



Medicare Supplement Frequently Asked Questions

PREMIUMS

What is the timing of the first and recurring premiums?

A checking account must be provided at time of application. Monthly EFT is the only option. The initial premium is deducted from the account the day after the policy is issued. Recurring deductions start on or about the first of the month following the effective date. If a payment date falls on a weekend or holiday, the bank draft will occur on the next business day.

Can the premium deduction date be changed after the policy is issued?

Yes, the premium deduction date can be changed to any day between the 1st and 28th of the month. After the policy is issued, the client can request changes to the draft date and mode by calling Policyholder Services at 1-800-999-2224.

Are premium discounts available?

In general, a household discount is available when an applicant has resided with another individual for at least 12 months. Certain requirements and state variations may apply. For details, refer to the State Availability & Household Discount Requirements document accessible from the Nassau Med Supp landing page on SalesNet: <https://salesnet.nsre.com/med-supp-agent-tools.html>

SIGNATURES

Is voice signature available in all the states Nassau currently does business in?

Tele-Sign/Voice Signature is not available in South Carolina. The eSign process will need to be used for this state.

Is it necessary to enter the applicant's full name into the signature prompt within eApp?

Yes, it is very important to enter the full name into the signature prompt as it will populate as written into the application signature.

Does the applicant need to have an email address?

Yes. The eSign and Tele-Sign/Voice Signature processes require the applicant to have a valid email address at the time of application so that forms can be received and signed electronically. The agent is responsible for reviewing the application and other forms with the applicant prior to signing.

What technology does the applicant need to access their documents?

Every applicant will need a device that will provide email access, allow the applicant to click on the link within the email, and view the documents that generate upon portal access. The eSign process also requires the applicant be able to acknowledge receipt of each document and provide signature online.

What documents will be presented to the client during the signing ceremony?

In addition to the application, the client will receive a variety of forms that are part of the eApp process. These include the Outline of Coverage, Medicare Guide, Health Information Authorization, MIB and Fair Credit Disclosure, Consent to Sign Electronically, replacement forms (if applicable), plus other required state specific forms. Please review the completed application and other forms with your client prior to submitting the application.

PROCESS**What if an applicant wants to use a Power of Attorney (POA)?**

Nassau does not currently support an application to be submitted by a POA on behalf of an applicant.

Are P.O. Boxes accepted?

The applicant must provide a valid primary residential address, which will determine the State of policy issuance. If the applicant wishes to have their documents mailed to a P.O. Box, that information should be entered in the mailing address fields.

Can the applicant select the policy effective date?

All policies are effective the 1st of the month. The applicant can choose the month up to 90 days in the future.

During the application process, do I need to view every page of the “Guide to Health Insurance for People with Medicare?”

While the guide must be provided to the applicant prior to submitting the application, it is not necessary to review every page with the applicant. You can click on the OPEN chevron in the upper left corner of the screen to move to the next form. (Please inform the applicant that they will receive the Guide as part of the enrollment and that it is an excellent educational resource You should also be familiar with the content of this guide, particularly the information concerning illegal practices.)

If a client is seeking a Guaranteed Issue policy, is proof of eligibility required prior to submitting an application?

Yes. Please see the “Proof of GI” document accessible from the Nassau Med Supp landing page on SalesNet: <https://salesnet.nsre.com/med-supp-agent-tools.html>

If an applicant is approved for a policy but changes their mind and does not want it, what can the agent do to prevent policy issue and premium draft?

The agent can contact the New Business department (1.800.541.0171) to withdraw the application prior to policy issue, which typically occurs within 2 business days of the application submission.

GENERAL INFORMATION

What plan types does Nassau Life Insurance Company of Kansas currently offer?

Nassau offers plans A, F, G and N, as well as Plan B in Pennsylvania. Note, Plan F is only available to those eligible for Medicare prior to 2020. Visit the Nassau Medicare Supplement landing page on SalesNet for current state and plan availability information: <https://salesnet.nsre.com/med-supp-agent-tools.html>

What is the Medicare Access and CHIP Reauthorization Act (MACRA)?

MACRA is legislation that became effective on April 16, 2015 which, among other things, eliminated the Plan C and Plan F options for individuals newly eligible for Medicare. Nassau offers a very competitively priced Plan F option, but this plan is only available to individuals eligible for Medicare prior to January 1, 2020.

Where can I obtain approved Nassau Medicare Supplement solicitation materials?

Nassau currently has telephone scripts approved for use with consumers. We anticipate having additional marketing materials available for use in the near future. Check the Nassau Medicare Supplement page on SalesNet for current information, including state-specific materials. **NOTE:** Nassau's Compliance Department must approve any materials which use the Nassau name or logo. Agents must be appropriately licensed to sell Medicare Supplement insurance and appointed by Nassau Life Insurance Company of Kansas prior to solicitation and submission of an application.

Are all applications subject to the underwriting process?

Unless an applicant qualifies for Open Enrollment or Guaranteed Issue, the applicant will be underwritten for coverage. For more information on the underwriting process, reference the Nassau Medicare Supplement Underwriting Guide on SalesNet: <https://salesnet.nsre.com/med-supp-agent-tools.html>. For more information regarding Open Enrollment and Guaranteed Issue guidelines, reference the "Choosing a Medigap Policy" CMS Guide.

What restrictions apply to applicants receiving Medicaid benefits?

It is typically not suitable to sell a Medicare Supplement insurance policy to an individual on Medicaid, except in certain situations. If an applicant answers "Yes" to Question 7 under Section 4 (General Questions) of the application, the answers to the subsequent questions are required and Nassau may request additional information to determine if the application can be accepted.