

FAQS

Agent Appointments & Commissions

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- 1) **How and where do I go to begin selling Humana Individual Vision plans through Quotit?**
A: To begin selling Humana Individual Dental and Vision Plans broker/agents must be appointed. To begin the appointment process, click here: [How to Get Appointed](#) and fill out the form. For additional assistance contact Quotit Broker Services: 877-228-8773.
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- 2) **Is the appointment process 100% online?**
A: Yes.
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- 3) **Are there costs to be appointed?**
A: If Appointment is done through the Americas Health Care Plan (AHCP) the fees are covered.
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- 4) **How long does it take to get appointed?**
A: It takes an average of 1-3 days to get appointed, however if a background check is needed, it could take up to 4 weeks.
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- 5) **What identification number do I use to receive credit for a sale?**
A: Agents are issued a unique 7-digit agent ID number (also referred to as 7-digit SAN). This ID needs to be entered to the Online **Application Settings Page** to get credited for the sale. See **Enrollment & Contacts** section for instructions.
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- 6) **How soon can I begin selling plans?**
A: Once appointed, agents will be notified via email with their unique 7-digit-SAN and can immediately begin selling Humana Individual plans. The email will also include a personalized Agent Online Application (AOA) link, which will appear as: Humana.com/aoadv/7-digit-SAN. The AOA link can be used for all Humana Individual Dental and Vision plans. The agent can provide their unique AOA link to customers, so they can self enroll online listing the agent as the **Agent of Record**. Does not require face-to-face interaction, and individuals may sign their application electronically or telephonically from the comfort of their home.
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- 7) **If I am already appointed for Medicare with Humana, do I need a separate appointment to sell Humana Individual Vision plans?**
A: No, a separate appointment is not needed. If an agent is appointed for Humana Medicare products, they are automatically appointed for Humana Individual Dental and Vision plans.
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- 8) **Is there training available and is it required?**
A: There is no training required.
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- 9) **What is my commission percentage?**
A: Find information regarding commissions for Humana plans in the 2024 Individual Products Producer Partnership Plan.
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Enrollment & Contacts

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- 1) **How do I enroll my clients electronically?**
A: Use Quotit to quote and add plan of choice to the shopping cart, from here there are two options:
- 1: If client is ready to enroll into plan selected, click **Enroll** at the bottom of the page, you will be redirected to your Humana personalized landing page where you can complete the application on behalf of the client. (Agent may need to enter the primary applicant's email address if it is missing from the **Contact Page** to record the step prior to redirecting to the agent's personalized landing page.)

2: If client is not ready to enroll, click on **Proposal** at the bottom of the page, you'll be redirected to the **Report Section Page** where you have the ability to email the proposal to the client, a new window will appear where you can add a personal message in the text area and click **Send Your Message** at the bottom of the page. Client will receive an email with a link to the proposal where all the plans the agent selected will appear. Client selects desired plans, clicks **Checkout**, and is redirected to the agent's personalized landing page where the client can self enroll. Agents need to make sure to enter their personalized Humana AOA, here are instructions:

- Log into your Quotit account <https://www.quotit.net>
- Go to the "Settings" Tab
- Select "Online Application Settings" under "Individual & Family: Agency Preferences"
- At the bottom of the page select the "Add" button.
- Select "State", "Product Type" and "Company Name" = Humana
- Enter Personalized Agent Online Application link.
- Enter Writing Number on file with the company "7 digit SAN"
- Select "Save" and repeat steps above for every state you are appointed to sell.

2) How do I submit paper applications?

A: ONLINE ENROLLMENT IS MOST EFFICIENT. Agents should only use paper applications when electronic applications are not available or feasible. When a paper application is needed, verify the correct application is being used, compare to the appendix in the Individual Specialty Agent Plan Grid Located on ignitewithhumana.com > product > vision > see plans. Mail completed application, payment authorization and check or money order (if applicable) for the total payment including all applicable fees to: Humana, P.O. Box 769649, Roswell, GA 30076- 8225.

3) What forms of payment do you accept?

A: Initial Payment Options - choose either credit / debit card (Visa, Mastercard) or one-time bank withdrawal of the initial payment. Recurring Payment Options - Choose Monthly or Annual Payment and Recurring payment date 5th, 15th or 25th. Recurring payment can be automatic bank withdrawals or credit/debit card (Visa, Mastercard).

4) Is there an enrollment fee?

A: Humana Vision Plus No enrollment fee.
 Humana Vision: \$35 enrollment fee applicable to all states, \$1 monthly administration fee applies.
 Focus: \$35 enrollment fee applicable to all states, \$1 monthly administration fee applies, \$0.75 associate fee could apply.
 Vision Care Plan: \$35 enrollment fee applicable to all states, \$1 monthly administration fee applies, \$0.75 associate fee could apply.

5) When do plans become effective?

A: The effective date can be as soon as 5 calendar days after the initial payment and application have been received, or as far out as 90 calendar days from date of application.

6) What is the contact number to broker support and hours of operations?

A: For questions related to using the Quotit platform, please call tech support at 866-478-6848 option 1, 1 or email us at customer.support@quotit.com.
 For any questions related to your appointment with carriers please call Quotit Broker Services at 877-228-8773 or contracting@AHCPsales.com
 For Humana Agent Support, call 800-309-3163 Hours of Operation 8am – 7pm EST. Email: agentask@Humana.com

Eligibility for Coverage

1) What are the valid ages of dependents?

A: In most states the maximum age for dependents is up to 26 years of age, however it does vary by state. The electronic enrollment tools provide guidance for dependent eligibility.

2) Are child only applications accepted?

A: Yes - If multiple children are enrolled into a dental or vision plan without an adult being enrolled the youngest should be enrolled as the primary applicant.

3) How do I add dependents to my policy?

A: Currently Humana Individual Dental and Vision members can add a dependent to their plan at any time by contacting member services via the phone number on the back of their id card.

Claims

1) Grace period claims, are they paid without premium or suspended?

A: All claims must be submitted within 90 days to 15 months after a healthcare service is received. The member should see their plan's Proof of Loss period for details on the specific timeframe. Members should register with MyHumana.com to manage their benefits online, view plan information and policies, and get the most from their Humana health plan.

2) How are claims submitted?

A: In-network providers will apply the vision benefit in the vision provider's office. If a member needs to submit an out-of-network claim, they can download the [EyeMed Claim Form](#). Members can also call EyeMed Customer service (phone number on the back of the ID card) to request an out-of-network claim form.
