

Heartland National Innovative Enrollment



Signature Options:

Voice signature. Client will need to do a phone verification. No other signature required.

How to Access:

1. Access the Heartland National Agent Portal Login website: [Click Here](#)
2. Login with User ID and Password



Secure Agent Login 

User ID:

Password:

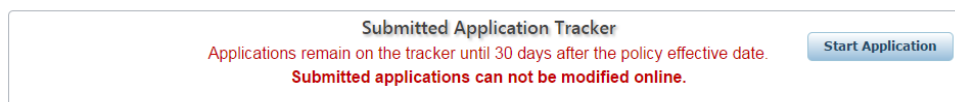
[Forgot Password?](#)

Remember me on this computer.

3. Under the Support tab, on the toolbar at the top of the page, click “Online Express Application”

[Home](#) [Products](#) [Underwriting](#) [Support](#) [Supplies](#) [Contact Us](#) [Log Out](#) 

4. Click the “Start Application” button on the right side of the page



Submitted Application Tracker

Applications remain on the tracker until 30 days after the policy effective date.

Submitted applications can not be modified online.

5. In the drop down menu next to Medicare Supplement, select the state you’re writing in

Medicare Supplement:

6. Complete the application
7. Click the “Submit Application” button at the bottom of the page once the application has been completed

- Heartland will call client to take health questions (make sure the client can still answer “no” before submitting application).

Express Application Option (Immediate Approval)

Express Application Process

To submit an application using the Express Application Process:

- Pre-qualify the applicant using the Health Questions in the application if the applicant is outside open enrollment or is not eligible under guarantee issue.
- Prior to putting your client on the phone, you MUST have your applicant read the required statements** on the application (labeled Part V-General Information),

The Tele-Underwriter will ask your client if they have read, or had read to them, the required statements from the application. If the client has not read these statements, the Tele-Underwriter will end the call and inform you that the statements must be read by the client prior to completing the interview.

- Complete the Replacement Form if replacing and the applicant is not eligible for guarantee issue or open enrollment.
- As the premium is to be paid by Bank Draft, be sure the applicant has their checkbook available to give the bank name, routing number, and account number to the interviewer.

DO NOT COLLECT PREMIUM OR A VOIDED CHECK. Premiums will be deducted automatically for the first AND subsequent months.

Below are two examples of how the Bank Routing Number and Account Number are presented on a check.



- Call **1-866-916-8818** for a Point-of-Sale Interview. Call times are 7:00 a.m. to 7:00 p.m., MST, Monday through Thursday (9:00 a.m. to 9:00 p.m. EST / 8:00 a.m. to 8:00 p.m. CST / 6:00 a.m. to 6:00 p.m. PST) and Friday from 7:00 a.m. to 6:00 p.m. If your appointment is outside these hours, call to leave the following information:
 - Your name and agent number
 - Applicant's name
 - Applicant's telephone number
 - What product the applicant is applying for
 - The best time to call the applicant

DO NOT COACH THE APPLICANT! It is recommended that you explain what will take place but you must not participate in the interview. Our interviewers are trained to identify coaching and, if identified, it will only delay or jeopardize the application process.

- Once the interview is complete, send the Home Office a copy of the Replacement Form, if required. This must be received within 14 days of the application date or commission will be charged back.