

Business Technology Enhancements – Medicare Advantage (MA) Prescription Drug Plan (PDP) Agents Frequently Asked Questions

Contracting

Selling

Q: Will an agent's writing ID change?

A: Yes. Effective with the change of our systems, agents will need to use their National Producer Number (NPN) as their writing ID.

Q: Will there be any impact to how agents access sales and marketing materials?

A: No. Sales and marketing materials will still be accessible from HealthSpringForBrokers via single sign-on. Agents will need to navigate to the link titled, 'Sales & Marketing Materials' to view the resources available.

Hierarchies

Q: Can agents make a request to change their topline hierarchy?

A: Yes. Agents will need to log in to the contracting portal and submit the request (review user training guide for details). The request will be placed into the 90-day move policy, and an immediate release request will be sent to the current topline. If the release is granted, the move in hierarchy will be made at that time. If the release is not granted, the move will be made at the end of the 90-day waiting period.

Q: How are hierarchy change requests processed?

A: Topline change requests can now be completed via the self-service site. Required approvals will be automated. If an agent does not get upline approval, the "release" clock will start from the time the request was submitted.

Agent details

Q: Where can agent status details be accessed?

A: Hierarchy or agent status details can be viewed in the contracting portal. This includes information such as agent demographics and other identifiers (e.g., agent number, SSN, phone number, fax, email, ready-to-sell status, direct deposit details, advance code, status date, contract date, address, states and charters, and more).

Q: How do agents know what contact information is on file with HealthSpring?

A: In the new contracting system, the agent's contracting agency and name will mirror the data in the National Insurance Producer Registry (NIPR). Agents should log in to <https://nipr.com> to verify their information is correct. They should also log in to HealthSpringForBrokers to ensure their information from NIPR has been transferred correctly.

Q: How will agent demographic information be updated moving forward?

A: Agents will update their email, phone number, address, and direct deposit, or Electronic Funds Transfer (EFT), information directly in the contracting portal.

Important deadlines

Q: How long does an agent have to complete their contracting paperwork?

A: 30 days from receiving their contracting email or their case will automatically close, and they will need to be reissued an invite link by the recruiter.

Banking

Q: What happens if an agent's bank account is unable to be verified during the contracting process?

A: If an agent's account is unable to be verified during the contracting process, the agent will receive paper checks instead of direct deposit.

Q: Can an agent have more than one EFT account when selling MA and/or PDP?

A: No. Only one EFT account can be stored in an agent's broker account.

Commissions

PDP commissions changes

Q: How will PDP commission pay?

A: PDP commissions will pay weekly for new business starting on the payment date January 9, 2026. PDP renewals for existing customers will remain as an annual lump sum and payout will be on the last Wednesday in January of 2026. PDP annual lump sum and MA January renewals will be on the same commission statement. This new schedule will align with the MA payment schedule. MA/PDP commissions will be paid on the same statement.

Paper check changes

Q: Is there a minimum MA/PDP commission amount needed for paper checks to be distributed?

A: Yes. Starting January 1, 2026, paper commission checks for MA/PDP will not be distributed if the commissions balance is less than \$300. If enrolled in direct deposit, or Electronic Funds Transfer (EFT), there is no minimum required for commissions payment to be distributed.

Q: What happens if an agent is enrolled to receive paper checks and has less than a \$300 commissions balance?

A: If an agent has insufficient balance to receive a paper check, this will be displayed on the commission statement. Commissions will be held until the agent accumulates a balance of \$300 or more.

Q: How will agents know when paper checks are released?

A: Agents can log in to the commissions portal where they can view their commission and check details.

Q: What happens if an agent that's signed up for paper checks has a balance under \$300 by the end of the year?

A: Any commissions still held during the last cycle of the year will be released even if they are under \$300.

Electronic Funds Transfer (EFT) (direct deposit)

Q: How can an agent enroll in EFT?

A: Agents will now be able to enroll in EFT directly in the broker portal.

Q: How long will it take for an agent to receive their paper check commissions balance if they sign up for EFT?

A: After EFT is verified and effective, any commission held will be released on the next weekly payout cycle.

Q: What happens if an agent has incorrect EFT information in the system?

A: If an agent's EFT information is incorrect, they will be prompted to update their EFT information within the portal. If the bank returns an EFT deposit, the agent will be moved to paper check status and receive an email indicating that they need to update their EFT information.

Q: Can an agent still enroll in EFT via paper forms if desired?

A: No. Agents must now sign up for EFT via the broker portal.

Reporting

Q: How will agents view their commission activity?

A: MA and PDP agents can access their reporting via the Commission link in the new system.

Health Risk Assessments (HRAs)

Q: Where can agents view the status of their HRAs?

A: Agents will use the commissions link in HealthSpringForBrokers to view the status of their HRAs. In addition, agents will receive an HRA denial email and be directed to the portal to view denial details in the event a denial occurs.