

Prep for AEP Guide



AEP CHECKLIST

HOW TO PREPARE FOR MEDICARE'S ANNUAL ENROLLMENT PERIOD

With the Annual Enrollment Period (AEP) approaching fast, it's a good idea to make sure you're fully prepared and ready to sell.

By following this checklist, you'll be ready by October 15. If you haven't already, partner with BenefitMall at no cost before taking your first step to access everything you need for a successful AEP.

1 | Contact with Preferred Carriers

Contact the BenefitMall [Regional Sales Team](#) and make sure you can offer everything your clients may ask for — both products and brands. Carriers can sometimes take upwards of six weeks to process, so don't wait to get the contracting process started. Once you've filled your portfolio with top carriers and get set up with BenefitMall's Lead Advantage Pro (LAP) and SunFire Quote and Enroll platforms, you'll be ready to streamline and enhance your business for a successful AEP and beyond!

Note: *If you're not already a BenefitMall agent, you can [register today for free!](#)*

Learn everything you need to know about your partnership with BenefitMall. Download the [Individual and Senior Agent Guide](#) to equip you with the resources for success.



2 | Complete AHIP and Medicare Certifications

Before you can sell for any carriers, you must complete annual CMS compliance training. Passing the AHIP course is the common method of compliance training, but some carriers accept other trainings, such as NABIP (formerly NAHU) certification.

After compliance training, you'll need to complete 2025 product certifications for each carrier you are appointed with for Medicare Advantage (MA), Medicare Advantage Prescription Drug (MAPD), and Prescription Drug Plan (PDP) sales. Some carriers may also require face-to-face training in addition to their online product exams.

3 | Order Insurance Supplies for Selling Medicare

Once you have passed AHIP and completed your carrier certification, a carrier will deem you “ready-to-sell.” You can verify your status with the carrier if you are unsure. If you need an agent writing number, you can get that from the carrier as well.

Most carriers will allow you to pre-order enrollment kits for the upcoming product year. You can find information regarding pre-ordering on a carrier’s broker portal.

Consumer-facing Medicare materials for the new plan year cannot be distributed prior to **October 1**; therefore, most carriers will only start shipping enrollment kits and supplies to agents on this date. Pre-ordering your supplies before then ensures your requests will be among the first ones processed. If all goes well, you should receive your supplies with plenty of time to get organized before Medicare’s busy season.



Just remember:

When you pre-order, you’re being pro-active and setting yourself up to succeed!

4 | Gather Helpful Carrier Information

It’s a good idea to familiarize yourself with each carrier you’re appointed with before AEP starts so you can save valuable time. Brush up on the carrier’s online tools, phone numbers for support (including fax numbers), and the submission processes you’ll have to follow.

Additionally, please check out all of the available training webinars as they become available through BenefitMall’s [Events](#) website. BenefitMall makes carrier First Looks and product training easily accessible to our agents to keep your business moving!



Pro Tip:

Create a spreadsheet with important carrier info in one place so it’s readily accessible.

Another thing to keep in mind: Carriers sometimes host helpful webinars on how to use their online portals and tools, such as e-Apps and online submissions. So, keep an eye out for communication regarding these opportunities on BenefitMall’s [Agent Training & Resources](#) and check the carriers’ broker portals for event listings.

5 | Start Generating Medicare Leads and Referrals

No matter if this is your first AEP, or if you’re a seasoned veteran, there’s always an opportunity to expand your business.

You can increase your lead generation with BenefitMall’s free client-facing marketing program, designed to help you increase your brand awareness and lines of coverage.

View [BenefitMallISDMarketing.com](#) You will receive marketing support with predesigned digital, email, and print campaigns you can customize with your agency’s logo. At designated times throughout the year, we will spotlight a new opportunity for you to upsell additional lines of coverage to existing clients.

Or maybe you’d like to take advantage of the BenefitMall [referral program](#)? If one of your clients needs MA or MAPD coverage, excluding prescription drug plan sales, that you aren’t certified to sell, you can refer them to BenefitMall, and we’ll get them on the right plan. The best part is you won’t miss out on commissions since you will earn a referral bonus for each sale. You’ll have peace of mind knowing your clients are well taken care of, and you can boost your business.



Ready to earn a referral bonus?

Download our [Medicare Referral Guide](#) to learn more

TECHNOLOGY AND TOOLS

Once you've filled your portfolio with top carriers, be able to find the most competitive plans in your area with our **Medicare quote and enroll platforms** — Lead Advantage Pro (LAP) and SunFire. These tools allow you to compare multiple plans simultaneously, which will save you time and streamline your business for a successful AEP and beyond!

✓ **Plan Comparisons Presented Side-by-Side**

Swiftly direct clients to the optimal coverage choices currently available.

✓ **Built-In Quoting and Enrollment Features**

Easily access the broadest range of MA, MAPD, and PDP options directly from a client's record for convenient electronic applications.

Since this technology is offered to agents for **no cost**, now's the perfect time to get started on your sales journey with BenefitMall.

Also, don't forget that cross-selling can round out your clients' MAPD plans and fill coverage gaps. Just keep in mind that CMS prohibits you from promoting non-health related products when meeting with a client to discuss Medicare Advantage plans, so you'll need to schedule a follow-up appointment.

BenefitMall, as well as the carriers you are appointed with, are here to help you succeed. If you have questions or need help, contact us at SDsalesteam@benefitmall.com.

! What you need to know: 2025 CMS Regulations and the Inflation Reduction Act

- Continued implementation of the Inflation Reduction Act (IRA) of 2022 is bringing changes to Medicare drug benefits for the 2025 Annual Enrollment Period (AEP), starting on October 15. As a result, beneficiaries may have additional questions and the desire for different coverage considering several years of law changes. It is best to familiarize yourself with this information to better assist your clients. [Learn more.](#)

