Additional FAQs Regarding the Virtual Process

Question -- For any specific forms required for Kaiser, or any other medical facility how will those be handled?

Answer – 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 for process. If we determine a better process down the road, we will share those details.

Question – How should replacement forms be signed?

Answer – 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 AIL does not encourage replacing coverage, and our internal replacement evaluations will continue to be followed.

Question – In a case where an applicant can't use Zoom, can they do a phone call instead?

Answer – 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.

Question – if an applicant doesn't have email, can we text them the authorization wording and have them text back agree?

Answer – 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.

Question – What if an exam cannot be scheduled for a case it is required?

Answer – Underwriting is using alternatives in lieu of lost requirements

Question – If a trainer and a trainee are doing a virtual presentation, how does the trainer code the app to the trainee?

Answer – 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.