

Application Timelines

Issue Date: 4/27/2020
Last Revised: 4/29/2020

I. DEFINITIONS

Term	Definition
Applications	For the purpose of this policy, applications are enrollment request forms submitted by agents on behalf of their clients as a request for insurance coverage.
CMS	Centers for Medicare and Medicaid Services
Carrier	Insurance Company, or Plan Sponsor as defined by CMS
MA	Medicare Advantage
PDP	Prescription Drug Plan

II. PURPOSE

The purpose of this policy is to help ensure applications for MA and PDP products are submitted to carriers within the required timeframes.

III. POLICY

Agents should follow all CMS and carrier requirements in regards to the submission of MA and PDP enrollment forms (i.e. applications).

IV. PROCEDURE

In order to meet timeliness requirements for application submission laid forth by CMS, agents are responsible for submitting applications to the carriers within a timely manner; usually within forty-eight (48) hours of the application signature date, or as specific carrier requirements dictate. If submitting applications to Medicare Advantage Specialists for processing, it is recommended that agents submit them immediately upon receipt whenever possible, in order to avoid timeliness infractions.

Even though ultimate responsibility for compliance lies with the agent, Medicare Advantage Specialists will make reasonable efforts to communicate and educate agents in regards to application submission compliance. Medicare Advantage Specialists utilizes various methods for communication and education including, but not limited to: email blasts, phone conversations, website postings, job aids/guides, and webinars.

V. DISCIPLINARY ACTION / SANCTIONS

Those who violate this policy are subject to discipline up to and including termination in accordance with the Medicare Advantage Specialists Sanctions and Disciplinary Action Policy. Furthermore, corrective actions can include, retraining, suspension of marketing privileges, termination, and/or reporting of misconduct to the carrier and the respective State Departments of Insurance.