Cornerstone Senior Marketing
AN INTEGRITY COMPANY

GENERAL/CARRIER PY 2027 AEP TIPS AND GUIDANCE

Most apps now are plan specific. Be sure to check that the app matches the plan requested.

Aetna (MA/MAPD). Silverscript (PDP): AETNA paper apps can be submitted via fax or uploaded via Producer World. Silverscript apps, email attachments to **Enrollmentverification@CVSCaremark.com** Please ensure all emails are encrypted to protect PII/PHI. You cannot take an app out of one kit and use it for another plan as Aetna's apps are numbered. If you use a downloaded PDF kit, you will be asked to create an app number by entering the month, day, and hour the app was taken.

Anthem: When using paper apps, include both your Writing Agent encrypted TIN and Cornerstone Senior Marketing's Agency encrypted TIN: HKHGPKJQNY.

CareSource: Include the Medicaid number alongside the Medicare Number on both digital and paper apps. CareSource will place a 21-day hold on applications that do not include the Medicaid number.

Humana: NEW enrollment apps are no longer included in the enrollment books. The enrollment form needs to be ordered separately. C-SNP books will still include the application. Make sure to review the app and check mark the appropriate plan selection your client is enrolling in.

Invalid Medicare ID number: It's best to always see a copy of the client's Medicare card to ensure the current number is on the app.

Missing signatures or signature dates: Always make sure you and the applicant sign and date the application. Remember, you should not sign and date the application until it is in your possession. Double check that all signature fields are completed, and the dates are correct. We frequently see a date of birth or effective date listed as a signature date!

Missing or Invalid Writing Numbers: This is very important as this is how you are paid! In cases when the incorrect writing number is listed on the application the carrier will drop the policy as a house account until a correction is processed.

Invalid Election Period: Be sure to check or write in the AEP election on the application that requires the election to be entered. The carrier won't assume the AEP election. While most elections will be marked AEP this time of year, it's still important to make sure you are using the correct election period for age-ins or other special circumstances.

Missing Effective Date: Be sure to enter the effective date regardless if it is AEP. We have seen apps pend for not entering the effective date.

Provider Look Ups: Some Physicians are not accepting new patients and request not to be listed in a carriers Provider Directory. If you cannot locate a physician, contact the Carriers Agent Support or reach out to your carrier Broker Manager for clarification if a physician is in-network and thier PID.

PDP Enrollment: Certain carriers have no broker enrollment (Humana/Wellcare PDP's). Clients can apply for PDP at medicare.gov. See **PDP Enrollment Client-Handout** for guidance.

While not all carriers require electronic enrollments, many prefer this method. Some carriers are requiring agents to print out their own paper application kits.