

AEP/Ready-to-Sell Checklist



01

CONTRACT EARLY

June – early July

WHY

The turnaround time for processing contracts increases as AEP approaches. Before the late-summer rush, we can typically process contracts in **three days**. During our busy season, processing contracts takes closer to **five to seven days**.

HOW

We provide agents with **24/7 online access** to appoint with top carriers. Here's how to submit a new contract:

1. Log in to App.RitterIM.com and go to **Contract Now**.*
2. Select your desired carrier, then choose your state(s) and product.
3. Follow the simple prompts to complete the form.
4. When you get to the last page, sign twice at the bottom, then hit the green **Continue** button.
5. A PDF will immediately be created for download. You'll receive a copy via email as well.
6. Print any pages that require your signature and sign them.
7. Send the completed contract to Ritter via fax (888-509-7058) or email (license@ritterim.com).

Newly registered agents must speak with their sales specialist to unlock **Contract Now.*

02

COMPLETE AHIP MEDICARE & FWA TRAINING

Starting Mid-June

WHY

If you wish to sell Medicare Advantage and Part D plans, you must complete certain certification trainings every year. (Most carriers don't require Medicare Supplement agents to complete certifications.) Medicare and Fraud, Waste and Abuse (FWA) training covers the basics of Medicare, CMS guidelines, plan options, marketing, enrollment requirements, and FWA.

HOW

Acceptable Medicare and FWA training is usually offered by third parties, like [AHIP](#) and [NABIP](#). Before choosing a training provider, check which ones your carriers accept. Consider their cost, percent needed to pass, and continuing education credits.

03

(RE)CERTIFY WITH ALL CARRIERS

July

WHY

Agents must successfully complete market-specific training for every carrier they plan to sell individual Medicare plans for in the upcoming plan year. Many carriers will also let you sell their current plan year's products through the end of the year after receiving your upcoming plan year's certification.

HOW

Visit each carrier's agent portal to complete certification. To simplify the process, we compile an all-in-one list of requirements in our [Certification Center](#) each year. We also send emails throughout the summer to let you know when new certifications are available.

04

ORDER SUPPLIES

Within 24 to 48 hours of completing certifications

WHY

CMS doesn't allow carriers to send sales materials out prior to October 1. However, you'll want to get your orders in early to make sure you can start enrolling on October 15.

HOW

Log in to RitterIM.com; then, visit [our Carriers page](#). Select the desired carrier and click on **Supplies** in the gray menu to the right for instructions on ordering.

05

COMPLETE PRODUCT TRAININGS

August to October

WHY

Going into AEP knowing which plans you will offer – and which products clients will ask for – allows you to be more prepared when conducting plan reviews. Completing training also helps you map out your selling strategy and decide which carriers will be your main players.

HOW

The methods for product certification vary by carrier, but many provide online modules for each product through their agent portal. Others require face-to-face training in an individual or group setting or via webinar. [Ritter's Summits](#) are a great opportunity to complete these required face-to-face trainings. We suggest logging in to the carrier's agent portal or contacting that carrier for full requirements.

Remember, Ritter is here to help you succeed! If you have questions or need help with anything, don't hesitate to reach out to us.