AGENT GETTING-STARTED GUIDE

WANT TO SELL MEDICARE?

Follow These Steps to Get Started

Watch: How to Get Started Selling Medicare

Start here
Work these steps in order — each one depends on the one before it. Start early: AHIP and carrier certifications stack on top of contracting, and you want to be ready to sell well before AEP.

1 Obtain a Life & Health Insurance License

- If you do not yet have a license, complete a study course to prepare for the exam. Recommended options:
  - **Kaplan Financial Insurance License Course:** www.kfeducation.com — choose your area of interest: **Insurance License**
  - **ExamFX:** www.examfx.com
- **Sign up for your exam.** Register with your state's testing center.
- **Apply for your license.** After passing, apply through your state's Department of Insurance.

2 Complete Fingerprinting

- Schedule your fingerprinting appointment through **IdentoGO by IDEMIA** by calling **888-467-2080** (Monday–Friday, 8 AM–5 PM Central) or booking online at uenroll.identogo.com/workflows/11G6QF.

3 Obtain Errors & Omissions (E&O) Insurance

- Carriers require E&O coverage before contracting. One recommended provider is **NAPA Benefits E&O** with a coverage plan of **$1,000,000 per claim / $3,000,000 aggregate**.

4 Complete AHIP Medicare Certification

- To sell Medicare Advantage and Prescription Drug Plans, certification with **America's Health Insurance Plans (AHIP)** is required. This training keeps you compliant and builds trust with senior clients.
- **Discounted cost:** use this link to save $50 — your cost drops to **$125**.

5 Contract with Medicare Advantage and Medicare Supplement Carriers

- **Medicare Advantage:** start with several major carriers. Recommended initial carriers:
  - UnitedHealthcare, Humana, Aetna, Cigna, Wellcare
- **Certifications:** each carrier requires its own certification through its broker portal, and you will need to transfer your AHIP results to each carrier.
- **Enrollment kits:** once your ready-to-sell confirmations arrive, order enrollment kits and request **Sunfire** or **Connecture** for online quoting, comparing, and enrolling.
- Carrier contracting: submit your contracting request here

6 Additional Medicare Supplement Carriers

- You will already have UnitedHealthcare Supplement coverage when you contract with them. Recommended additional carriers:
  - Cigna, Mutual of Omaha, Aetna

7 Contract with Hospital Indemnity and Ancillary Carriers

- **Hospital indemnity:**
  - Heartland National, Guarantee Trust Life (GTL)
- **Dental and vision:**
  - Ameritas Dental/Vision

8 Add Life Insurance Carriers

- **Guaranteed issue life:**
  - AIG, Gerber, Great Western
- **Final expense / life insurance:**
  - Foresters, American Amicable, Transamerica, Trinity, Mutual of Omaha

CONFIRM BEFORE DISTRIBUTING
The carrier contracting link on Step 5 routes through the legacy 360 Financial intake form. With positions transferring to The Brokerage Inc. through September 2026, confirm this is still the correct destination before sending this guide to a new agent.

Compliance reminder
All Medicare marketing and outreach is subject to CMS rules and carrier-specific marketing requirements. Do not use a carrier's name or plan benefits in your own marketing without approval, and complete every carrier certification before you present plans.

Need contracting assistance?
For Medicare Advantage, Ameritas, or hospital indemnity carriers. Email Luis@InsuranceAgentTraining.net and we will walk you through it.
To contract for Medicare Supplement and life insurance carriers. Email the same address for help.