



# RITTER

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## Insurance Marketing

### Guide to completing and submitting AH/IBC applications to Ritter Insurance Marketing

**\*\*All applications need submitted to Ritter within 24 hours of agent signature date. This requirement includes weekends \*\***

- I. Parts of a complete paper application.
  - a. Fax Coversheet-Mandatory.
  - b. Application-Mandatory.
  - c. SOA-Mandatory if required.
- II. A complete Fax coversheet will need the following information filled out.
  - a. Agent Name
  - b. Writing Number
  - c. Member Name
  - d. Scope of Appointment Determination section.
    - i. If The SOA is attached there are three possible reasons:
      1. **Face to Face IBC/AHNJ Provided Preset Appointment resulting in sale to spouse or guest.**-This scenario is to be used when you are on an appointment provided by a pre-set from IBC for a particular client. If a guest or spouse is in attendance and would like to sign up, you may enroll the unexpected guest or the spouse, but only do so with a same day SOA and notate the reason.
      2. **Self-generated Face to Face Appointment resulting in sale.**-This is for any face to face appointed not generated by IBC for the agent.
      3. **Same Day Scope of Appointment.** - This box will need marked in addition to one of the other two scenarios if the SOA is a same day appointment. An explanation must be provided for the same day SOA.
    - ii. If The SOA is not attached:

1. **Face to face IBC/AHNJ Provided Preset Appointment resulting in Sale.** - No SOA required since this is a pre-set appointment provided by IBC.
2. **Informal Sales Event:** No SOA required.
  - a. Location and Date of the informal sales event are required to be recorded.
3. **Formal Sales Event:** No SOA required.
  - a. Location and Date of the formal sales event are required to be recorded on the coversheet.
4. **Sales Kit Mailed to Beneficiary: (NO FACE TO FACE)-**No SOA required.
  - a. Please circle App faxed back OR App emailed back to agent. This information is needed to ensure all dates and information match up.

III. The application with the following fields filled out in its entirety:

- a. Plan checked
- b. Beneficiary's information filled out
- c. Medicare ID filled out
- d. All 5 questions answered
- e. Beneficiary's signature and date
- f. Office Use Only Section fields filled out:
  - i. Name of agent
  - ii. Agent's signature
  - iii. Date application received
  - iv. Plan ID
  - v. Effective Date of Coverage
  - vi. Election Period checked
  - vii. Agent Number (NIPR/NPN)
  - viii. GA number ( if applicable)
  - ix. **FMO code: 1001**

IV. Scope of Appointment Form

- a. If a Scope of Appointment is required:
  - i. Initials by products that are to be discussed.
  - ii. Client signature
  - iii. Client date they received the SOA.
  - iv. Agent use Box

1. Date appointment completed. THIS IS NOT THE DATE YOU GET THE SOA BACK FROM THE CLIENT. THIS IS THE DATE OF THE ACTUAL APPOINTMENT.

v. Attention Agents Box: This is where all same day SOA explanations are to be recorded.

b. Top two unacceptable same day SOA reasons we receive:

i. "Beneficiary Requested same day appointment"

1. This has to be a detailed explanation on your SOA. When advising that a beneficiary requested a same day appointment, there are only a few extenuating circumstances considered acceptable. For example, delaying the appointment would have caused beneficiary to not receive their requested effective date.

ii. "Met client to talk about Medigap and sold an MA plan."

1. This is not acceptable. The rule is, you must come back in 48 hours. If the client can't wait another 48 hours, then a detailed explanation as to why is needed.

iii. If you have any questions regarding Scope of appointments please feel free to contact Ritter with any questions you may have.

V. Online and iPad Enrollment Submissions:

a. Parts of a complete online application.

i. Online/iPad enrollment coversheet.

1. Follow the steps outlined in section II.

2. An Attached scope of appointment form needs to be sent along with the coversheet.

VI. Application Submission.

a. All paper applications and Online Enrollment coversheets need to come directly to Ritter Insurance Marketing.

i. Fax all applications to: 866-904-5118.

ii. Ritter Phone number 1-800-769-1847.