

FAQ for Virtual Presentations

<p>What is the procedure for collecting a Modification or amendment virtually?</p>	<p>Going forward, please send virtually collected Modifications and Amendments AND the signature authorization e-mail to ALLMods@ailife.com for processing. Policy Issue will be expecting 3 e-mails to be sent to ALLMods@ailife.com in order to satisfy the delivery requirement: 1) An e-mail containing the approved language (within the attached .txt file) that's sent to the policy owner from the agent. 2) A reply e-mail from the policy owner agreeing to the Modification/Amendment.3) An e-mail from the agency office containing the virtually signed Modification/Amendment and, if needed, all other documentation (e.g. request to recode form).</p>
<p>If a trainer and a trainee are doing a virtual presentation, how does the trainer code the app to the trainee?</p>	<p>The trainee and the trainer can participate via Zoom with the consumer. The trainee should be logged in on eApp and should complete the application. The trainer can do as much of the presentation as needed. The trainee should record all questions and information asked and answered, and should sign the application. Remember eApp log-ins should not be shared with managers or trainers.</p>
<p>What if an exam cannot be scheduled for a case it is required?</p>	<p>Underwriting is using alternatives in lieu of lost requirements</p>
<p>if an applicant doesn't have email, can we text them the authorization wording and have them text back agree?</p>	<p>Yes, however, that should only be used as a last resort and the telephone number the text was sent to and returned from must match the phone number on the application. We must be able to match up the authorization screen shot and the application. Screen shots of the text to and from the customer with the phone number displayed that matches the application must be emailed to the email address provided for authorizations.</p>
<p>In a case where an applicant can't use Zoom, can they do a phone call instead?</p>	<p>if there is no virtual option available, the agent can make a phone call and note they did not see the applicant. Remember, that our guidelines are to do a virtual presentation and the phone call should be a rare exception and not the norm. Where the application was completed by a phone call, Underwriting will order a full QAC to verify all application information.</p>
<p>How should replacement forms be signed?</p>	<p>The laptop presentation includes replacement forms for the states which require them. When the applicant confirms their approval for the agent to sign the document on their behalf, that includes the replacement form if required. It is important that agent go over each form that the signature is being added to in the virtual presentation as they would in person with the applicant. Note ALL does not encourage replacing coverage, and our internal replacement evaluations will continue to be followed.</p>
<p>For any specific forms required for Kaiser, or any other medical facility how will those be handled?</p>	<p>AIRecords will forward the paper HIPAA forms to the applicant for any special authorization needed. At the same time, they will provide an email copy to the SGA office to assist with follow-up on getting the signature and the form returned. Agent can follow-up and ask the consumer to scan or mail it back to the agent or HO</p>

	for process. If we determine a better process down the road, we will share those details.
What do I put in the signature area on a paper application? Click here for an example.	The recommended handling is sign the agent will sign the applicant name and beside it write "by agent name". The emailed authorization is required agreeing for the agent to sign the application on their behalf and they should note on the application it was a virtual application. Be sure to use the appropriate text file from our "Conversions" folder. Linked in the next column. (NILICO & Spanish, please see the Conversion folder on the drive) Click here for an example Signature on a Paper Application
How do I collect a voided check?	Right now we do not have a proposal to collect voided checks. You can mail the "What Comes Next" form to the applicant, but there will be no void check for our records. It is important that you carefully record the bank data, especially on a paper app where you don't double key the info.
Which city do I input, on page 2 of the application?	Type in the city that the client is located in, at the time of application.
How should coding a new agent and training take place?	If the trainee and trainer are both doing the presentation to the customer – there will be 3 people on the zoom call. The trainee needs to be logged into eApp and they need to record the responses to the questions, and they need to sign the electronic application.
Should all policies be mailed to the insured rather than the SGA office?	Yes, that is the best option until the current issues are resolved. We will be working on guidelines for how to handle mods virtually.
On paper apps for conversions or add-ons since the agent normally collects a check what should they note in the bank section.	They can include the bank details or can note bill with policy # 12345678. It is important the applicant understands we will draft for the initial premium upon receipt and process of the application. You can provide a conditional receipt as usual.
Can the SGA set up a special email for the copies of the authorizations to be emailed?	Yes.
Paper Application: the applicant signature line do we print the applicant name after getting the authorization form returned via email?	For paper apps, you can sign or print the name once you receive the signed authorization from the applicant. Agent should add "by agent name" if they want. Eapp will generate an error if the names don't match so you will need to watch for that. For eApps, when the agent types in the applicant name after getting the signed authorization, it will be a cursive font as usual. Example: John Smith by Steve Surace
Does the agent have to be licensed in the state where the consumer lives?	The agent must have a license for the state they are calling from and the state they are calling to. On the virtual sale, they should complete the where signed in the state the applicant lives in.

How do we handle getting the signature on the gift certificate?	You can cover the explanation of the benefit virtually, then mail the applicant their gift certificate and instruct them to sign and date it upon receipt. The agent can sign the gift certificate at the time the virtual presentation is done before mailing to the customer. The gift certificate itself can be used as confirmation of coverage in the event there is a claim. To have the actual policy issued, the completed gift certificate should still be mailed to HO to have the policy issued after the signature and dates are added. In states where the gift certificate isn't approved and an application is instead, please use the signature authorization.
How do we handle getting signature authorization from the husband and wife if both are applying?	Email them two separate authorization forms, however, you MUST use the same email address for both or we will have problems matching the authorization to the application. Ch
How do we get the applicant the service folder?	You mail it to them.
Do we give conditional receipts?	Yes.
Do we email the What Comes Next form or summary sheet?	Since the email address will be included on the eApp, we will automatically email the customer a copy of the summary sheet generated by the laptop presentation when the application is uploaded to mainframe. If you are doing a paper app, you would need to email or mail a copy of both forms. If paper is used, send a copy of the Summary provided to HO when the application is sent.
For the "I saw" question do we have all children come to the computer if they are going to be insured?	Yes, you need to see the children. If you didn't see the children, you couldn't mark the "I saw" box.
What are the approved guidelines for orals with virtual sales?	If a virtual sale is made, Actuary has agreed that the oral swab requirements can be waived up to 60 days. We will evaluate periodically whether an extension can be granted if needed.
Can I make a sale to a client that is located in a different state or province?	Yes, so long as you are licensed in that state or province. If you are in Kentucky, and you are doing a virtual presentation with a client in Tennessee, you must be licensed in Tennessee to make that sale. You will also fill out the application as if you are in Tennessee.
Are agents aloud to complete an application with an applicant strictly through the phone or does it have to be via zoom/face time if were not not meeting them traditionally?	Applications cannot be filled out over the phone, because of the "I Saw" button. Zoom is available for PCs, Macs, iPhones, iPads, Android phones, and Android tablets. There is also FaceTime and Skype as options (though they are more limited in their screen sharing capabilities). If we can't get a visual with our clients, then the appointment should be reset for a later In-Person date.
If two people are using one Zoom account, how can we both be on at the same time?	Every user should have their own account. Pro Accounts (which is what we need to use) cost \$14.99/month.
When a client enrolls, and we enter the email on the app, how soon does the client get the summary from Home Office?	The client will receive the emailed Summary of Coverage 24-48 hours after the application has been uploaded to Home Office from the Agent Workspace.
Do we need the client to remote control for the signature?	No, we do NOT. The initial Best Practices video did state that, but that was a early assumption. So long as we follow the guidelines for the email authorization, no remote control is necessary. The Best Practices video has been updated to reflect this, at the link here.

When sharing my screen, and playing an eApp video, I can no longer see my client	Best recommendation is to have a second screen, which could be a second computer monitor OR signing into your Zoom meeting from your phone/tablet as well, so you can see the client there. If neither of those are possible, your third best option is outlined in the linked video.
What is the Doorknock Policy?	We are not authorized to physically knock on the doors of PR generated leads. Please read all documents in the link
What does the customer need to do to allow us to sign on their behalf?	You must send the potential client an authorization email. The must respond to the email "agree". See the Link for the Email , written instruction, and a video walkthrough.
On the eApp, what do I select with the "I saw" box	For virtual presentations, choose "I Saw" if you have seen the parents and children, through Zoom. As normal, if you did not see the children do NOT choose the box.
What Should we put in the oral swab certificatoin form?	Instead of the kit number, please type the word "Virtual"