

Aflac Medicare Supplement Insurance

FAQ

Coverage is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated, and administered by Aetna Life Insurance Company

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General Information

What is the Aflac phone number?	833-504-0336. This number will apply for Agent Services, New Business Customer Service and Policyholder Service.
What are the phone tree options for agents to call for information?	<p>As of 10/1/22, selections are: Call 833-504-0336. Press 3 for agents, then:</p> <ul style="list-style-type: none">• Press 1 for contracting or commission questions, or for any other issue.• Press 2 for login, password resets, or agent portal questions.• Press 3 for new enrollment questions, pending applications, or declined applications.• Press 4 for active member policy questions. <p>The selections could change over time.</p>
What is the Aflac administrative address?	Aflac Final Expense 1021 Reams Fleming Blvd Franklin, TN 37064
What is the address for New Business?	Aflac New Business P.O. Box 14863 Lexington, KY 40512
What is the address for Policyholder Service?	Aflac Customer Service P.O. Box 14863 Lexington, KY 40512
Where is the address to send policyholder or claims documentation?	Aflac Claims P.O. Box 14863 Lexington, KY 40512
Where can I find additional information about Aflac Medicare Supplement?	Visit the website www.SellAflacMedSupp.com
What are underwriting hours of operation?	Monday-Friday, 8:00am-5:00pm CT

Agent Service, Contracting and Commissions

Who do I contact for questions or concerns with my contract or appointment?	Call the Aflac Agent Services Team at: 1-833-504-0336 or fax 1-855-571-3847.
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What can Agent Services assist me with?	Aflac Agent Services is also a great resource for: <ul style="list-style-type: none"> • Rate quotes • Brochure requests • Ordering supplies Agent Services will also handle questions about navigating the website.
What carrier do I need a contract with?	Coverage is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated. An appointment is required with Tier One.
How do I get contracted with the carrier?	The contract and appointment process begins with an upline agent inviting you to contract. Invitations to contract are sent by one of two system, the Aflac onboarding tool or SuranceBay.
What states require pre-appointment to solicit business?	AL, KY, LA, MT, OH, PA, UT, VT, WA, WI
Where can I find commission rates and my compensation?	You can find your commission information on the Aflac Senior Agent Portal (www.sellafacseniorplans.com).
What day of the week are commission checks sent out?	Commissions to be paid out twice per week if you are signed up for EFT, with cycles running on Wednesdays and Saturdays. If you are not signed up for EFT, you will receive a check. Checks are printed on Tuesdays and mailed once per week, but they will not be produced until your commission total is more than \$25.
	Does not mean payout upon issuance.

Product Information

What is product name and carrier?	Aflac Medicare Supplement insurance is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated.
Who is the administrator of the product?	Aflac Medicare Supplement insurance is administered by Aetna Life Insurance Company.
What plans or benefits are available?	Plans A, F, G and N are available in most states. Plan F, where available, is only available for people first eligible for Medicare before 2020.

What states will be available to sell?	View the coverage map on www.sellafacmedsupp.com to see available states. Aflac Medicare Supplement will not be filed in AK, CT, DC, HI, MA, ME, MN, NY, WA. Aflac Tier One is not licensed in New York.
Aflac Tier One offers other products. Can I sell them?	Yes, you may sell the additional products, if you are properly licensed for the products and appointed in the appropriate states.

New Business: Getting Started

Where do I get sales kits and supplies?	Agents should have access to the supply kits through the Aflac Senior Agent Portal .
What is the preferred method for taking applications?	Please use the eApp to take applications and submit business. This will expedite underwriting, new business processing, policy issue, and commissions.
How do I start an eApp over the phone?	From the Aflac Senior Agent Portal , start the electronic application by emailing a kit to the applicant.
Is an email address required to take an application over the phone?	Yes. The applicant must have an email address. This allows documents to be sent, as necessary.
Can I take an application for more than one product at a time?	Yes. Once one product application is completed, the electronic process flows to the next product. Core applicant information only needs to be entered once.
Does the eApp check for approved states?	The application must be from an approved state where the applicant is a resident.
Can a non-legal resident apply for coverage?	No. All applicants must be legal residents of the United States.

Application and Underwriting

What options are there for quoting premiums for a client?	The eApp system provides a preliminary quote as the first step of the application process. While there is no mobile “app” at this time, Aflac Senior Agent Portal may be used on a mobile device to quote a prospect.
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Why do I have to a plan to start an electronic application?	Selecting a plan is required to start an electronic application. After completing all the application health questions and determining the applicant's eligibility, the plan may be adjusted. After entering the new coverage, click the "Re-quote" button.
Do I need to enter height/weight?	Yes, height and weight are not required.
How is underwriting handled?	<p>In most cases, the process is fully automated with a point-of-sale decision provided to the agent to share with the applicant.</p> <p>Underwriting will follow the Milliman UW processes with a Green (approve), Yellow (needs review) or Red (decline) status.</p> <p>If a status is not provided, refresh after five minutes.</p> <p>Where further review is required, underwriting is often completed within two business days. Where additional clarity is needed from an applicant, an underwriting analyst will reach out to the applicant within one business day of receipt of an in-good-order application</p> <p>Applications are subject to underwriting until the time the policy is issued AND first premium is paid. If a declinable health condition is discovered between the time the application is taken and the time the policy is issued, an application will be declined.</p>
Are applications subject to a prescription drug database review?	Yes.
Are applications subject to an MIB review?	Yes.
Do I need to provide information under the optional comments section?	<p>You can record helpful underwriting information, such as the reason for using a dual-purpose medication.</p> <p>Entering relevant information here will <i>not</i> cause the application to pend automatically.</p>
How quickly will I know the status of an application?	In most cases, the process is fully automated with a point-of-sale decision provided to the agent to share with the applicant.

How are electronic applications classified?	Underwriting will follow the Aetna underwriting processes with a Green (approve), Yellow (needs review) or Red (decline) status.
What is the underwriting process for those applications that Need Review (yellow)?	No action is needed from the agent for pending applications. The applicant might receive a call from 866-895-6487 to clarify responses. Agents can check the status of a pended application by visiting the Pending Business Dashboard.
What is the telephone number that will appear on caller ID for calls to verify application answers?	Calls will come from 866-895-6487.
For enrollment tracking, is there a report or key that explains what each status or field means?	Yes. This document is posted on the Aflac Senior Agent Portal in the Pending Business Dashboard.
How does Aflac verify my client's identity?	By using their Social Security number, age and address.
Have there been any changes to declinable medications?	You can access the most up to date drug list through the Aflac Senior Agent Portal . Please refer to this list often to stay abreast of changes.
What is the target for point-of-sale decisions with "Check Auto UW"?	We are targeting 55% approval and 15% decline initially. In time, both rates should increase to minimize cases that require manual underwriting.
Is the electronically completed application available for agent and client review before submission?	The agent can always review applications prior to submission. If the security question signature is used, the client cannot review the application before submission. For email signatures, the client can review the application before submission.
How long will an application remain pending before being closed as incomplete?	Pending applications will be closed as incomplete after 15 days.

New Business Submission and Policy Issue

What is the preferred method for taking applications?	Please use the eApp to take applications and submit business. This will expedite underwriting, new business processing, policy issue, and commissions.
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What date will application submissions be accepted for AEP Clients (current Medicare/Medicare Advantage clients who wish to enroll in Medicare Supplement and who will be going through Underwriting for a 1/1/2023 effective date)?	Application submissions begin 10/1.
When will we be able to start submitting GI Medicare Supplement applications for clients currently on Medicare Advantage plans for a 1/1/2023 effective date (i.e. clients who will be dropped from their Medicare Advantage plans at the end of the year)?	Application submissions begin 10/1.
Will you need any documentation from the client showing that they have requested or will request the cancellation of their MA/MAPD?	For applications going through Underwriting, documentation is not required. For applications submitted under a Guaranteed Issue request, proof of creditable coverage will be required.
Will you allow pictures of the application to be submitted?	No.
Can a paper app be submitted via eApp instead of mail or fax?	A paper app can be entered in the eApp system after completing it, and a decision provided. The agent should not send in the paper app, but keep it in their business files.
Are fax cover sheets required?	If submitting paper applications via fax, a cover sheet is required.
Can applications be submitted by SFTP file?	SFTP is not available. Submitting via eApp is preferred. Agents can use the Upload feature from the Agent Portal.
Do the dates on all forms have to be the same? For example, if I have to go back and get a replacement form, does that date have to match the app date or the current date?	No. However, all dates on a form should be less than two months in the past so we have current information.
If changes are made on a paper app, who should sign and date the change?	If there is a change on the application after it is submitted, we need the applicant's initials. Some changes can be made over the phone without the need for initials. We will contact you if initials are needed.

Can the coverage be changed in the first 30 days?	<p>Yes. If your policyholder wants to decrease the benefit amount:</p> <ul style="list-style-type: none"> • Complete a new application for the total of the desired benefit amount; this application is not underwritten relative to the original application. • Your applicant's current age will apply. • A new policy will be issued. • Any cash value from the cancelled policy will be refunded to the policyholder. • The two-year contestability period restarts from the new policy effective date unless another contestability period is required by state law. • If the policyholder wants to request a change to a non-tobacco status, a new application is required.
If you choose electronic delivery, will the policy also be mailed?	No. A physical copy will only be mailed if requested.
Can I choose to have the policy mailed to the agent?	There is an option in the buyflow to mail to agent, but if that's done, the security question signature option is disabled.

Billing

What are the billing options for this product?	Billing modes include Monthly, Quarterly, Semi-Annually and Annually. Payment methods include EFT and accommodate special Social Security billing (where the billing will occur on the 2nd, 3rd or 4th Wednesday).
What is SS Billing?	Social Security billing allows the premium payment to occur on the 2 nd , 3 rd or 4 th Wednesday of the month, as opposed to the same date each month.
If the applicant is receiving Social Security and wants SS billing, how do I know which Wednesday to choose to correctly align with their Social Security payments?	<p>For applicants who began receiving Social Security prior to May 1997:</p> <ul style="list-style-type: none"> • If applicant was born on the 1st through the 10th of the month, select the second Wednesday; • If applicant was born on the 11th through the 20th of the month, select the third Wednesday; and • If applicant was born after the 20th of the month, select the fourth Wednesday

How do I change a policyholder from Direct billing to SS billing and vice versa?

The agent should work with the policyholder to submit a Billing Change Request.

Customer Service

How can a policyholder review their plans and benefits?

Policyholders can view their plans and benefits at myaccount.aflac.com.

Will ID Cards be available on the portal?

While ID cards will be mailed, a temporary Medicare Supplement ID card is available to view, download, or print from the website.

What is the conservation process for lapsed policies?

There is no conservation effort available for final expense products. If a policy lapses, a new application will need to be submitted or the policy can be reinstated by calling Policyholder Services and the policyholder paying all missed premiums to bring policy current. We can reinstate policies after receipt of back premiums if there has been at least one good payment prior to lapsing. If there hasn't been a good premium payment and we're within 90 days of the application date, applicant needs to submit a new current dated application to Aflac.

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Aflac's family of insurers include Aflac, Aflac New York, Continental American Insurance Company, and Tier One Insurance Company.

Aflac Medicare Supplement Insurance coverage is underwritten by Tier One Insurance Company.

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