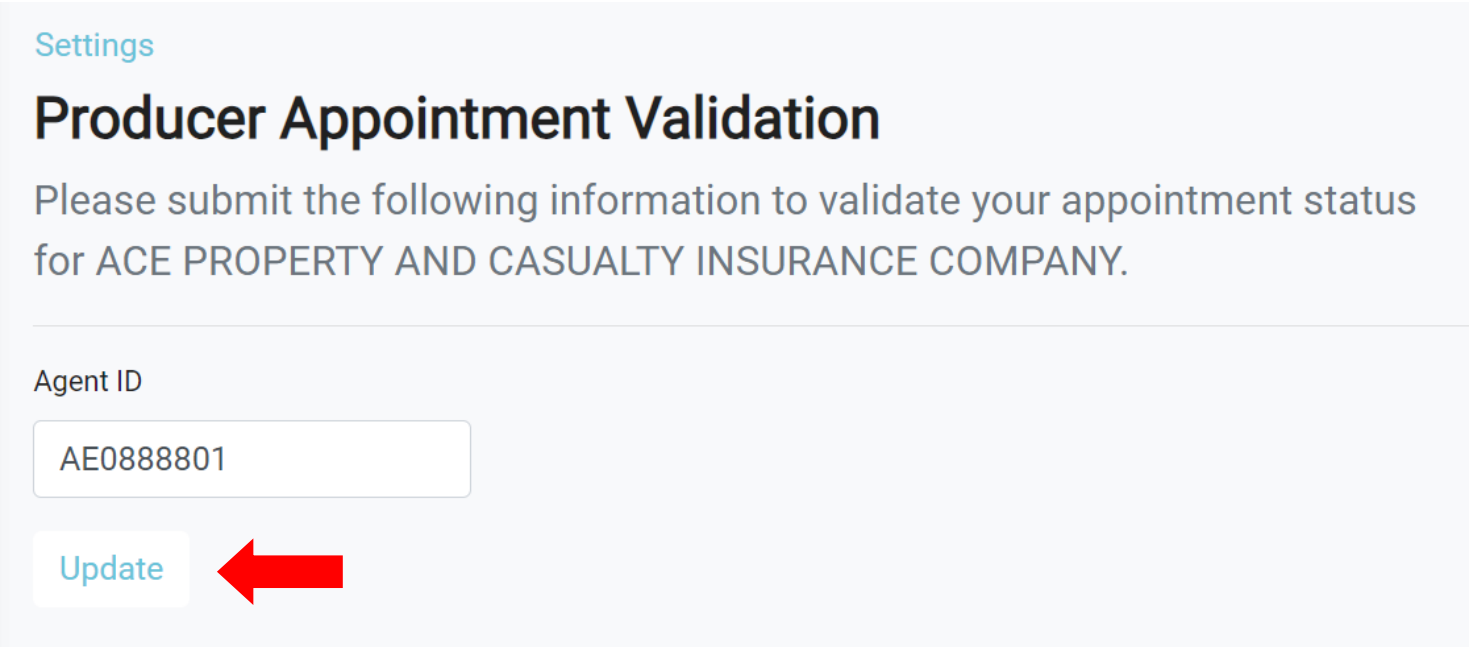
1. Run a quote on **Medicare Supplement.**
2. Click **Apply Now** or **Add to Cart.**



3. Enter **ACE Agent ID.** Once entered, the system will automatically remember it for the next application.

"Setting updated" message will appear if Agent ID is valid. The application will then open. Please allow time for application to open. Invalid Agent ID will display error message.



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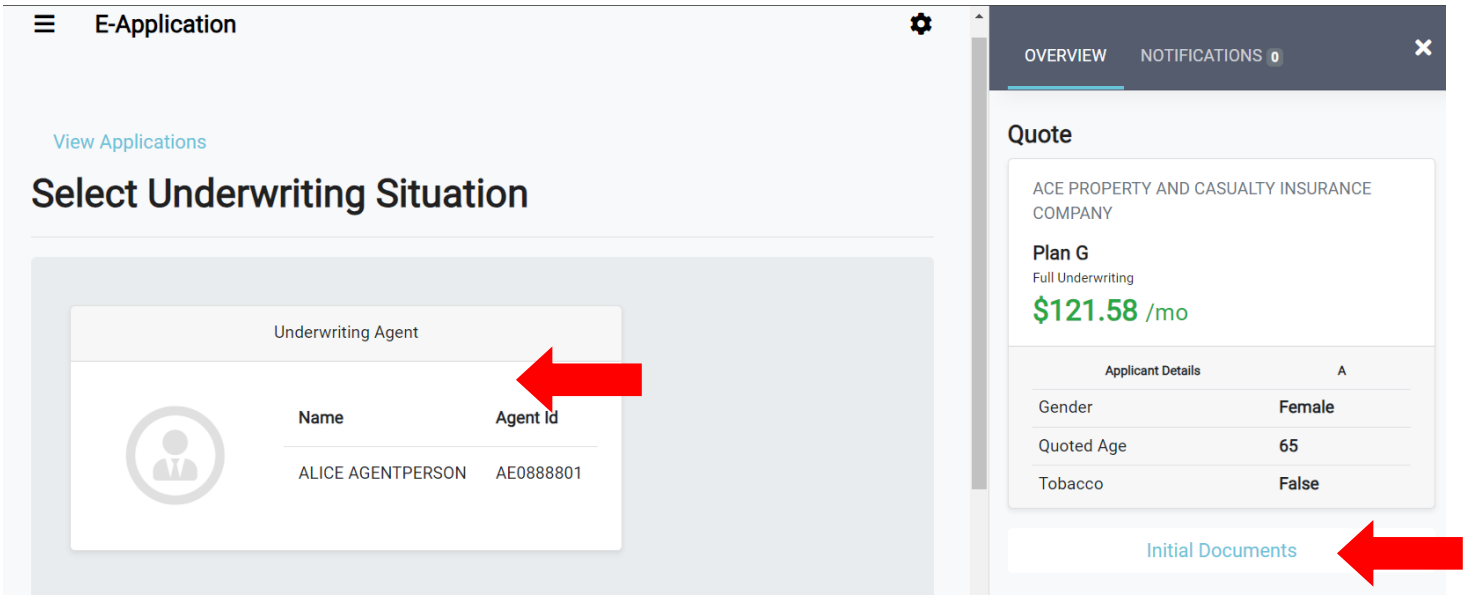
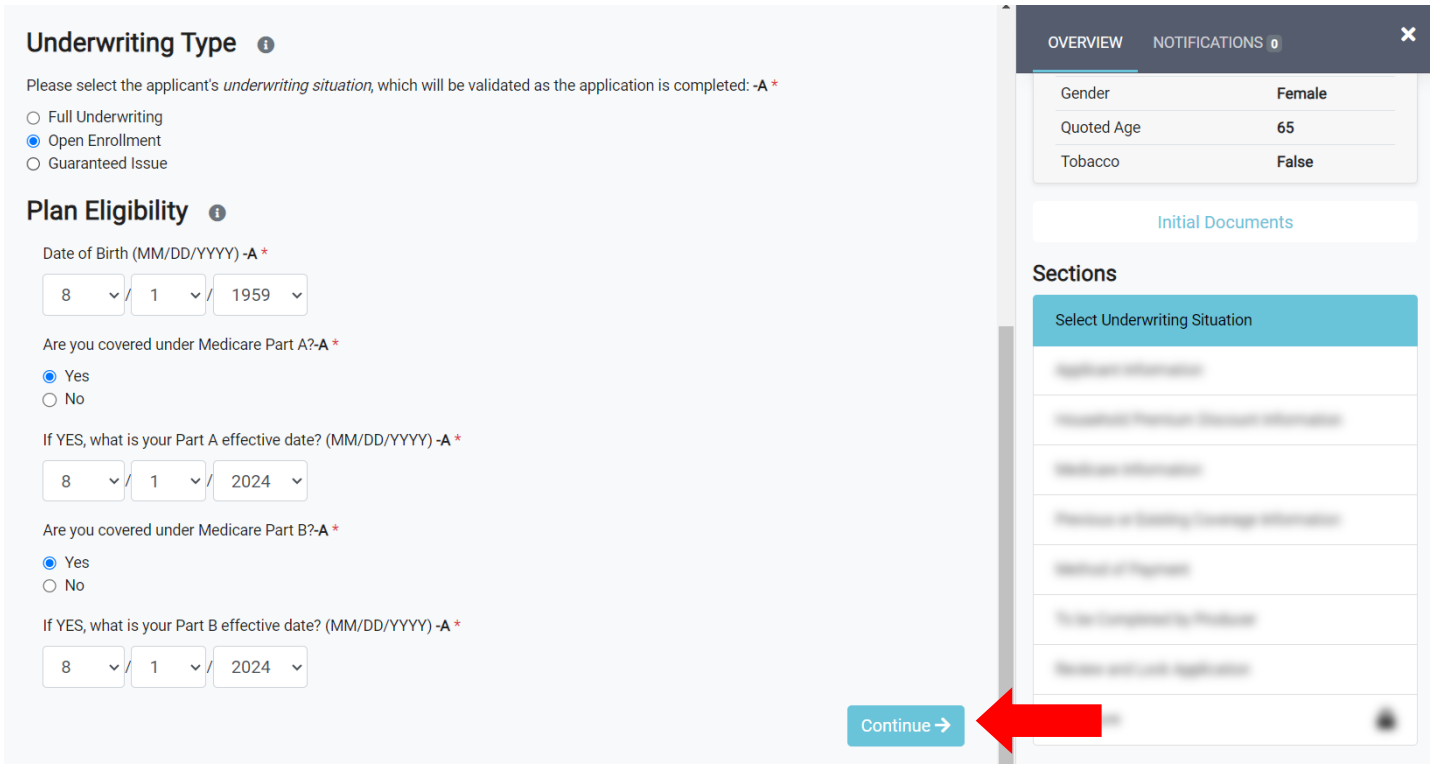
4. Confirm Agent Name and Agent ID. Rate carriers over from quote. The rate can change during the application process based on Underwriting, Effective Dates, Plan Changes, Tobacco Status and Household Discount requirements.

Agent can obtain application documents by clicking on Initial Documents.

5. Select **Underwriting Type and Enter Plan Eligibility**—Date of Birth and Part A & Part B Effective Date.

6. Click **Continue** to Save and Continue.





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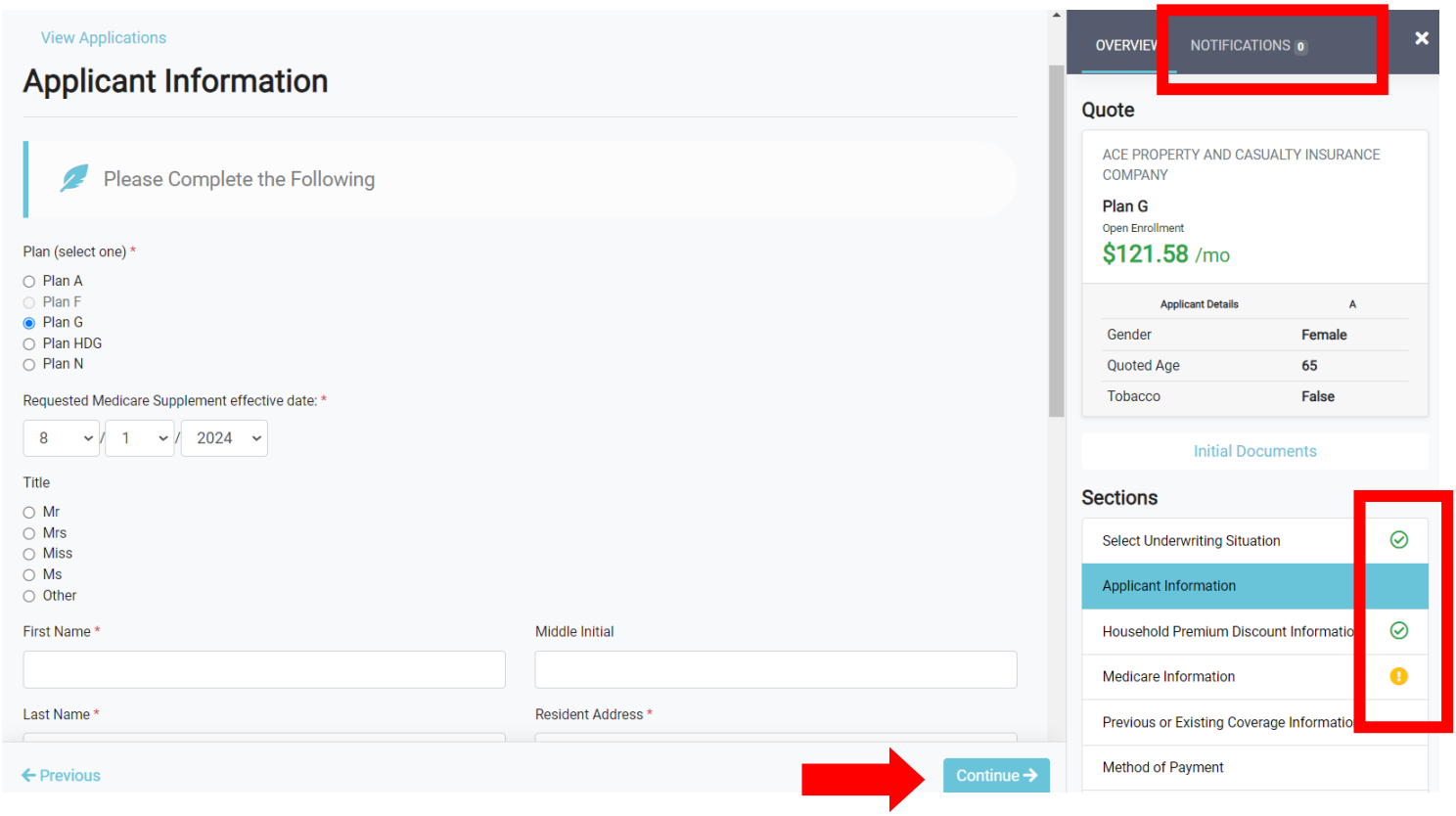
7. Sections populate based on Underwriting Situation.

8. Required fields are displayed with a red asterisk.

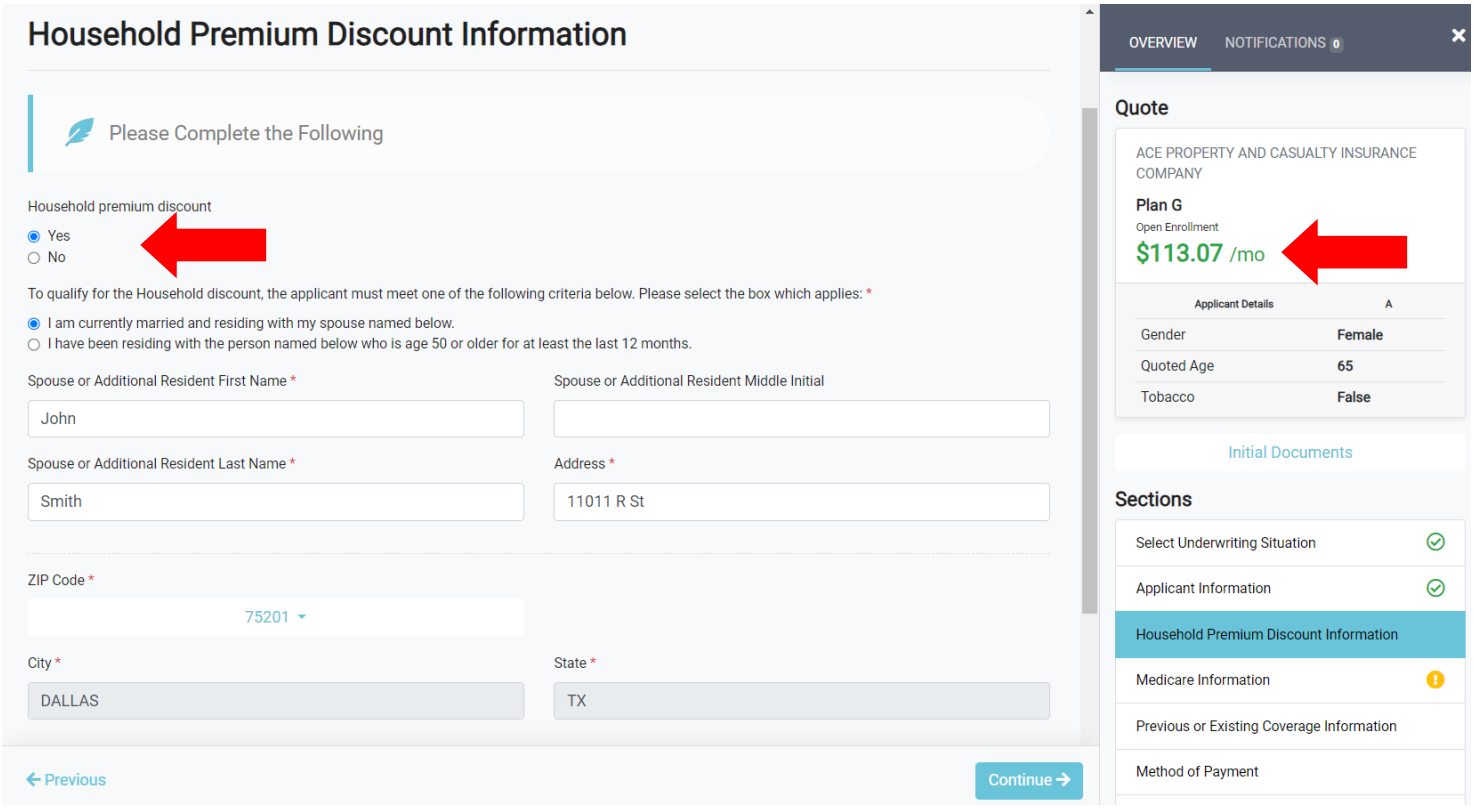
9. Errors in application, such as wrong Underwriting Situation and Automatic Decline, will appear in Notifications tab.

10. When a section is complete, a green checkmark icon appears. An incomplete section or section with errors displays an orange error icon. All sections must be complete with a green checkmark in order to e-Sign.

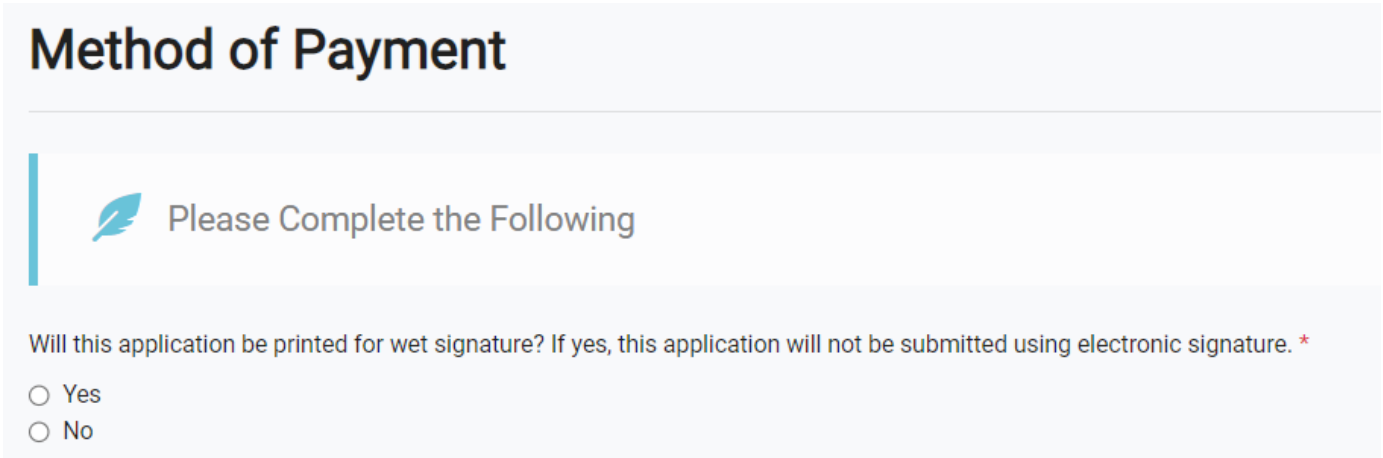
11. Agent can navigate through application by clicking on a Section or by clicking Continue or Previous.



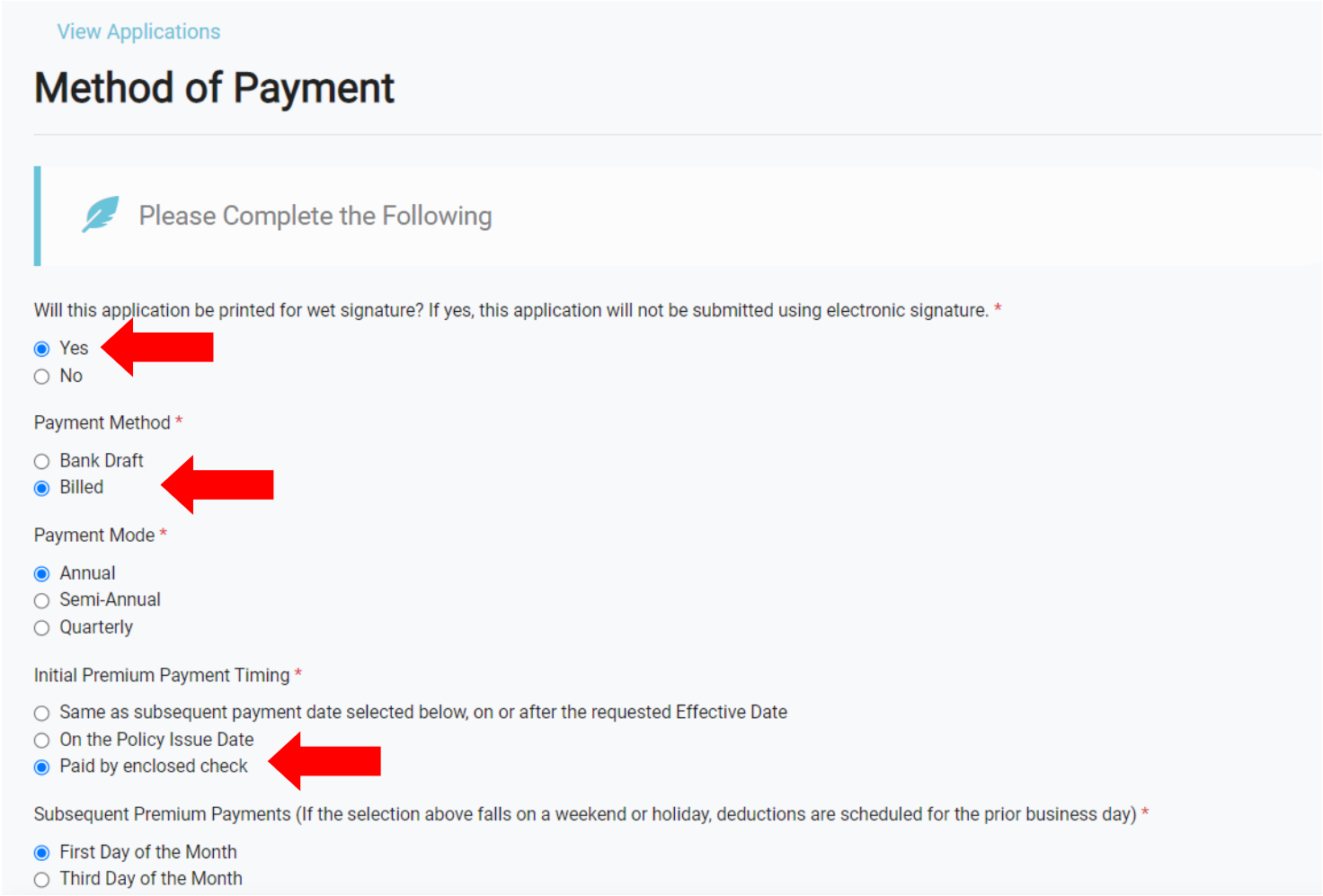
12. Household Discount is defined in the application. If the agent initially quoted with Household Discount, the Household Discount rate will automatically appear. If the agent initially quoted without Household Discount, but then answered "Yes" to the Household Discount question, the rate will adjust to include the discount after the agent clicks on Continue.



13. If the agent/applicant wants to utilize the wet signature option, select "Yes" to "Will this be a print for wet signature application?" question in the Method of Payment section. If the agent/applicant wants to sign electronically, answer "No".



14. If the Applicant wants to pay **initial payment by check** (billed) the application must be submitted utilizing the **Print for Wet Signature**. The applicant can select **bank draft or billed for ongoing payments.**



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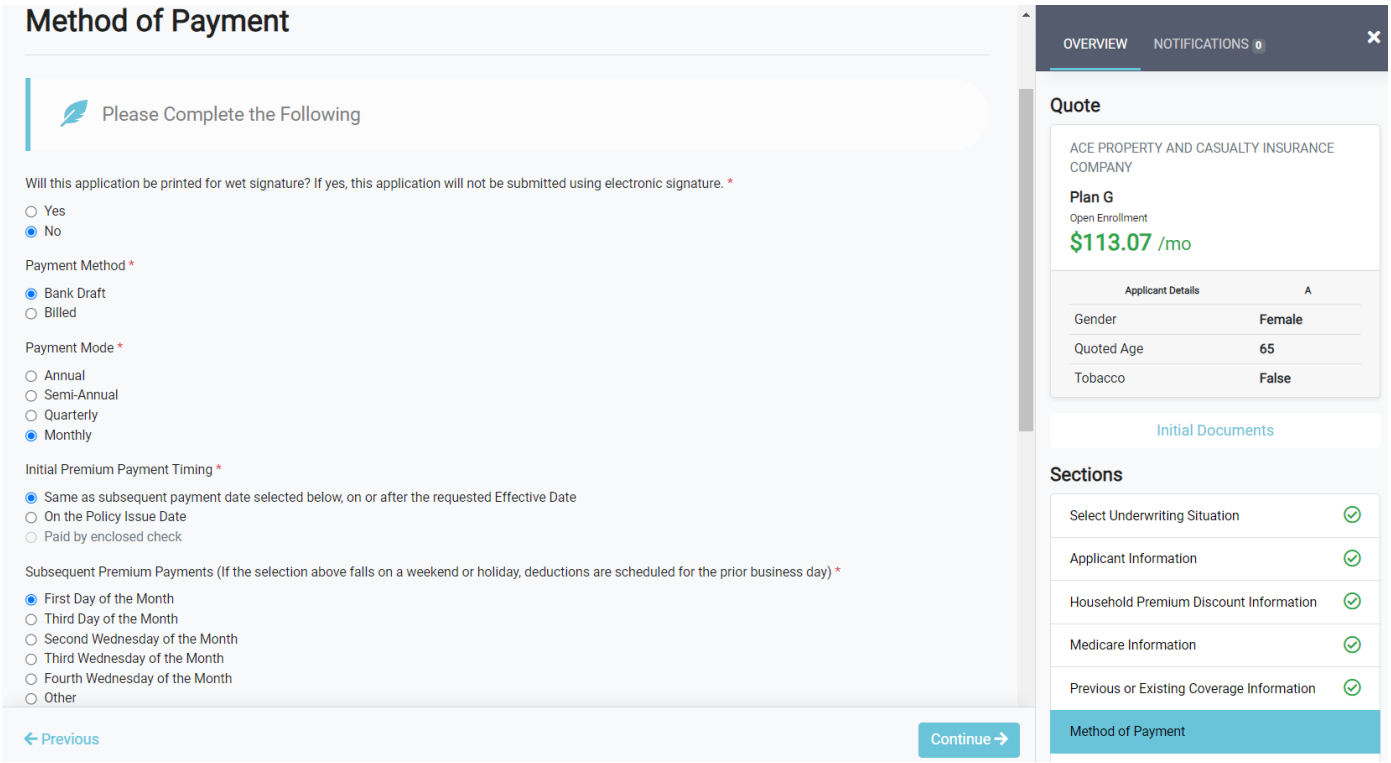
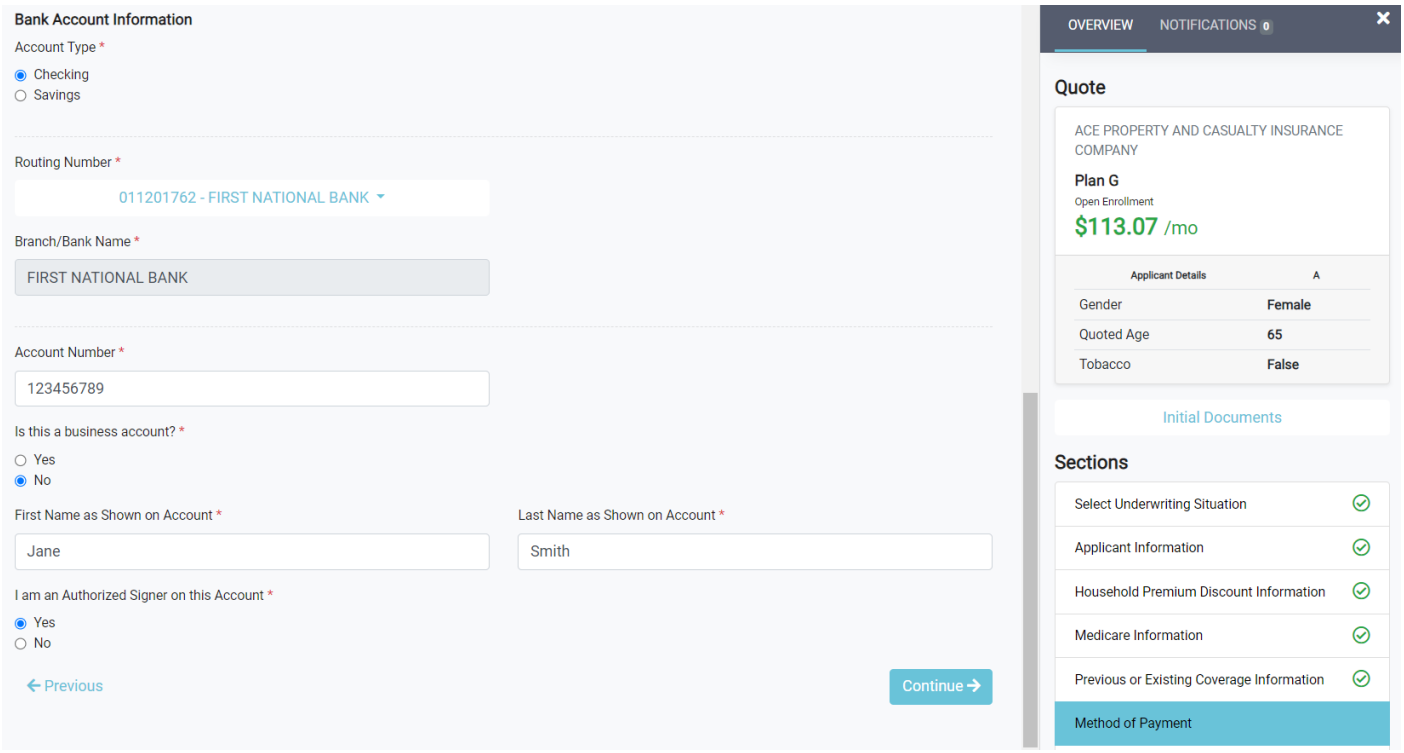
15. For **electronic signatures** (answering "No" to print for wet signature question), the applicant can pay **initial payment and ongoing payments by Bank Draft.** The applicant can pay initial payment by Bank Draft and have on-going payments be billed Annual, Semi-Annual or Quarterly. Bank Draft can be from Checking or Savings. If applicant isn't the Authorized Signer on bank account, the Authorized Signer will also sign application.





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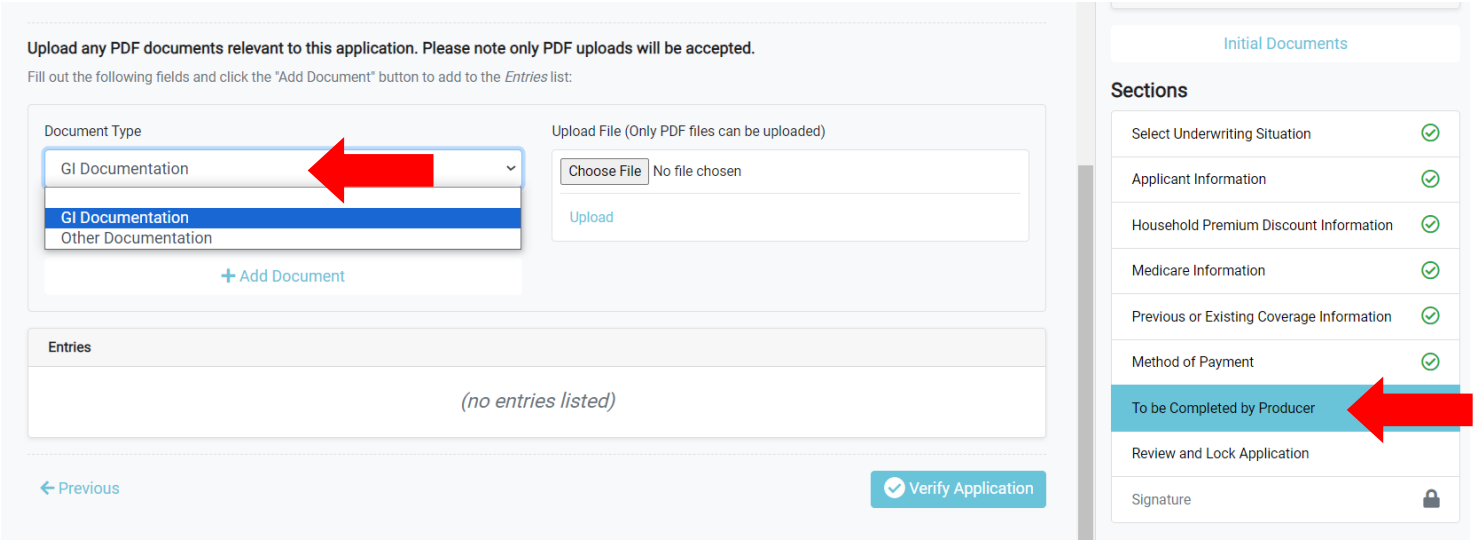
16. **To be Completed by Producer** section will allow for **PDF document uploads.**



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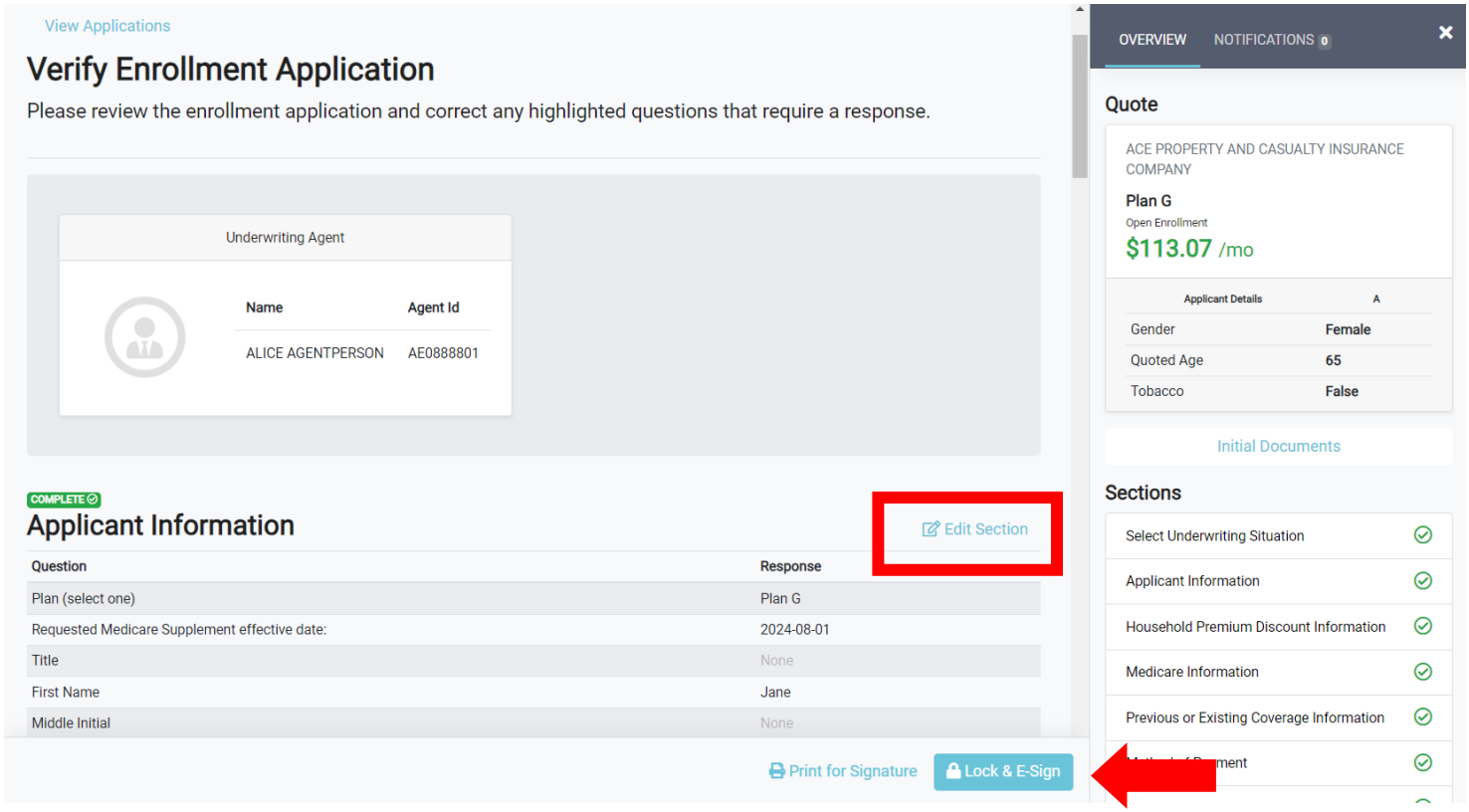
17. Review and Lock Application—Verify information entered. Click Edit Section to make changes. Once verified, click **Lock & E-Sign.** If utilizing wet signature, click Print for Signature. All sections must have green check-marks in order to Lock & E-Sign or Print for Signature. Print for Signature is a Wet Signature.



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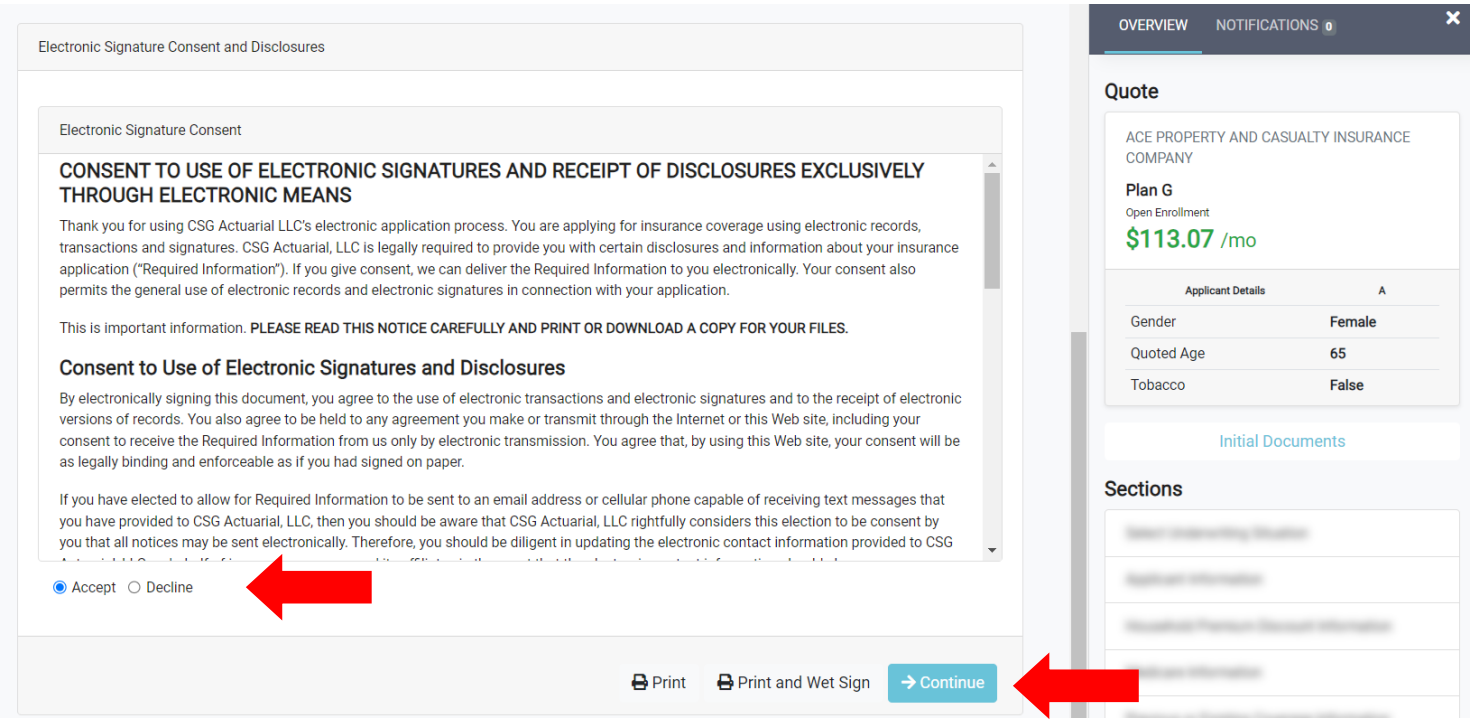
18. Read & **Accept** Electronic Signature Consent and Disclosure, then click **Continue.** To print a copy of consent and disclosures, click Print.



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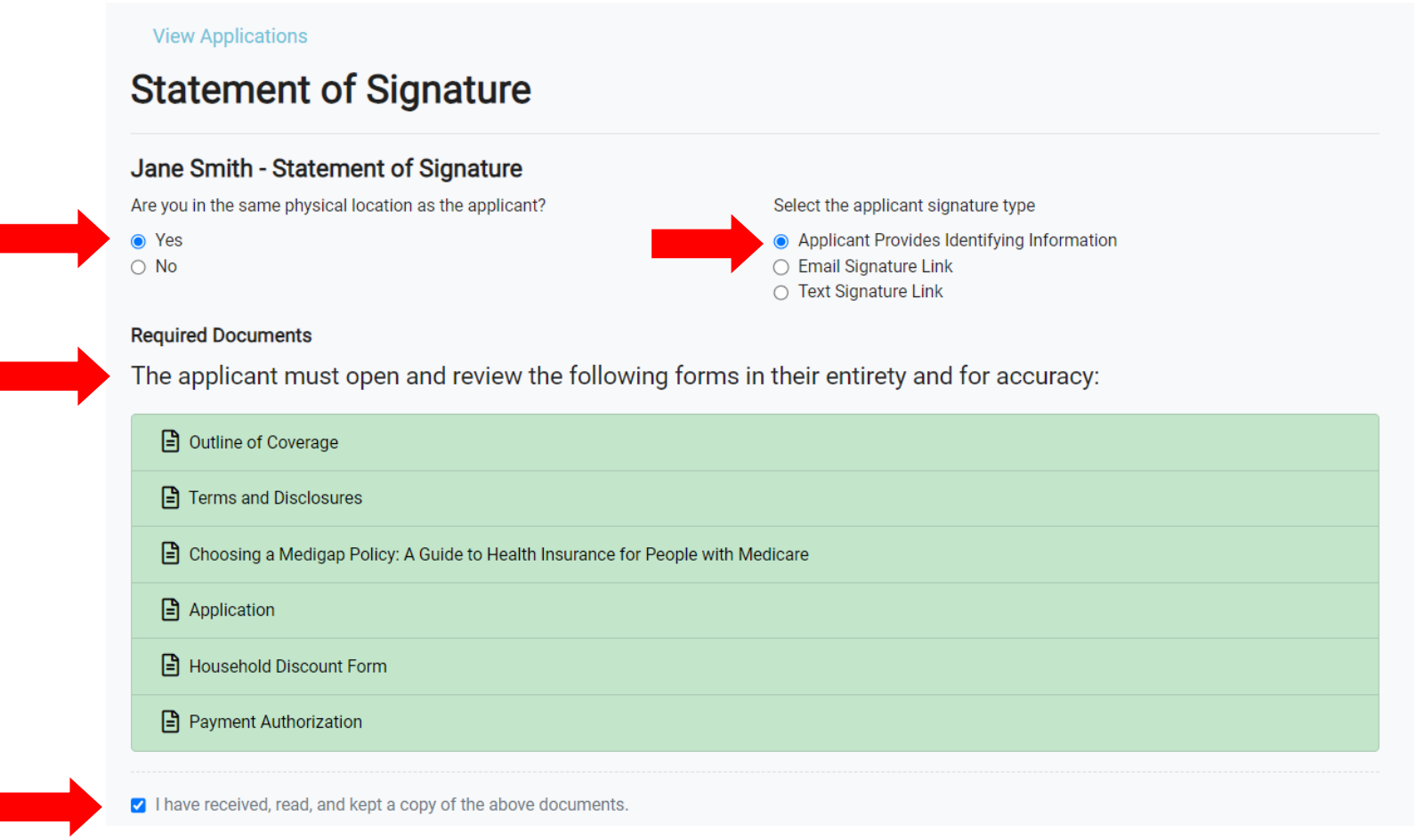
Signature: Applicant Provides Identifying Information

1. Select **Yes** to being in the same physical location as the applicant.
2. Select **Applicant Provides Identifying Information**
3. **Open** and review all required documents. The bar turns green once opened.
4. **Check—**I have received, read ad kept a copy of the above documents.



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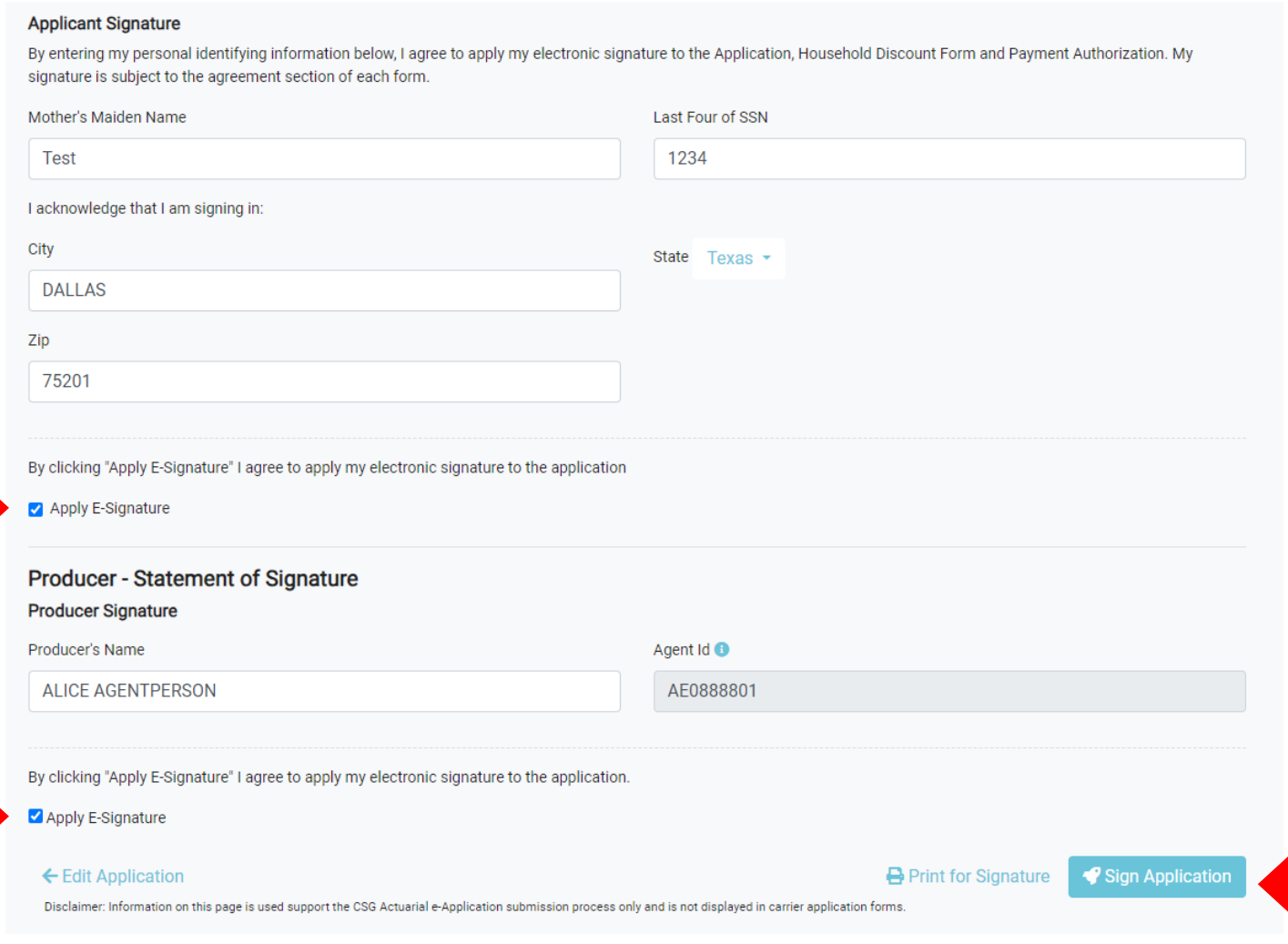
Signature: Applicant Provides Identifying Information

5. Enter **Applicant's Mother's Maiden Name and Last Four of SSN.**
6. Verify City, State and Zip applicant is signing in.
7. **Check—**Apply Signature for applicant.
8. Verify Producer Name and Agent ID.
9. **Check—**Apply Signature for agent.
10. Click **Sign Application.**



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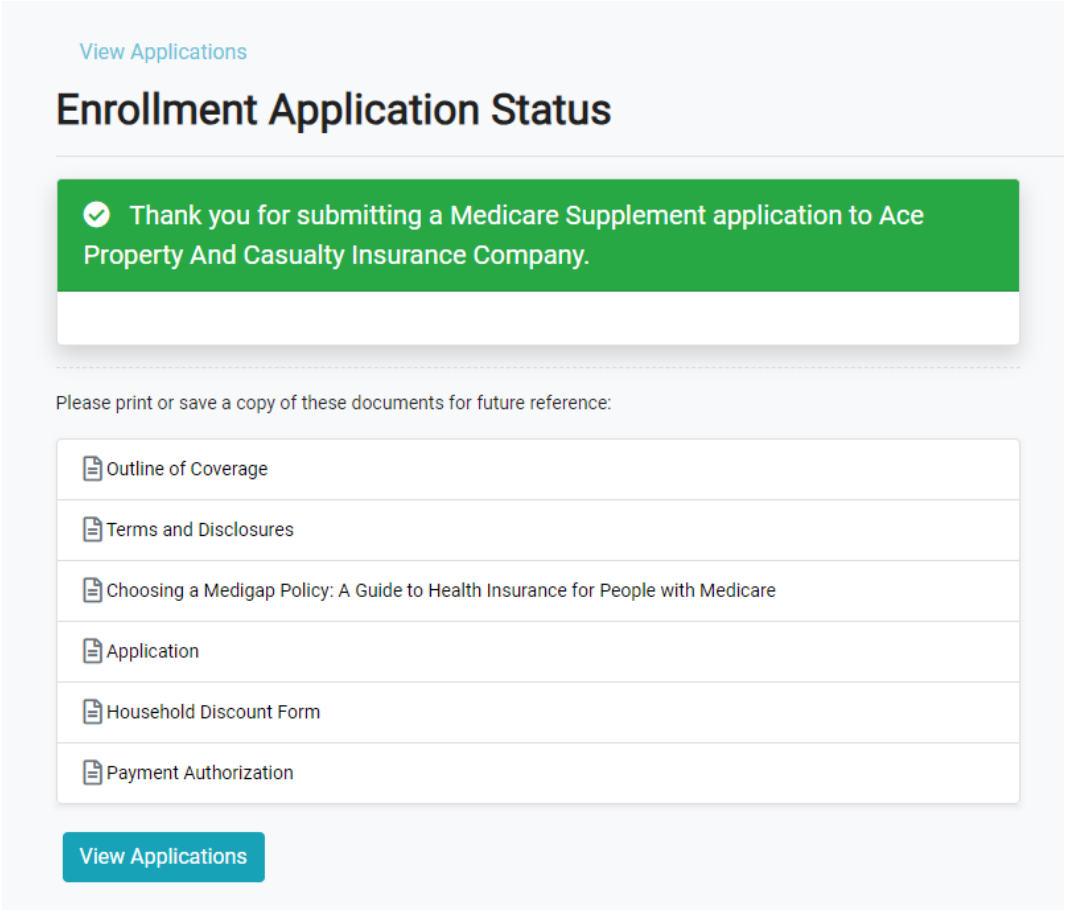
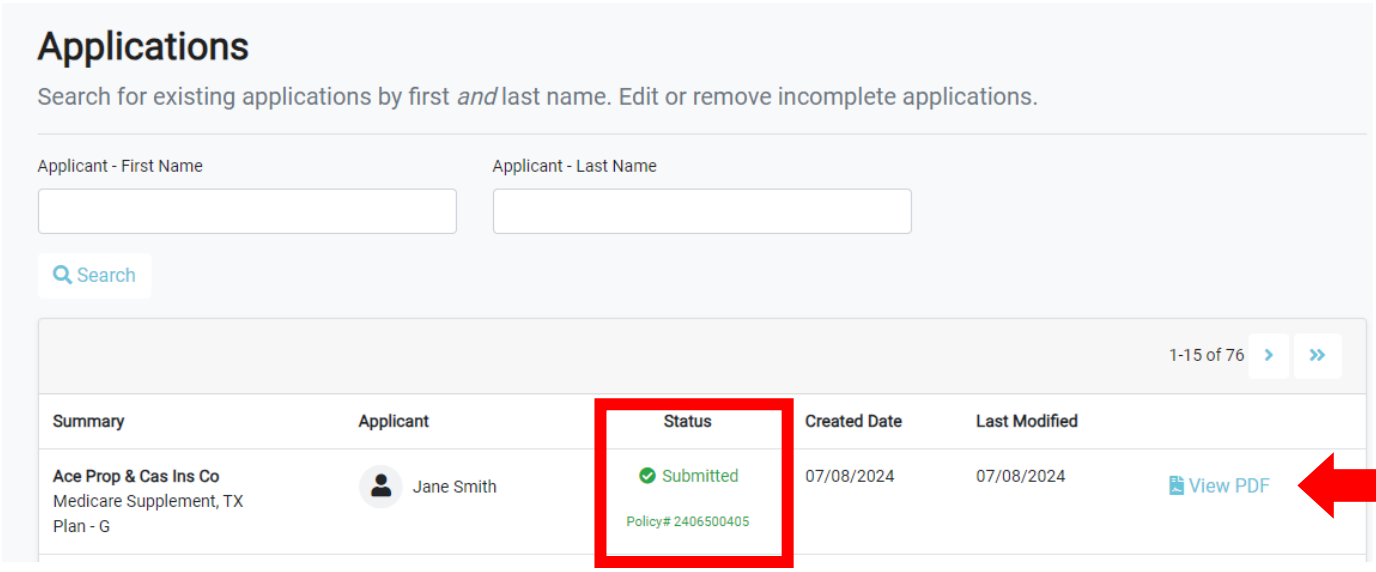
Confirmation notice will display. Agent can print and save documents. Application will display as **Submitted with Policy Number** in E-Application Dashboard. Agent can print copy of application. Check ACE Agent Portal for final status / policy issue notice.





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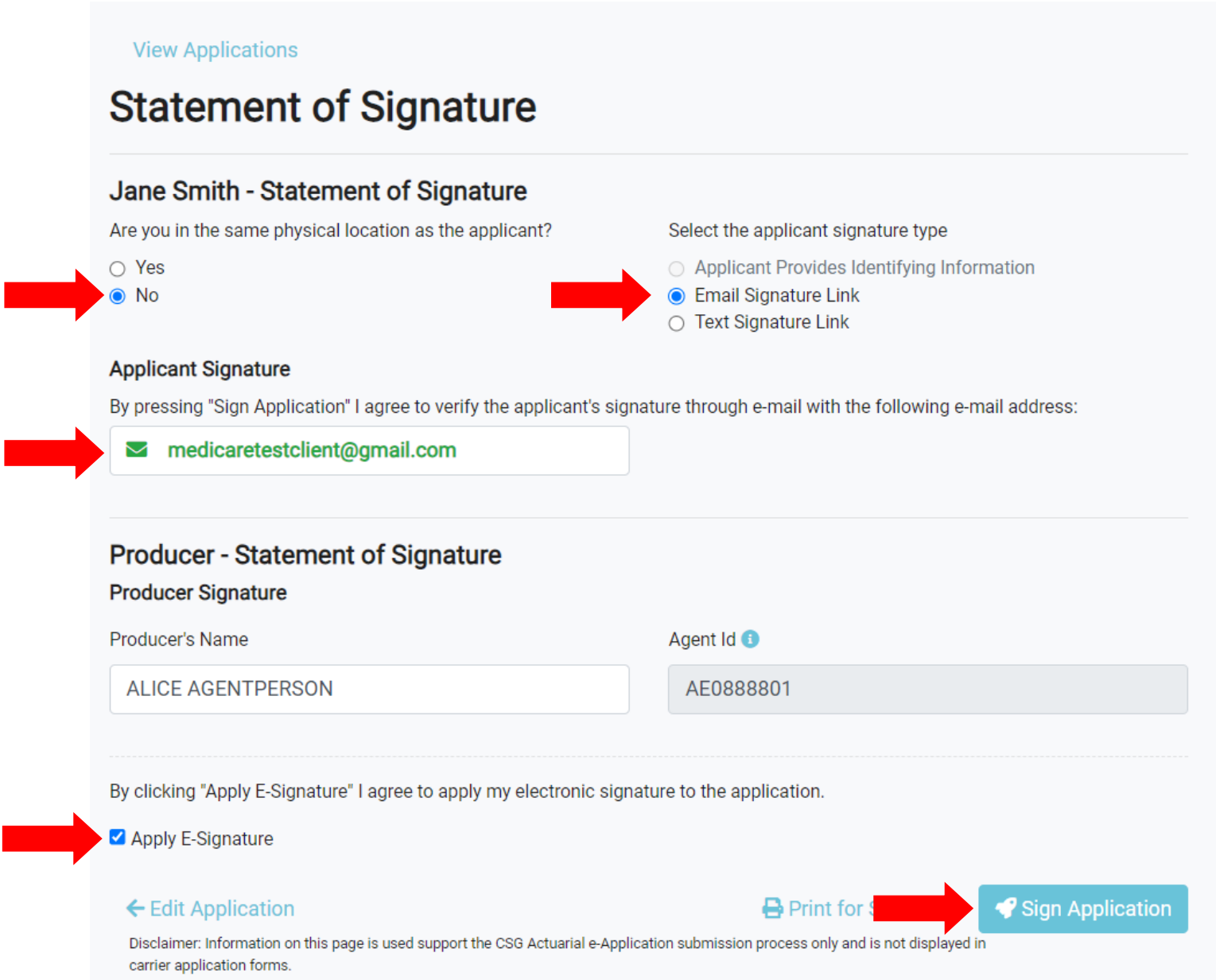
Signature: Email Signature Link

1. Answer **Yes or No** to being in the same physical location.
2. Select **Email Signature Link** for applicant signature type.
3. Applicant's email automatically populates from Applicant Information Section. If this email needs to be changed, select Edit Application at the bottom and go back to Applicant Information Section.
4. Verify Producer Name and Agent ID
5. **Check**—Apply Signature
6. Click **Sign Application**



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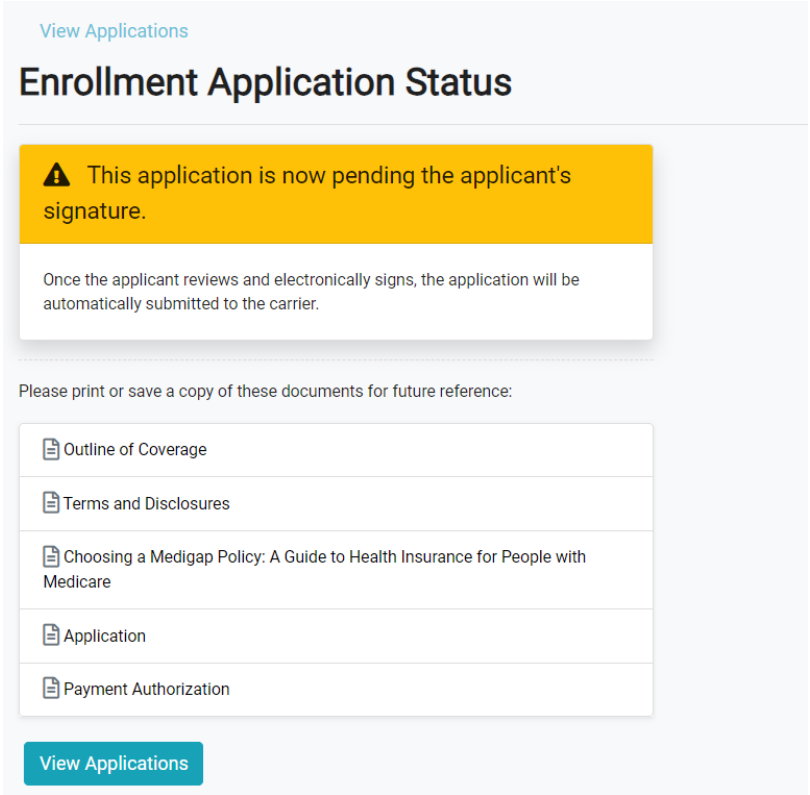
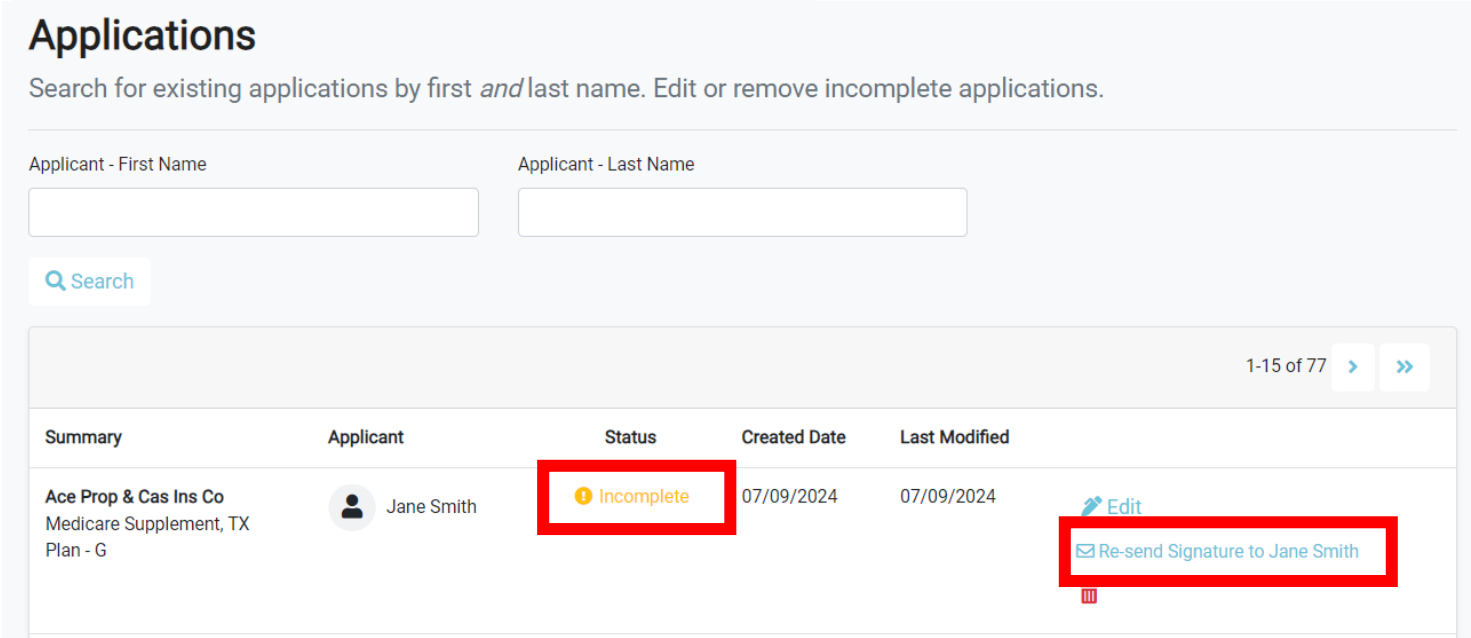
Signature: Email Signature Link

7. **Application Pending Message** will appear. View and download application documents.
8. Status appears as **Incomplete** until applicant signs.
9. Applicant has **two hours to e-sign.** If past the two-hour window, the agent can click resend signature.





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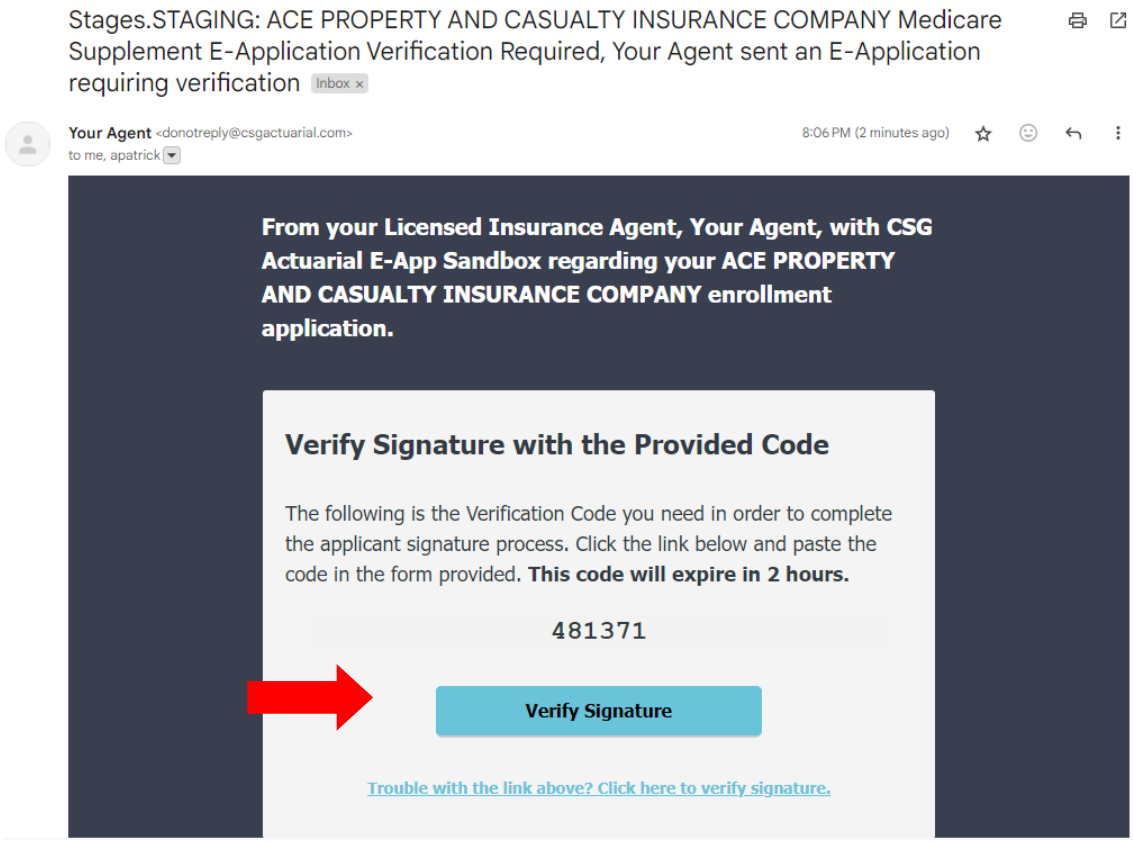
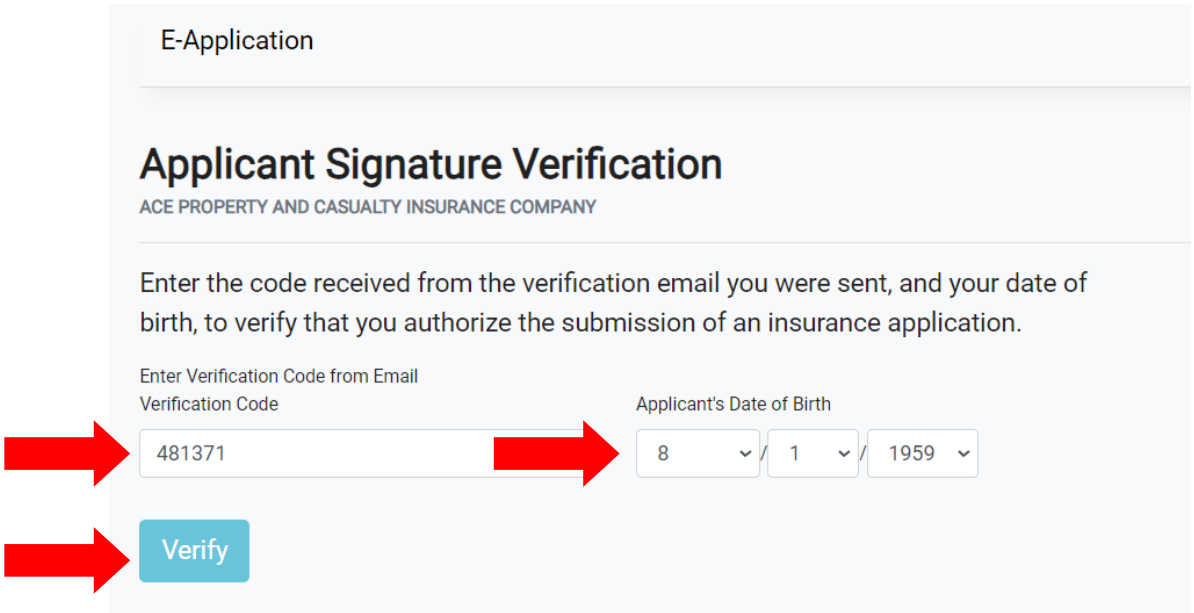
Signature: Email Signature Link

10. Applicant must open email and click **Verify Signature.**
11. Enter **Verification Code and Date of Birth**. Date of Birth must match date of birth on the application.
12. Click **Verify.**





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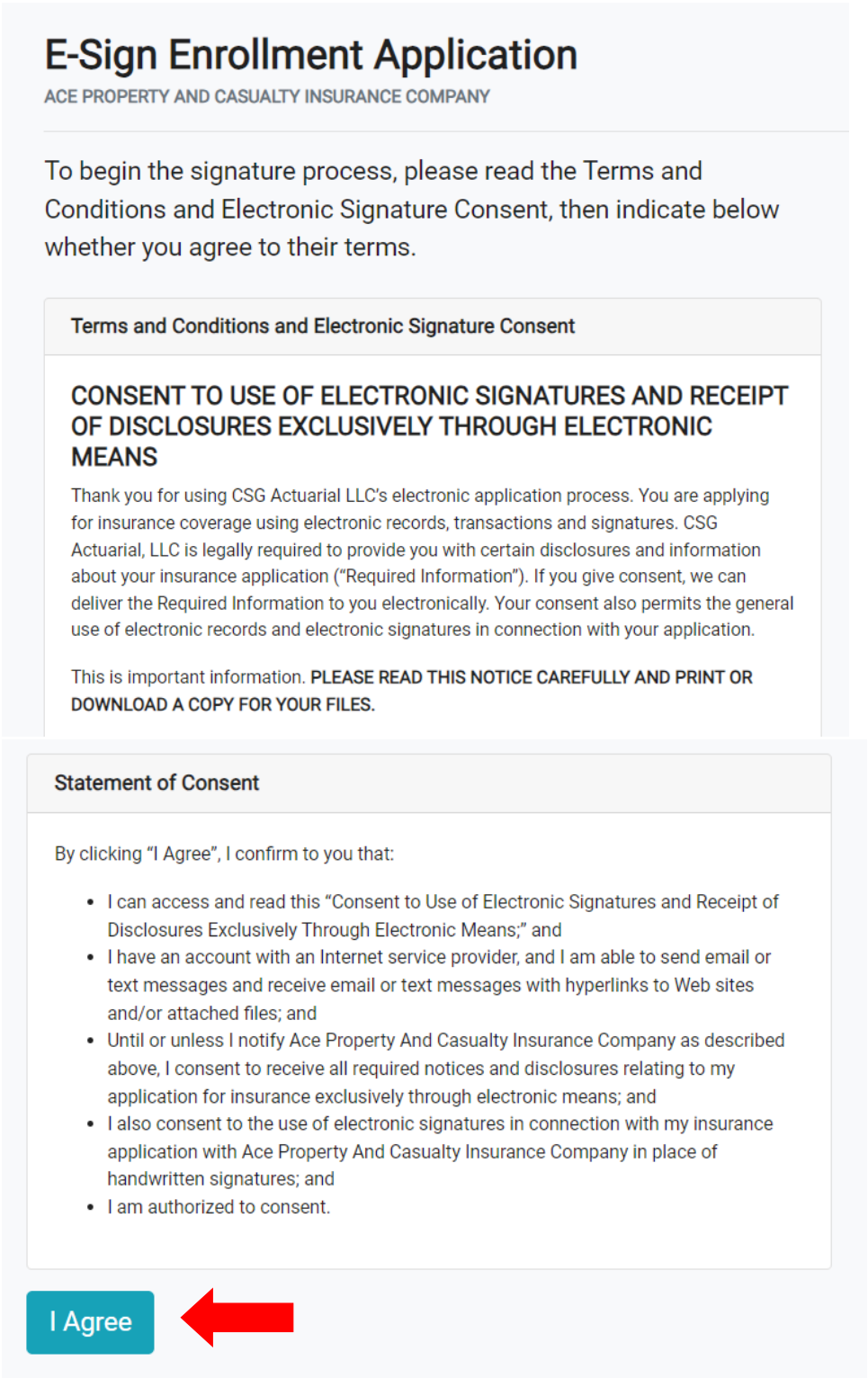
Signature: Email Signature Link

13. Applicant will read Terms and Conditions and Electronic Signature Consent, then scroll to the bottom and select **I Agree.**



E-Sign Enrollment Application

ACE PROPERTY AND CASUALTY INSURANCE COMPANY

To begin the signature process, please read the Terms and Conditions and Electronic Signature Consent, then indicate below whether you agree to their terms.

Terms and Conditions and Electronic Signature Consent

CONSENT TO USE OF ELECTRONIC SIGNATURES AND RECEIPT OF DISCLOSURES EXCLUSIVELY THROUGH ELECTRONIC MEANS

Thank you for using CSG Actuarial LLC's electronic application process. You are applying for insurance coverage using electronic records, transactions and signatures. CSG Actuarial, LLC is legally required to provide you with certain disclosures and information about your insurance application ("Required Information"). If you give consent, we can deliver the Required Information to you electronically. Your consent also permits the general use of electronic records and electronic signatures in connection with your application.

This is important information. **PLEASE READ THIS NOTICE CAREFULLY AND PRINT OR DOWNLOAD A COPY FOR YOUR FILES.**

Statement of Consent

By clicking "I Agree", I confirm to you that:

- I can access and read this "Consent to Use of Electronic Signatures and Receipt of Disclosures Exclusively Through Electronic Means;" and
- I have an account with an Internet service provider, and I am able to send email or text messages and receive email or text messages with hyperlinks to Web sites and/or attached files; and
- Until or unless I notify Ace Property And Casualty Insurance Company as described above, I consent to receive all required notices and disclosures relating to my application for insurance exclusively through electronic means; and
- I also consent to the use of electronic signatures in connection with my insurance application with Ace Property And Casualty Insurance Company in place of handwritten signatures; and
- I am authorized to consent.

I Agree

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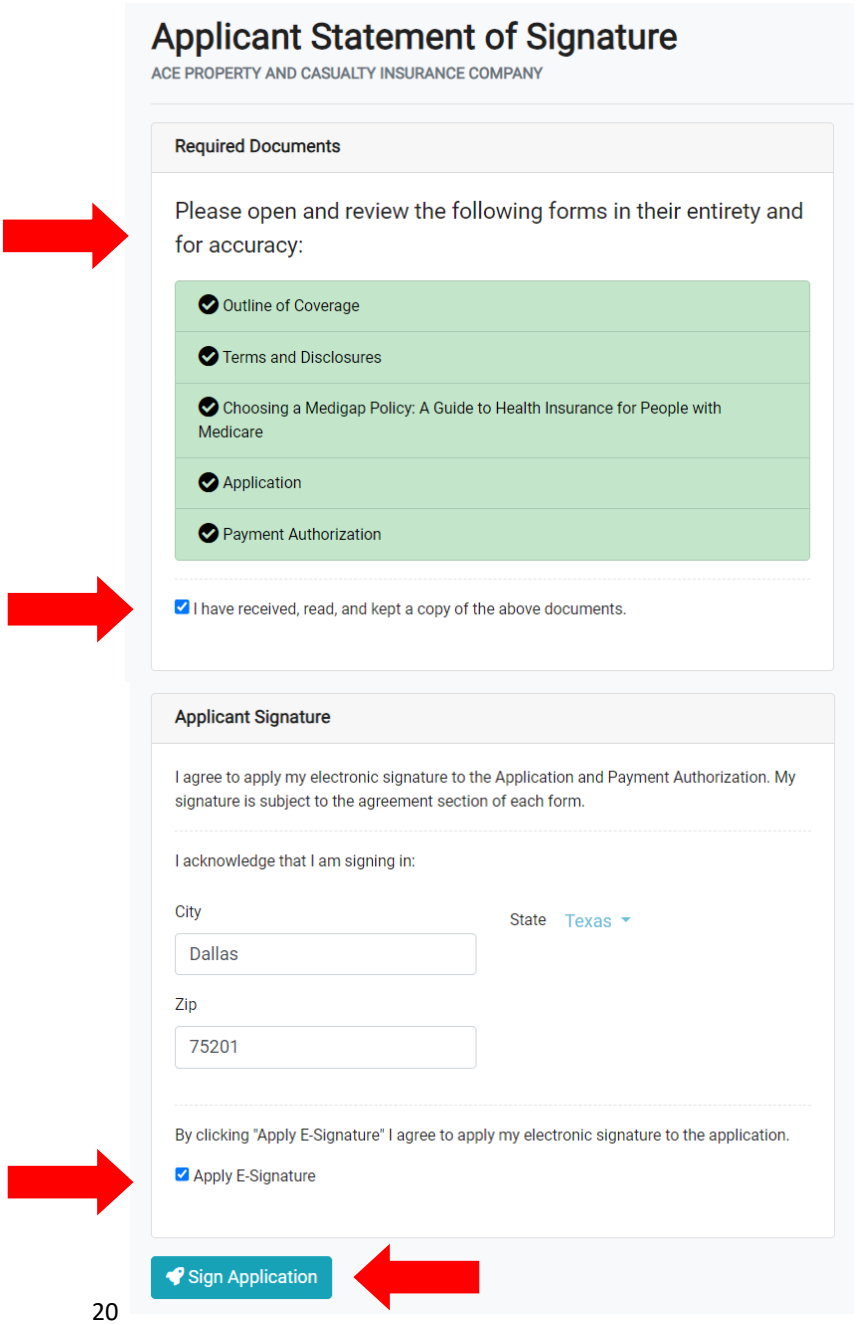
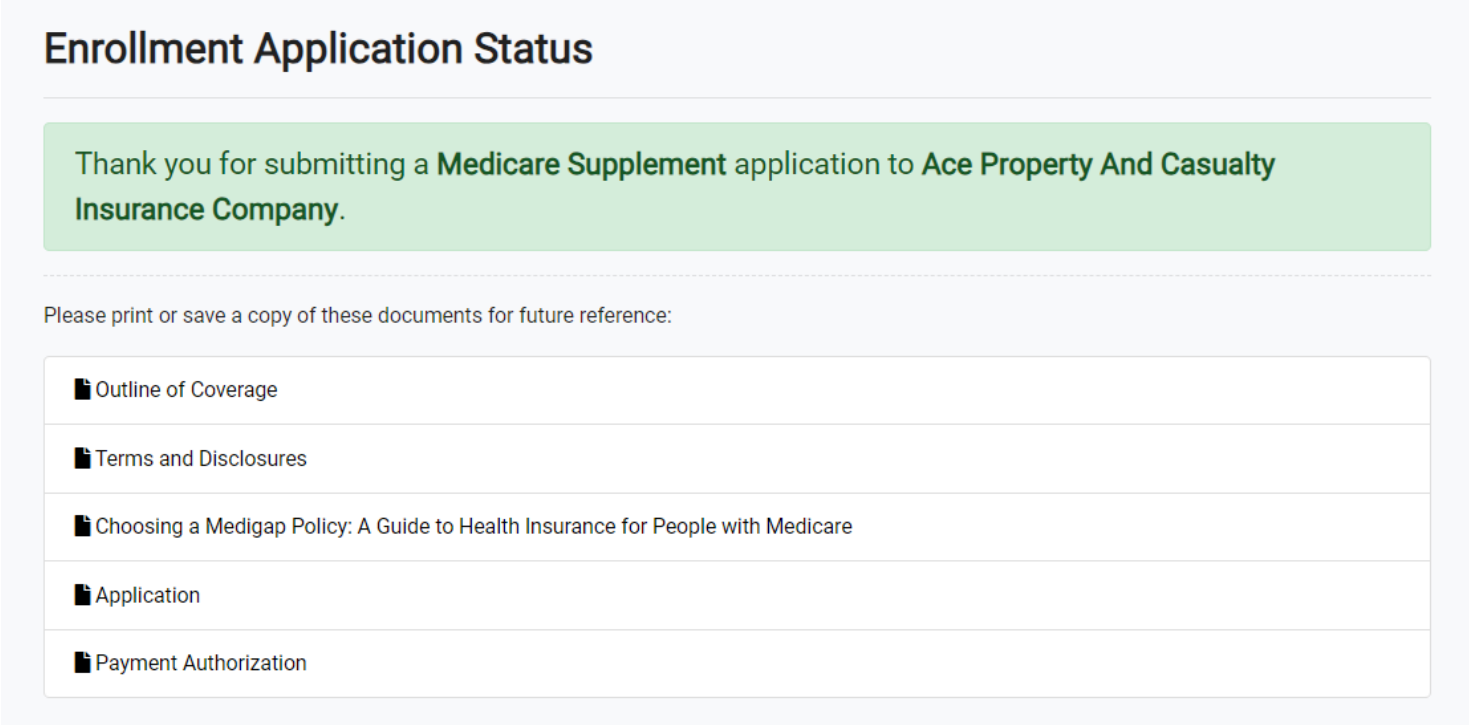
Signature: Email Signature Link

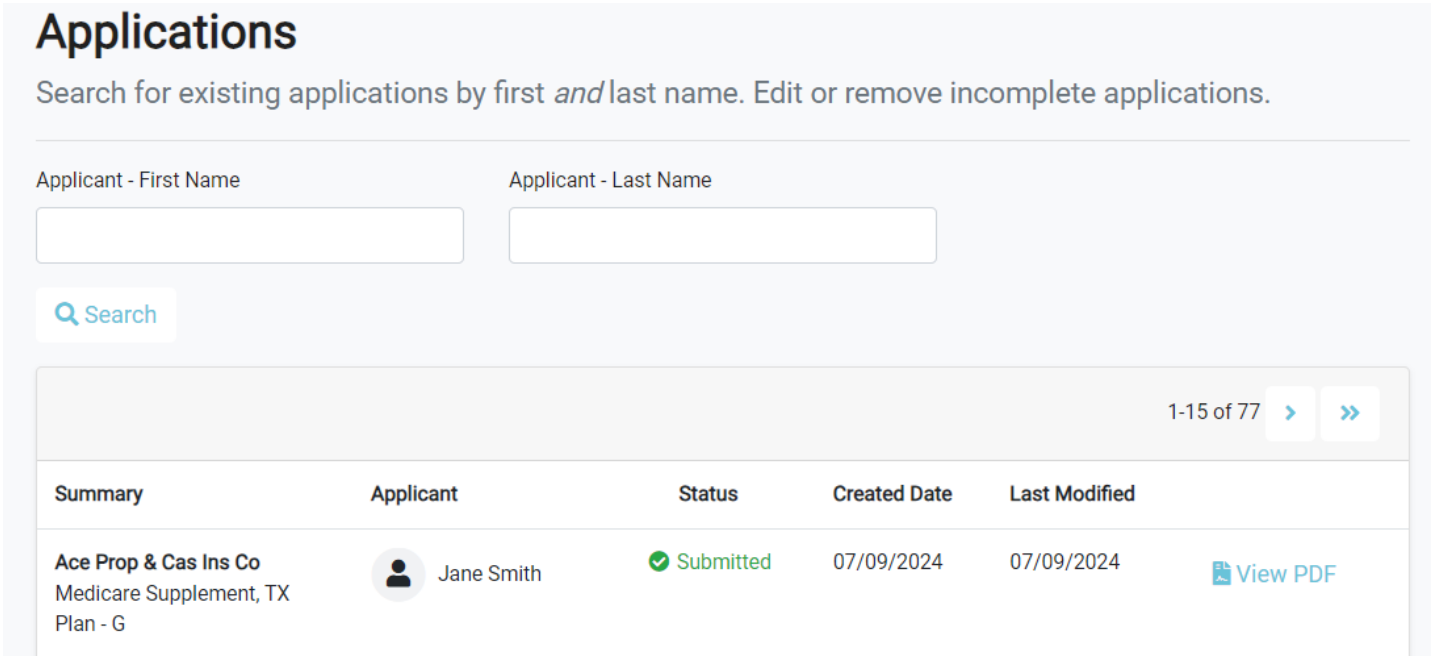
14. **Applicant will open and review all forms.** Once form is opened, bar turns green.
15. Once all forms have been opened, the applicant will click “I have received, read and kept a copy of the above documents.”
16. Enter City, State and Zip where applicant is signing.
17. **Check**—Apply E-signature.
18. Click **Sign Application.**



Signature: Email Signature Link

19. Successful submission message will appear. Applicant can view documents.
20. Status changes to Submitted on E-Application Dashboard.
21. Agent can view/download a PDF copy of the application.





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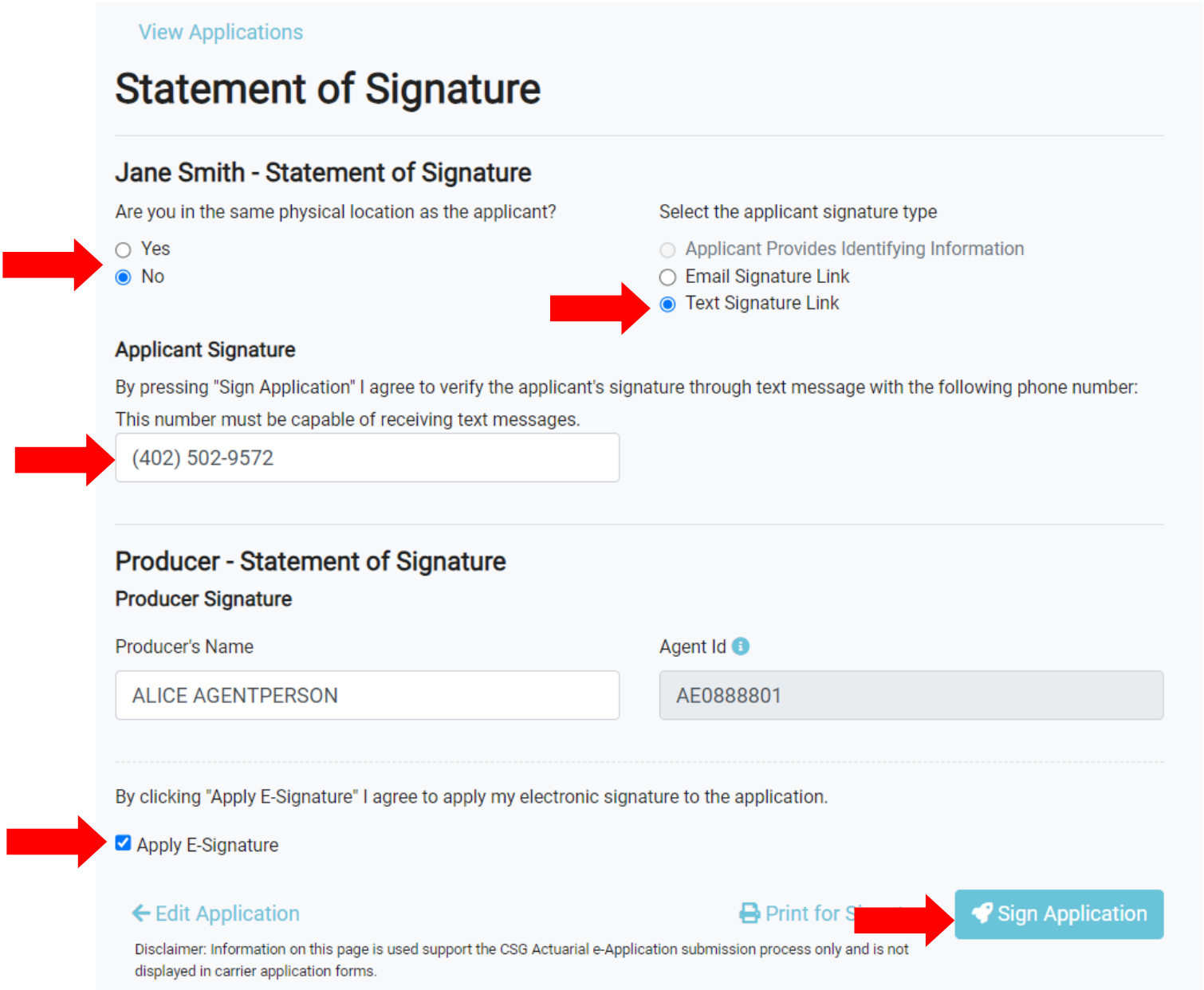
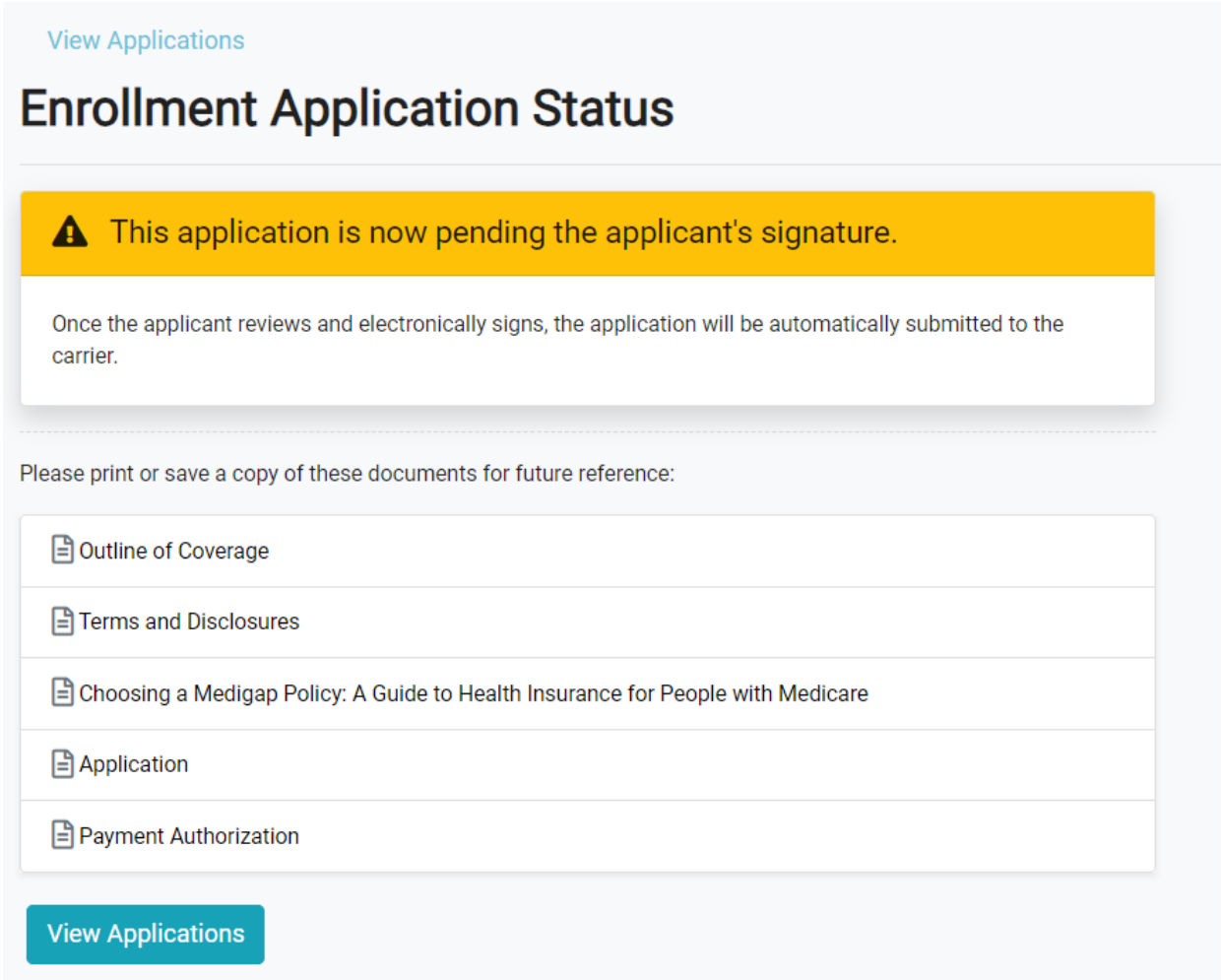
Signature: Text Signature Link

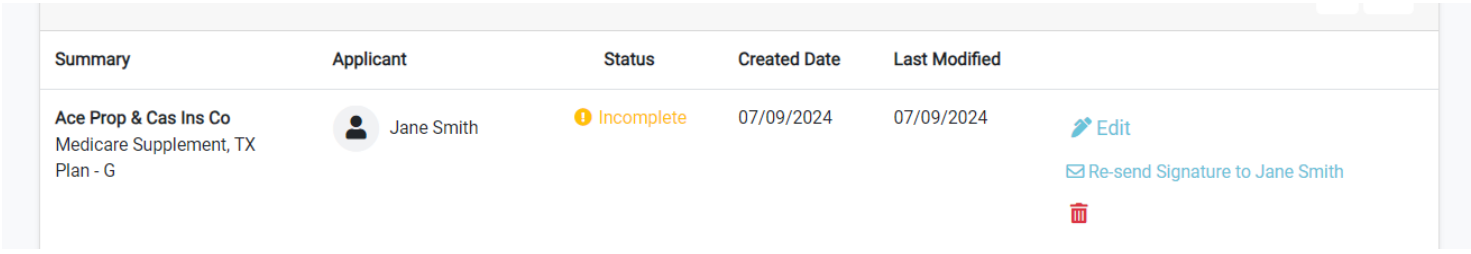
1. Answer **Yes or No** to being in the same physical location.
2. Select **Text Signature Link** for applicant signature type.
3. Applicant's phone number automatically populates from Applicant Information Section. Agent can edit the phone number.
4. Verify Producer Name and Agent ID.
5. **Check**—Apply Signature.



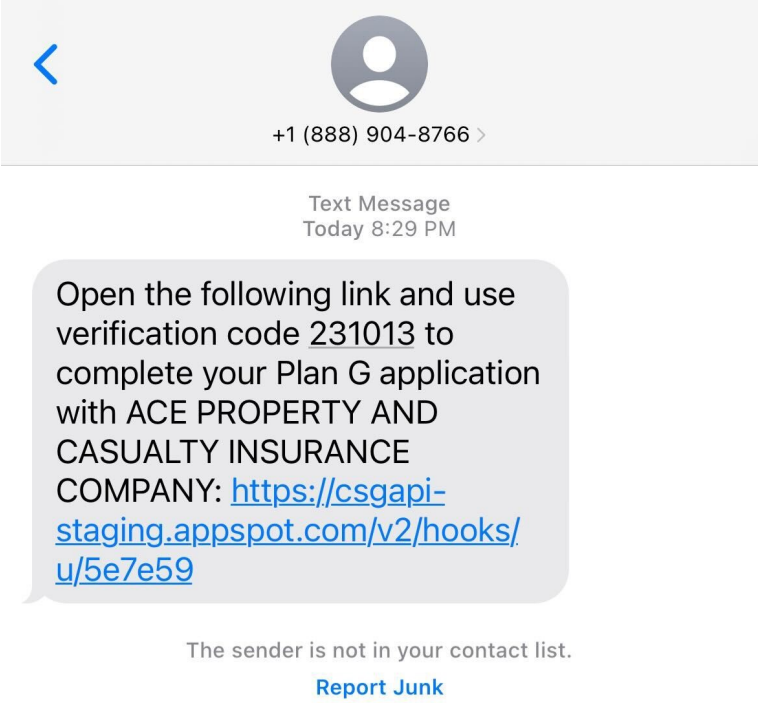
Signature: Text Signature Link

6. **Application Pending Message** will appear. View and download application documents.
7. Status appears as **Incomplete** until applicant signs.
8. Applicant has **two hours to e-sign.** If past the two-hour window, the agent can click resend signature.





Signature: Text Signature Link

9. Applicant will receive text message with verification code and link.

10. Follow the steps outlined in email signature overview. Same screens are used.