



Medicare Supplement e-App Guide



CSO

Central States Health & Life Co. of Omaha

CSO E-APPLICATION GUIDE

With CSO's electronic application (e-App), you can complete and submit business electronically. The purpose of this e-App guide is to equip you with all the tools you need to submit business online and answer any questions that you may have when writing a CSO Medicare Supplement electronically.

Table of Contents

Benefits of the CSO e-Application	2
Getting Started.....	2
How It Works	3
Payment Options.....	4
Signature Options.....	4
e-App Navigation.....	5
Common Scenarios	6
Resources	6

BENEFITS

There are many benefits to submitting your Medicare Supplement business electronically. Here are just a few reasons why you should ditch paper and go digital:

✓ Get paid faster	✓ Quicker issue times
✓ Up-to-date forms and rates	✓ Easy to use
✓ Saves you time	✓ Keep track of apps in dashboard
✓ Uses FDA database for prescription drugs	✓ Ensures accuracy upon submission

Getting Started

Register for the Agent Portal

You must be registered with the CSO producer page to begin submitting business electronically. This portal can also be used to view commissions, policyholder information and a snapshot of your production history.

Go to <https://CSOeapp.com>.

Click **Register Here** and follow the prompts to create your account. The reference code needed will be provided in your initial welcome letter when your appointment is complete, or you can call 866-644-3988 for your registration reference code.

Test the e-App

Once you're registered for the agent portal, you have the ability to test CSO's online application before going through the process with a client. Under the **Online e-App** section in the agent portal, click **Online App Train** to begin your test application. Keep in mind that this feature cannot be used to submit actual business and is for training purposes only.

Use the e-App

Now that you are ready to submit business using the e-App, select **Get a Quote** in the agent portal under the **Online e-App** section to begin.

HOW IT WORKS



Sign in to the CSO portal by visiting <https://CSOeapp.com>. If it is your first time, you will need to register to create your account.



Under the **Online e-App** section of the agent portal, select **Get a Quote** to get various premium quotes for each plan offered.



After evaluating different coverage options, select the plan that fits your client's needs best and continue by clicking **Apply Now**.



Ask the applicant for their name, date of birth, email address and resident address. Complete the required fields to continue to the rest of the application.



Ask the questions on the application and complete all required fields and any other applicable fields.



After answering the coverage questions and health questions, enter the client's payment information (see **Payment Options** section).



Applicant reviews documents and selects their preferred signature method (see **Signature Options** section).



Once the application has been completed, you must select the **Make Changes** option to unlock the application and revise any portion.



After the application is completed and signed, you can view its status in the agent portal under the **Online e-App** section or by selecting the **Application Inquiry** option.

PAYMENT AND SIGNATURE OPTIONS

Payment Options

The first thing a client will need to do is decide how frequently they would like their premiums drafted; options include annually, semi-annually, quarterly and monthly. Premiums can be paid through automated bank drafts, or clients can be billed in advance of their premium due date.

Note: For clients selecting direct bill, only the annual, semi-annual and quarterly options are available.

Clients have the option to have their initial premiums drafted upon their policy effective date or issue date. For subsequent premium payments, clients have the freedom to choose any day of the month that they would like their premiums to be drafted on.

Signature Options

SIGNATURE METHOD	WHAT IS REQUIRED
ELECTRONIC SIGNATURE	<ul style="list-style-type: none">• Applicant has an email address• Applicant has selected automated bank draft• Must review documents via email before signing
SIGNATURE PAD	<ul style="list-style-type: none">• Applicant is present with agent• Review the documents in session with agent• Signature pad
VOICE SIGNATURE	<ul style="list-style-type: none">• Applicant reviews documents via email• Applicant has selected automated bank draft• Can call in or schedule a time for a call to voice-sign application
PRINT DOCUMENTS (WET SIGNATURE)	<ul style="list-style-type: none">• The applicant will wet-sign documents, which can be uploaded, faxed or emailed

E-APP NAVIGATION

Green Checkmark

Indicates that the page is in good order and complete.

Warning Signs

The yellow warning sign indicates that the page is missing required information. The missing or incorrect fields on that page will be shown in red.

Highlighted Menu Option

The dark blue box indicates the current page you are on in the application.

X

The “X” located in the top-left corner closes the navigation menu located on the left side of your page. This navigation menu allows you to jump from page to page.

Save & Main Menu

Allows you to save your progress and return to the main menu.

Back/Continue

Moves you to the previous or next page one page at a time.

COMMON SCENARIOS

Applicant does not have Internet access

If the applicant does not have Internet access, the agent can print the documents while with the client to have them review. The applicant can then use the agent's computer to sign the documents via their email, or they can wet-sign the documents and have them uploaded, faxed or mailed in.

Applicant does not have an email address

An applicant can only sign electronically or via voice signature if they have an email address. If they don't, the client would need to wet-sign the documents and have them uploaded, faxed or mailed in.

Applicant does not want to give Social Security Number to agent

Applicants may provide their SSN to the administration team after the application is submitted. To continue past the SSN prompt on the application, the agent will have to put zeroes in the required space to continue.

Applicant does not want to give bank account information

Applicants may provide their bank account information to the administration team after the application is submitted. Agents will have to fill in the bank draft information with zeroes to continue the application.

Resources

For questions regarding the CSO Medicare Supplement e-App, contact a marketing professional at **866-644-3988**

