Quotes and Applications

Integrity gives agents the ability to run Health and Life quotes across a wide range of national and regional carriers, and to apply for policies where available (depending on product and carrier).

Agents can start a quote for a client once the Contact record has been added to Integrity.

From the Contact List screen, click the three dots at the end of the Contact's row, then select Start a Quote and choose the policy type (Life or Health).

From the Contact Details screen, click the Start a Quote button under the Contact's name, then choose the policy type to quote (Life or Health).

Life Quotes

Integrity provides Life agents with quotes for Final Expense policies and links to carrier sites for eApplications where available.

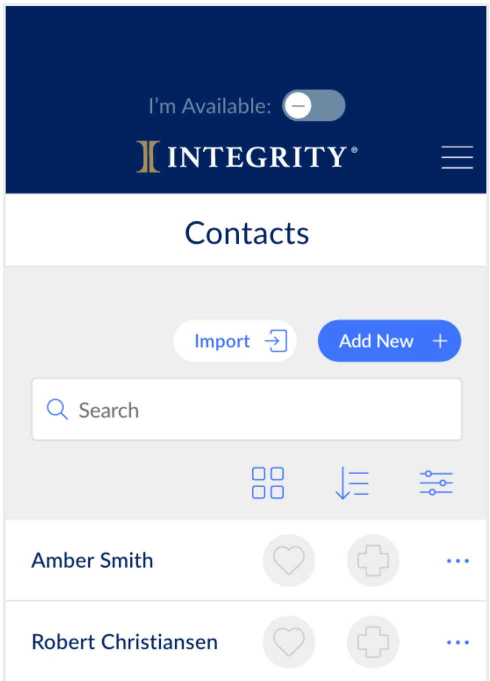
After starting the quote, the agent can personalize the quote results by completing a Health Intake for the client, and by adding their client's health conditions (used for Final Expense policy underwriting) to the Contact Details.

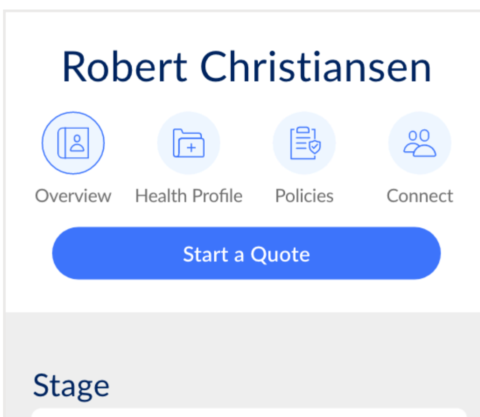
The quote results will be sorted by best available value.

If the Client might not be eligible for a product because of underwriting criteria, the product is not included in the quote results by default.

The products that a client might be eligible for are sorted by Level, Graded/Modified, and Guaranteed Issued products – from low to high premium within each category. Please note that the final underwriting decision is made by the carrier once the application has been submitted.

To see all products, click "Show Excluded Products" in the quote filter. Click on the "Prescreen Available" icon to see why the product was excluded.



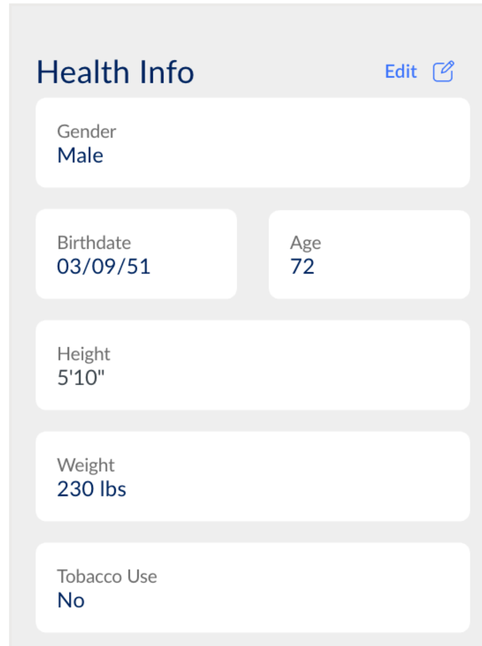


Adjust the coverage amount or monthly premium to help the client choose the best coverage per price point.

Life Policy eApplications

Integrity partners with select carriers to provide single sign-on (SSO) links the agent can use to submit applications directly on the carrier sites without having to log in separately. Those carrier links can be found in the menu under the agent's name. The information from the Contact record will be pre-filled in the application on the carrier's site.

Agents can only apply on a carrier's site if they're appointed to sell with that carrier. Agents can see and may be able to update their Active Selling Permissions on the Account page.



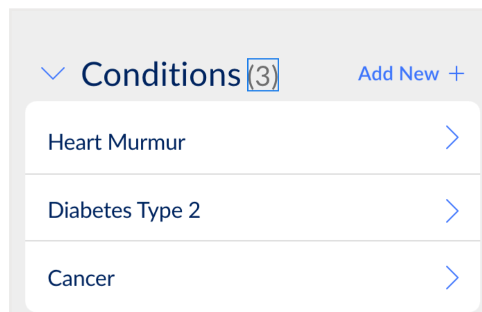
Health Quotes

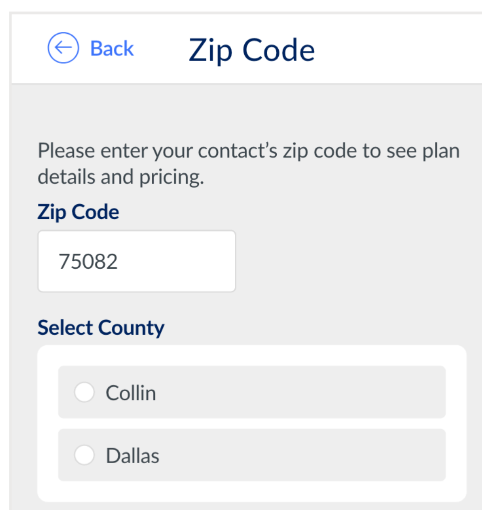
Integrity provides Health agents with quotes and eApplications for MAPD, MA, and PDP products.

A Health Quote requires the Contact's zip code, so a screen will be displayed to enter the zip code if it's not already saved in the Contact Details.

By default, the Quote results will only show appointed carriers and products. Agents can view and may be able to update their Active Selling Permissions on the Account screen. To see all carriers and products available in the Contact's area, deselect "My Appointed Plans" on the left side of the screen.

Quote results can be sorted and filtered.





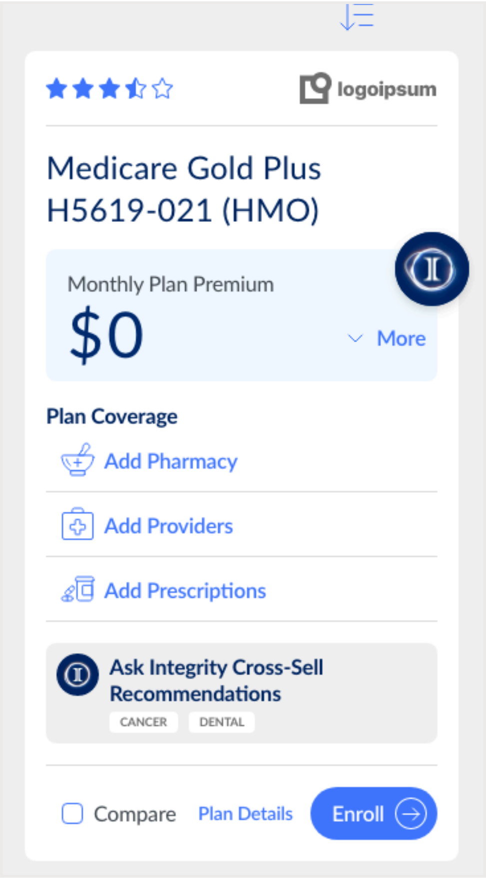
Getting Started Guide

Quotes and Applications

For the most accurate quotes, make sure to add the Contact's Providers, Prescriptions, and Pharmacy. This can be done on the Health Profile in the Contact's record, or beneath each plan in the Quote screen.

Up to three plans can be compared at once, and the comparison can be sent to a Contact through text message or email.

Click Plan Details at the bottom of each plan to see the cost breakdown and plan documents.



Health eApplications

Click Enroll to submit the application for the plan. The application form can be sent to the client to fill out, or the agent can fill it out.

If a Health Risk Assessment (HRA) is available for the carrier, the link will be on the last page of the application when the agent submits it. HRA availability and requirements vary.