

# Lead the way for AEP: Aetna Underwritten Applications Made Easy

Are you ready to jump in head first during the Medicare Annual Enrollment Period (AEP)? Aetna is here to help. Since applications during AEP are not automatically Guaranteed Issue (GI) or Open Enrollment (OE), it's important to know the best ways to get your underwritten applications submitted and processed quickly for your clients.

And don't forget to be sure your clients understand the significance of responding to the health questions on underwritten applications - incomplete policies will be contestable. If the applicant isn't sure of an answer to a health question, make sure they check or verify. We don't want anyone to end up without coverage.

It's easy to get started

Aetna is here to offer multiple tools throughout the new business process to help you submit your underwritten applications quickly and easily.

- E-App
  - Our electronic application tool helps you avoid not-in-good-order errors.
- Field guide
  - Save time by using the field guide to look up unacceptable medications for the treatment of health conditions on the application. You can order the field guide separately from the sales kit.
- One phone call
  - You and the applicant can complete the point-of-sale telephone interview and voice signature process with just one phone call.

No more waiting for a policy to be mailed.

Applicants have the option to have their policy delivered electronically when submitting an application using the E-App tool. That means a policyholder can register on the member side of [aetnaseniorproducts.com](http://aetnaseniorproducts.com) and be able to view and download their policy as soon as it's active, instead of waiting for it to be mailed. As a registered website user, policyholders can also view claims, view payment status and history, and update contact information.

Please [click here](#) for Aetna's full release

Thank you and have a great day!  
Matt

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