

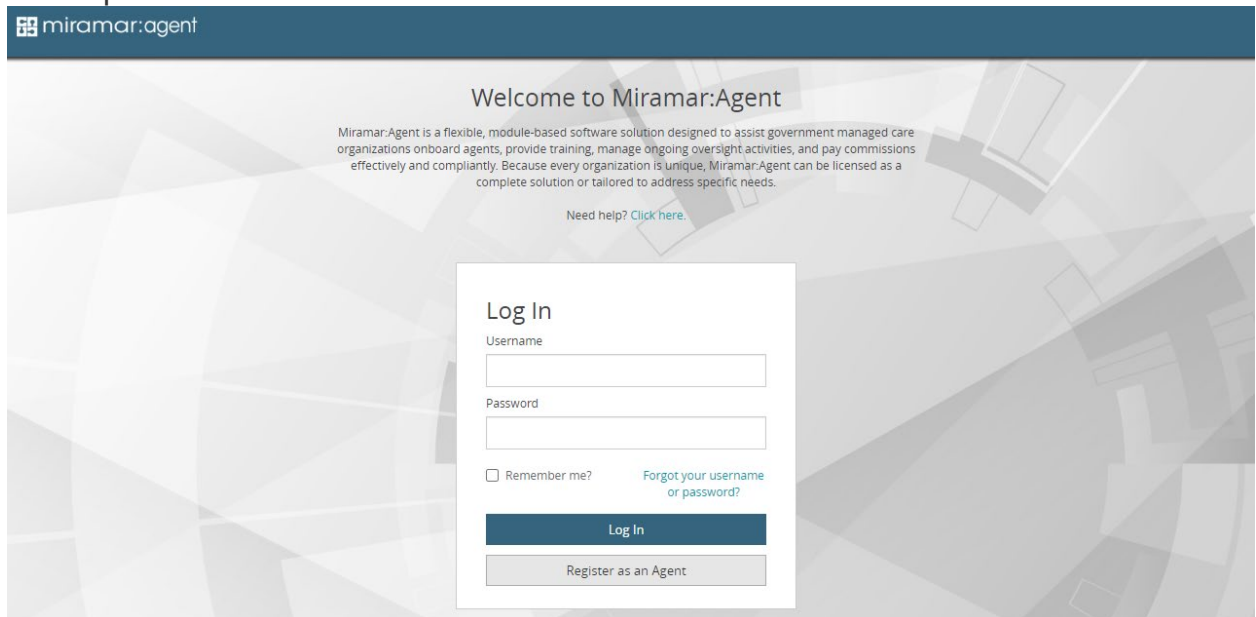
# 1 GENERAL INFORMATION

## 1.1 Supported Browsers

- ⊗ Compatibility for Miramar-Agent is tested with the following browsers: Firefox, Chrome, IE9+, Edge.
- ⊗ Please make sure you have your pop-up blockers turned off before starting certification

## 1.2 Register as an Agent

- ⊗ All users will use the same website address (URL) to access the site: <https://miramar-agent.com>
- ⊗ **Do not register with agency information! Once registered as an individual you will have the opportunity to indicate you are the principal of an agency.**
- ⊗ First-time users should self-register by clicking on “Register as an Agent”.
  - Usernames and Passwords are self-assigned during registration.
- ⊗ Logins are NOT carrier/plan or program specific. Returning users will use their existing Username and Password to access any additional programs they need to complete



- ⊗ The first step of registration is entry of Social Security Number (SSN).
  - SSN is the unique identifier for users in the system. This step will check all existing users to verify the SSN entered does not already exist in a profile.
  - **Failure to use a valid SSN could result in the inability to successfully complete a program, as SSN is used for certain actions, such as background checks.**
  - Agents who were given a *Registration Code* by their carrier or upline will enter the code immediately following the SSN validation.

- ⊗ All required fields are indicated on the registration form with an asterisk (\*).
- ⊗ Username and password is self-assigned by each user on the form. Passwords must contain the following:
  - Minimum of 8 characters, 1 uppercase letter, 1 lowercase letter, 1 number, and 1 special character.
- ⊗ Once all fields have been completed, clicking “*Complete Registration*” will prompt the user to login with their credentials.

## 2 AGENT DASHBOARD

- ⊗ The Agent Dashboard is the hub of Miramar-Agent, it provides a snapshot of your activity in the system.
- ⊗ On your dashboard, you will see widgets for the following current information:
  - Active Programs
  - Ready to Sell (current and future benefit years)
  - Groups (current)

The screenshot shows the Miramar-Agent Agent Dashboard. At the top left is the logo "miramar:agent" with a notification badge showing "4". At the top right, there is a link "Need help? Click here." and a user profile "MediGold Test Agent" with a dropdown arrow.

The main content area is titled "Agent Dashboard" and includes a "Register New" button. It is divided into three main sections:

- ACTIVE PROGRAMS:** A section with a refresh icon and the text "There are no programs currently in progress". Below it is a "View All" button.
- READY TO SELL:** A table with columns: Plan, Contract Name, Contract #, State, Benefit Year, and Effective.
 

Plan	Contract Name	Contract #	State	Benefit Year	Effective
MediGold	H1846 - Mount Carmel Health Insurance Company	H1846	OH	2020	07/27/2019
MediGold	H3668 - Mount Carmel Health Plan INC	H3668	OH	2020	07/27/2019

 Below the table is a "View All" button.
- GROUPS:** A table with columns: Plan, Group, Start Date, and Writing Code.
 

Plan	Group	Start Date	Writing Code
MediGold	Cornerstone	07/17/2018	

 Below the table is a "View All" button.

A left-hand navigation menu is visible, listing: Dashboard, Agent Appointments, Documents, Groups, Agent Licenses, Messages, Programs, Ready to Sell, Training, Scorecard, and Knowledge Base.

### 3 REGISTER FOR THE 2024 MEDIGOLD PROGRAM

➤ Click on "Register New" in the Agent Dashboard

4

Need help? [Click here.](#) MediGold Test Agent

Agent Dashboard Register New

**ACTIVE PROGRAMS**

There are no programs currently in progress

[View All](#)

**READY TO SELL**

Plan	Contract Name	Contract #	State	Benefit Year	Effective
MediGold	H1846 - Mount Carmel Health Insurance Company	H1846	OH	2020	07/27/2019
MediGold	H3668 - Mount Carmel Health Plan INC	H3668	OH	2020	07/27/2019

[View All](#)

**GROUPS**

Plan	Group	Start Date	Writing Code
MediGold	Cornerstone	07/17/2018	

[View All](#)

➤ Enter the registration code that is provided to you by your FMO and click submit

Agent Dashboard Register New

**ACTIVE PROGRAMS**

Register for a new program

Enter a valid registration code\*

Cancel Submit

[View All](#)

**READY TO SELL**

Plan	Contract Name	Contract #	State	Benefit Year	Effective
MediGold	H1846 - Mount Carmel Health Insurance Company	H1846	OH	2020	07/27/2019
MediGold	H3668 - Mount Carmel Health Plan INC	H3668	OH	2020	07/27/2019

[View All](#)

**GROUPS**

Plan	Group	Start Date	Writing Code
MediGold	Cornerstone	07/17/2018	

[View All](#)

➤ Click on "Start" to kick off your 2024 program

Agent Dashboard Register New

### ACTIVE PROGRAMS

2021 MediGold Medicare Annual Certification (FMA) **NEW** Start

[View All](#)

### READY TO SELL

Plan	Contract Name	Contract #	State	Benefit Year	Effective
MediGold	H1846 - Mount Carmel Health Insurance Company	H1846	OH	2020	07/27/2019
MediGold	H3668 - Mount Carmel Health Plan INC	H3668	OH	2020	07/27/2019

[View All](#)

### GROUPS

Plan	Group	Start Date	Writing Code
<u>MediGold</u>	Cornerstone	07/17/2018	

[View All](#)

➤ Click on "OK"

Agent Dashboard Register New

### ACTIVE PROGRAMS

2021 MediGold Medicare Annual Certification (FMA) **NEW** Start

[View All](#)

### READY TO SELL

Contract Name	Contract #	State	Benefit Year	Effective
H1846 - Mount Carmel Health Insurance Company	H1846	OH	2020	07/27/2019
H3668 - Mount Carmel Health Plan INC	H3668	OH	2020	07/27/2019

[View All](#)

### GROUPS

Plan	Group	Start Date	Writing Code
<u>MediGold</u>	Cornerstone	07/17/2018	

[View All](#)

**Success** ✕

You successfully kicked off the 2021 MediGold Medicare Annual Certification (FMA) program!

OK

⊗ Click on "Welcome"

The screenshot shows the 'Agent Dashboard' interface. At the top right, there is a 'Register New' button. Below it, the dashboard is divided into three main sections: 'ACTIVE PROGRAMS', 'READY TO SELL', and 'GROUPS'. The 'ACTIVE PROGRAMS' section shows a progress bar for '2021 MediGold Medicare Annual Certification (FMA)' with a 'Welcome' button. A blue arrow points to this button. The 'READY TO SELL' section contains a table with columns: Plan, Contract Name, Contract #, State, Benefit Year, and Effective. The 'GROUPS' section contains a table with columns: Plan, Group, Start Date, and Writing Code.

Plan	Contract Name	Contract #	State	Benefit Year	Effective
MediGold	H1846 - Mount Carmel Health Insurance Company	H1846	OH	2020	07/27/2019
MediGold	H3668 - Mount Carmel Health Plan INC	H3668	OH	2020	07/27/2019

Plan	Group	Start Date	Writing Code
MediGold	Cornerstone	07/17/2018	

⊗ A pop up will come on your screen and Welcome you to Miramar-Agent. Once you read, click on "Continue"

The screenshot shows a pop-up window titled 'WELCOME TO MIRAMAR:AGENT!'. The text inside reads: 'Your plan has licensed Miramar:Agent to fulfill some or all of onboarding and certification requirements through this program. During the program, you will complete multiple steps to reach a complete and/or "Ready to Sell" status. Your program will automatically advance as you satisfy each requirement. You can monitor your progress using the step and status indicators displayed under the "Active Programs" section of your dashboard. If you leave the program prior to completion, your progress will be saved and you can continue from the dashboard when you return. If at any time you need assistance, information on how to receive help can be found on your dashboard by hovering over the Plan name listed under the "Groups" section of your dashboard. FAQ's and helpful training tips are also available on the Miramar:Agent Knowledge Base for Agents; click on "Need Help?" at the top right corner of the screen next to your name to access those resources. Before proceeding, please take a moment to visit your profile and verify your Social Security Number (SSN) and National Producer Number (NPN) (if applicable) are listed correctly. Any errors in SSN or NPN could prevent certain program requirements from completing without issue. Additionally, this program utilizes pop-ups. Please ensure that you have disabled the pop-up blocker on the browser you are using. Instructions for disabling the pop-up blocker for all browsers can be found here: <https://convey.na2.teamsupport.com/knowledgeBase/5071175> Ready? Let's get started! Click continue below to proceed.' At the bottom right, there is a 'Continue' button.

- ① The MediGold Code of Conduct will now appear, if you agree, select the box and click on "Continue"

By checking this box, I attest to the MediGold Code of Conduct outlined above and therefore affix my electronic signature.

Date: 7/13/2020

Continue

- ① The MediGold Background Attestation will appear. Please answer the questions truthfully. If "Yes" is answered to any of the questions, please submit detailed response to [MediGoldBrokerSupport@mchs.com](mailto:MediGoldBrokerSupport@mchs.com)

If you checked "yes" to any of these questions, please email an explanation with dates and nature of the infraction(s) to [MediGoldBrokerSupport@mchs.com](mailto:MediGoldBrokerSupport@mchs.com)

By checking this box, I certify that I have read and understand the above information and that all answers to the above questions are true and correct and therefore affix my electronic signature.

Date: 7/13/2020

Continue

- ① The MediGold background check consent will now appear. Please type read, type in your name and select "Accept"

#### AUTHORIZATION

Entering my name below constitutes my digital signature, and is intended by me to have legally binding effect.

Signature:

Date:



Accept

- ⊗ The MediGold Agent Contract and E&O attestation will now appear. Please check box and select continue

**2021 MEDIGOLD AGENT CONTRACT & E&O ATTESTATION**

Agent Compliance with MediGold Requirements and E&O Attestation:

I attest that I am currently under contract with an Agency authorized under a MediGold Field Marketing Agency "FMA" Agreement. Such FMA has recommended me as an Agent for MediGold appointment to market and promote the MediGold products. I attest that I will comply with all material terms, standards and qualifications that apply to agents as set forth in the FMA Agreement and applicable MediGold policies and procedures.

I attest that I currently have and agree to maintain Professional Liability (E&O) insurance covering my activities pursuant to this Agreement in a minimum amount of One Million Dollars (\$1,000,000) per claim and One Million Dollars (\$1,000,000) in the aggregate provided by insurance companies authorized to do business in the states in which I conduct business. I will immediately notify MediGold and my affiliated MediGold Agency (FMA) of any notice from my insurance carrier of intent to modify or cancel such insurance coverage.

By checking this box, I attest that I fully understand the contents contained herein and will **abide** by all the requirements as set forth above for so long as I am appointed to sell MediGold products and therefore affix my electronic signature.

If I am unable to attest to the above and therefore cannot check the attestation box above, I understand I cannot proceed further in this program until such conditions are met.

Date: 7/13/2020

[Continue](#)

- ⊗ You now need to upload your AHIP certificate. Please follow the screenshots below:

- ⊗ To upload a document:

- Click "Yes" under "Do you want to upload a certificate?"
- Click the box next to "Attach File"
- Locate the file on your computer and select it
- Click "Submit"

## MEDICARE CORE TRAINING FOR AGENTS AND BROKERS

In accordance with the guidelines set by the Centers for Medicare and Medicaid Services (CMS), Plans/Part D sponsors (including 3rd party vendors, if applicable) must ensure that all their agents and brokers (including employed, subcontracted, downstream, and/or delegated entities) that sell Medicare products are trained and tested annually on Medicare rules and regulations.

Have you completed Medicare Core training?



Yes, Upload My AHIP Certificate

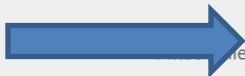
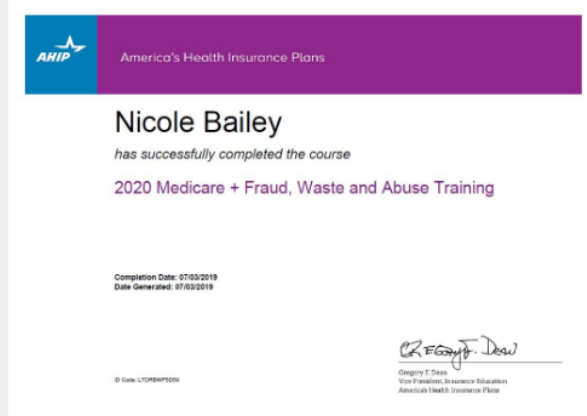
No, Proceed To Training

Within Miramar:Agent, if you've previously completed this training or have already uploaded one of the certificates above (for the current plan year), click "Recheck Completion" below.

Recheck Completion

## AHIP CERTIFICATE UPLOAD

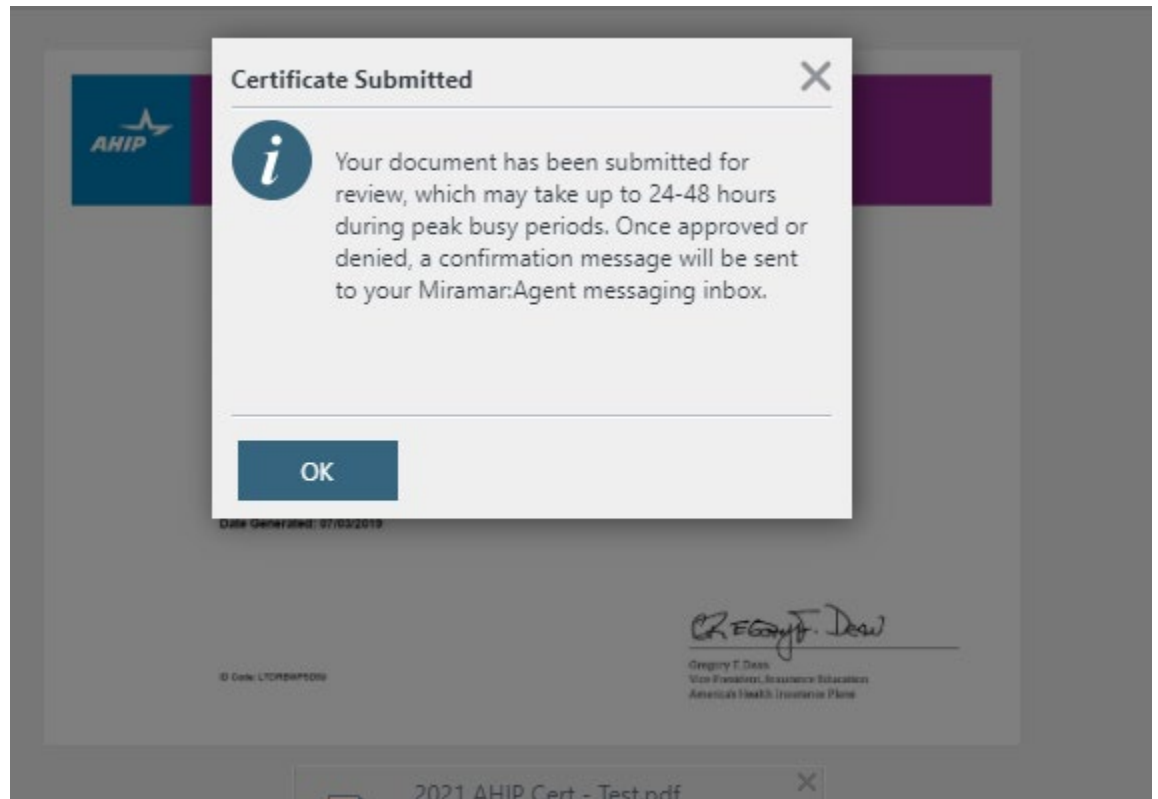
Please use this form to upload your AHIP Certificate.



Click here to attach a file



- ② If your certificate was uploaded successfully, you will receive the notice below:



- ② You will now be directed towards the MediGold Non-Compliance and FWA information. If you agree, select "Continue"

2021 MediGold Medicare Annual Certification (FMA)



Please contact Eric Bohman with questions regarding training at (614) 546-3652.

#### MediGold

#### Ways to Report Non-Compliance, Fraud, Waste & Abuse

MediGold is required to have policies and procedures in place to address non-compliance and fraud, waste, and abuse ("FWA"), including having mechanisms in place to report suspected or actual non-compliance and FWA. Following are the ways in which suspected or actual non-compliance and FWA can be reported:

- By notifying a supervisor, manager, or director
- Directly to the MediGold Compliance Department, as follows:
- Email: [MedigoldCompliance@mchs.com](mailto:MedigoldCompliance@mchs.com)
- Phone: 614-546-3206
- Fax: 614-234-6020
- US Mail:

- ② You will now be directed to the Assignment of commissions. You can select "Pay me Directly" or you can select "Pay my Upline". If you are looking to have commissions assigned to your agency, please select "Pay my Upline"
- If you select "Pay me Directly" you will be able to complete an ACH Authorization and a W-9
  - If you select "Pay my Upline" you will be directed to complete information to have the payment directed towards the agency. Also a W-9 will follow

**MediGold** Medicare made easy<sup>®</sup> Please contact Eric Bohman with questions regarding training at (614) 546-3652.

### 2021 MEDIGOLD ASSIGNMENT OF COMMISSIONS

Please select the manner in which you wish to receive your commissions. For tax purposes, MediGold will report all income as paid to the individual or entity listed below.

Pay me directly

Pay my upline

[Continue](#)

➤ You will now be directed to choose the state or states you will be selling in. Once selected, please click on continue

- Please note: If you do not have a license to sell in the state you select, please do hit continue. This will hold up your appointment with MediGold

## 2021 MediGold Medicare Annual Certification (FMA)



Please contact Eric Bohman with questions regarding training at (614) 546-3652.

### MEDIGOLD 2021 SELLING STATE SELECTION

Please check the box below indicating which state(s) you plan to market MediGold products in:

- Ohio
- Idaho
- Iowa

Continue

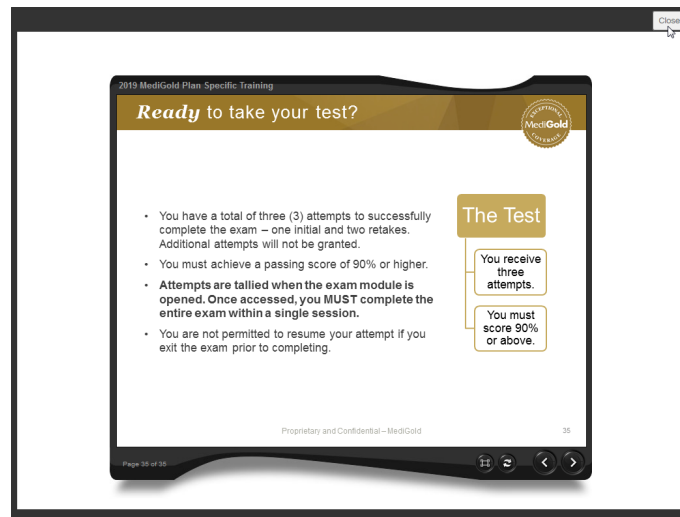
➤ You will now be directed to the 2021 Product Training. Select the green arrow to launch your product training

### Completing the course: 2021 MediGold Product Training and Exam

2021 MediGold Plan Specific Training		
2021 MediGold Exam		

This exam has 4 attempts to obtain a passing score of 90%. Opening the exam counts as an attempt, so do not proceed unless you have a good internet connection and adequate time to complete the exam.

➤ Once you have gone through the slides, please select close on the top right



➤ To take the exam, select the green arrow in the row where it states, "2021 MediGold Product Training"

Completing the course: 2021 MediGold Product Training and Exam

2021 MediGold Plan Specific Training	completed	
2021 MediGold Exam		

This exam has 4 attempts to obtain a passing score of 90%. Opening the exam counts as an attempt, so do not proceed unless you have a good internet connection and adequate time to complete the exam.

- ⊗ Once you have completed and passed your 2021 MediGold Product Training, please select "Close" on the top right

2021 MediGold Exam

Close

### Final Exam Results

**MediGold**  
EXCEPTIONAL COVERAGE

This concludes the 2021 MediGold Product Training Exam. Below you will find the results of your attempt.

Your score will be transmitted on the next screen, immediately after closing this window. DO NOT close the screen on the next window before the transmission has completed to prevent incomplete communication of your results.

If you did not achieve a passing score of 90% or higher and have not exhausted all of your attempts, you will be able to retake the exam.

When you are finished, click Close to exit.

**Congratulations, you have passed with a score of 97%.**

- ⊗ Follow the directions and close the current tab you are in

The course: 2021 MediGold Product Training and Exam is now complete. Close this tab to return to your dashboard.

① Click on your "Agent Dashboard on the left hand side of your screen

The screenshot shows the Miramar:agent interface. On the left is a dark sidebar with navigation icons. A blue arrow points to the 'Agent Dashboard' icon. The main content area displays a card for '2021 MediGold Medicare Annual Certification (FMA)'. The card features the MediGold logo and the text 'Please contact Eric Bohman with questions regarding training at (614) 546-3652.' Below the card is a dark blue banner with white text: 'THIS TRAINING COURSE WILL OPEN IN A NEW TAB. PLEASE BE PATIENT WHILE WE LOAD YOUR CONTENT'. Underneath is a light gray box with text: 'The Miramar:Agent website uses pop-ups. If your training course does not open, please ensure pop-ups are enabled. For instructions on how to enable pop-ups, click the link below to visit our Knowledge Base article: <https://convey.na2.teamsupport.com/knowledgeBase/5071175>'.

② Select "Next Steps"

The screenshot shows the 'Agent Dashboard' interface. At the top right is a 'Register New' button. Below is a section titled 'ACTIVE PROGRAMS' with a refresh icon. The first program listed is '2021 MediGold Medicare Annual Certification (FMA)' with a green circle containing the number '1'. To the right of this program is a 'Next Steps' button. A blue arrow points to this button. Below the program list is a 'View All' button.

- ⊗ You have now completed your 2021 MediGold Product Training. Select "Continue"

## 2021 MediGold Medicare Annual Certification (FMA)



Please contact Eric Bohman with questions regarding training at (614) 546-3652.

### MEDIGOLD 2021 NEXT STEPS

Congratulations! You have completed your Product Training!

You will not be officially ready to sell until you have been confirmed in Miramar.Agent. Please monitor your ready to sell status.

You will also receive an email from MediGold when you are officially ready to sell for 2021.

Continue

- ⊗ PLEASE NOTE: Once the product training has completed, your appointments will be submitted to the state. You will be able to monitor your "Ready to Sell" status on your agent Dashboard. You will also receive an email once you have been marked "Ready to Sell"