eternalHealth Broker FAQs

Broker Support:

When do I contact Broker Support? If you are unable to find the answers you need using the Broker Portal and Broker Resources - eternalHealth page, Broker Support is available to you via email or phone, depending on your needs at the time.

> Brokersupport@eternalhealth.com is the Broker Support email address, expect an initial response within one business day.
>
> Broker Support can be reached by phone Monday – Friday 9 AM to 6 PM EST on 1 (800)-727-6194. Please note if no one can take your call it will go to Voicemail, please leave a detailed message and a team member will response as soon as possible during operational hours.

How do I escalate an issue beyond Broker Support? Should you encounter an issue where you feel Broker Support was unable to assist you, you may reach out to your local sales team to share feedback and to address your concerns.

Arizona:

Nicole Brown, Director of Sales – nicole.brown@eternalhealth.com

Ashley Norton, Broker Account Manager – ashley.norton@eternalhealth.com

Massachusetts:

Marty Henshaw, Director of Sales – marty.henshaw@eternalhealth.com

Broker Portal:

How do I gain access to the Broker Portal? When you first contract within Miramar and become Ready to Sell (RTS) you will receive an email from NirvanaHCA within three business days to the email you submitted in your eternalHealth contracting profile which is the notification of your access being granted.

You may Follow these instructions to gain access once you receive the invite email from NirvanaHCA.

If you don't receive an email, please contact Broker Support.

Why does the Broker Portal re-direct me to my Microsoft Login? eternalHealth uses Azure to provide a single-sign-on (SSO) experience within the Broker Portal to any external sites where a sign on is required (such as the Marketing Portal). This step adds both security and simplicity of use. Once you click on the "Broker Login" button, you are redirected to your Microsoft Login, use your Microsoft Credentials, follow the prompts and you will have access to the Broker Portal. Should you encounter any issues Click Here for a step-by-step guide to using Azure SSO.

What can I do in the Broker Portal? The Broker Portal is your one stop tool for all your broker needs. In the Broker Portal you can

- Fill out a Scope of Appointment (SOA)
- Submit an Enrollment
- Check on enrollment status (Book of Business)
- Access your Commission Statements
- Compare eternalHealth plan information.
- Search the provider directory.
- Look up the drug formulary.
- Use the drug cost estimator tool.
- Find a pharmacy.
- Access the Marketing Portal
- And more…

We are looking to continually improve the Broker Portal, please send any suggestions to Broker Support via email.

Contracting:

Where do I go to contract with eternalHealth? eternalHealth uses Miramar for all contracting and contracting documentation needs. Navigate to https://miramar-agent.com/ and create an account or login. Once logged in you will need a program registration code that your FMO/Agency can provide you. If you are an independent agent, email Broker Support for the most current registration code.

Note: The Miramar Platform is used by many carriers, your login to the Miramar system is the same for all carriers, the program registration codes are what allows you to contract with multiple carriers.

Can I contract Directly (as an Independent Agent)? As a 1099 agent you may contract directly, however if you are part of an FMO/Agency you will need to follow the method of contracting they have initiated with eternalHealth.

How do I update my Errors and Omissions (E&O) documentation? To ensure proper E&O documentation with Miramar using the Registration Code **2025eHAOC79**, you may upload new versions of your E&O using a specific code for eternalHealth. Please email Broker Support for the specific code related to your contracting status.

Will I ever need to send documents to Broker Support? Ideally no, all documents should be submitted via Miramar and can be accessed in the Documents section of Miramar. You may always reach out to Broker Support for guidance or use the Help section within Miramar.

When will I receive notification of annual contracting? Annual contracting is an exciting time and as a partner we will notify you and your FMO/Agency prior to next year's contracting launch. You will receive notification when contracting is live and if you are a current RTS agent, you will be auto enrolled into the program for the next selling year when it goes live. You can then log into Miramar and start the program.

How do I change my FMO/Agency? If you are seeking to change your upline, you first must engage your upline to ask for their release. If the FMO/Agency says yes, forward their response to Broker Support via email for documentation purposes and the change will take effect the 1st of the following month. If the FMO/Agency says no, forward their response to Broker Support via email for documentation purposes and the change will take effect the 1st of the month following 60 days from the email received date via Broker Support.

Does eternalHealth have an FMO/Agency Change Blackout Period? Yes, October 1st through December 31st annually, during this time no FMO/Agency changes will be processed, any submitted will follow the typical FMO/Agency change timeline and process. For example, if you ask for a FMO/Agency change during the blackout period, it will not be approved until January 1st, reflecting in February commissions for enrollments submitted on or after January 1.

Commissions:

How do I get paid? The answer to this question depends on your upline and how you contracted. When contracting for the first time with eternalHealth you have three options; Pay Me Directly, Pay My Business, Pay My FMO/Agency. Whichever you selected will be the method that you receive commission payments provided it aligns with how your upline FMO has contracted with eternalHealth.

How do I change my banking information? If you are contracted under an FMO/Agency and paid by the FMO/Agency, you will need to contact your FMO/Agency representative to determine how to change your banking information. If you are contracted with eternalHealth and paid Directly, you will need to log into Miramar and make the changes to your profile. If you need to upload a new voided check and W2, In Miramar use registration Code **2025eHAOC79** to start the process in your Dashboard, follow the instructions and your information will be updated. Please do not send these documents directly to Broker Support as you must upload them directly into Miramar.

When do I get paid for my Commissions? eternalHealth has a strong focus on timely and accurate commission payments. If you are paid directly from eternalHealth, you can expect payment to be completed within 45 days of the effective date of your member(s). For example, an 5/1 effective date will be paid no later than 6/15. With that in mind, eternalHealth (as do other carriers) rely upon CMS approval and files to execute operations, any delays in CMS delivery of files will be communicated and may result in commission delays. If you are contracted under an FMO/Agency and paid by the FMO/Agency, you will need to contact your FMO/Agency representative to determine when you are paid. eternalHealth pays commissions monthly.

Note: eternalHealth releases payments within 45 days of the effective date for your member, however processing time for Electronic Fund Transfer (EFT) may vary by accepting institution.

Are Incentive payments included within Commission Payments? No, eternalHealth does not combine the two payment methods. If you have earned any Incentives (for example Needs Assessment Completions), expect payment within 60 days of the month of completion. For example, a completed Needs Assessment in May would be paid out no later than the end of July. If you are contracted under an FMO/Agency and paid by the FMO/Agency, you will need to contact your FMO/Agency representative to determine when incentives are paid. eternalHealth pays incentives monthly.

What should I do if there is a commission error? If you are contracted under an FMO/Agency and paid by the FMO/Agency, you will need to contact your FMO/Agency representative first to determine if the error was within the FMO/Agency. If you are paid directly by eternalHealth or have determined there is no error from and FMO/Agency payment, please send you commissions discrepancies with the needed detail to research via email to Broker Support. Commission discrepancies are investigated on a one-to-one basis and may take time to conclude. When a conclusion is determined, if the discrepancy is valid and commission is owed, you can expect it to be on the next available monthly commission payment.

How do I access my Commission Statements? Commission Statements are available in the Broker Portal via the Payments Tab. You can download it to csv. via the Broker Portal. If you encounter any issues, please reach out to Broker Support.

Note: *If you are paid commission by your FMO, you will not see individual commission payments in your Broker Portal, rather you will only see your book of business. You will need to contact your FMO to obtain your commission statement(s).*

Do I have to be contracted to receive Commission? Yes, you must be contracted, active and in good standing to receive commission payments. In good standing means having an active state licensure, lapses will result in forfeiture of commission payments and no retro payments for the time of the lapse. Lapses greater than 90 days will result in the forfeit of ownership and the member will return to the carrier.

What happens if I am not Ready To Sell (RTS) and my member renews? If you are not ready to sell at the beginning of a renewal year, you will not receive renewal commission until the the month following 30 days og\f your RTS date. For example, if you become RTS on 3/15/2025, you would start to receive per month renewal commissions until the May 2025 commission run and only receive May forward for 2025.

How do I access my Book of Business (BoB)? Your Book of Business (BoB) is available in the Broker Portal under the Enrollment Status Tab. You can download it to csv. via the Broker Portal.

How do I obtain my 1099s? eternalHealth will deliver your 1099 earnings statement via mail, with a sent date no later than 1/31 annually to the address on file within Miramar. It is the brokers' responsibility to ensure accurate mailing and contact information within Miramar. If you are contracted under an FMO/Agency and paid by the FMO/Agency, you will need to contact your FMO/Agency representative to determine when and how your 1099s are delivered.

Note: eternalHealth does not send 1099s for any earned income less than $600 for the prior year.

What are the eternalHealth guidelines around chargebacks and rapid disenrollments? eternalHealth follows CMS Rules and Guidance regarding chargebacks and rapid disenrollments. Rapid disenrollments applies when an enrollee makes any plan changes (regardless of Parent Organization) within the first three (3) months of enrollment.

If I am a new Broker of Record for a member, when will my commission payments begin?
Provided you are approved as a new Broker of Record for an existing member with no break in coverage, commission will be paid for the first month of assignment the PMPM based on the members enrollment.

Compliance:

What are the requirements for Scope of Appointments (SOA)? It is your responsibility as an agent to maintain a record of your SOAs per CMS Regulations and provide upon request, however at eternalHealth we do not require you to submit an SOA with the enrollment application. Within the Broker Portal there is an SOA form for you to fill out should you not have one, eternalHealth also accepts generic SOAs.

What does eternalHealth consider a Break in Coverage? When an enrollment has a one month or greater gap in enrollment, that is considered a break in coverage.

What are the requirements for enrollments conducted via telephone? All telephonic enrollments must be recorded, and it is your responsibility as an agent to provide all recordings related to the beneficiary's enrollment per CMS Regulation upon request. When completing the enrollment form on the broker portal there is an option to toggle "Enrollee consent received for telephonic enrollment" to identify those enrollments you have submitted which were conducted via telephone.

What is my role as an agent in Grievances, Compliant Tracking Modules (CTMs) and Investigations? – If a member or CMS Grievance, CTM or Investigation is underway, it is your responsibility as the Agent of Record to provide all requested information to the best of your ability in a timely manner in accordance with CMS Guidelines. The timeliness of the response will be determined by CMS based on the level of the Grievance, CTM or investigation. The requested information may include, but is not limited to call recordings, documents such as Scope of Appointment (SOA) or completed enrollment forms, written statements and receipts.

Where do I access eternalHealth's compliance guidelines? – This eternalHealth Delegated Management Manual is distributed to delegated entities at the time of contracting and annually thereafter. Along with these guidelines, eternalHealth also follows all current Medicare Marketing Guidelines set forth by CMS.

Education:

Does eternalHealth offer any education for their products? Yes, training is available in the annual Contracting process and virtual and in person broker educational events occur throughout the year, you can register via the Broker Events Page on the Broker section of our website. As we near the Annual Enrollment Period, your local Sales Leadership Team will schedule First Looks and Roll Outs, as well as take part in FMO/Agency specific First Looks and Roll Outs.

How do I request education on eternalHealth products and services? Should you like additional education and/or support, please reach out to your local Sales Leaders or Broker Support. You can also check the Broker Events Page for already scheduled educational sessions.

Enrolling Beneficiaries/Prospects:

How do I submit an enrollment? Currently, eternalHealth uses both the Connecture and Ascend platforms along with our proprietary enrollment form located in the Broker Portal. eternalHealth also accepts paper applications, which are included in the enrollment kits along with the instructions for submission via fax to 1-866-347-8130.

How do I check beneficiary eligibility or Member Beneficiary Identification (MBI)? If you do not have access to check a Member Beneficiary Identification (MBI) number or status via MaRX, you may contact Broker Support via phone or secure email, and they will be able to check for you.

Note: you must have the accurate information required to complete the check ready, information is character sensitive including:

For MBI Checks:

- *First Name*
- *Last Name*
- *Date of Birth (DOB)*
- *Social Security Number*

For Eligibility and Status Checks:

- *MBI (for status checks)*

How do I check the status of my enrollment? After you have submitted an enrollment, once the enrollment process has begun, you can view the process of the application status in your Broker Portal on the home page. Here are the statuses:

- **Canceled –** Enrollment was canceled prior to completion by beneficiary or broker.
- **Enrolled –** Members is currently enrolled and in good standing.
- **In Exception –** While reviewing the enrollment submission, clarification is needed on one or more aspects of the enrollment. The enrollment processing team will work to resolve if capable, if not your local sales leadership team will reach out asking for additional information.
- **Processed –** Enrollment was complete and accepted.
- **Rejected –** Enrollment was not complete and was not able to be processed.
- **Rollover –** Member who was enrolled the prior year and rolled over into the new year, no new enrollment was received.
- **Termed –** Member who was enrolled and is no longer enrolled with eternalHealth.
- **Void –** Enrollment may have been submitted as a duplicate or eternalHealth was notified to Void the enrollment from the beneficiary.
- **Waiting for CMS –** Enrollment has been sent to CMS and eternalHealth is awaiting their response regarding approval/denial of enrollment.

Note: All enrollments are submitted to CMS for review and approval. If an enrollment is submitted towards the end of the month for an effective date the first of the following month, there is a potential delay in approval and processing.

What do I do if a member would like me to become their Broker of Record?
eternalHealth reviews Broker of Record changes on a case-by-case basis. If a member is seeking a Broker of Record change, the member must submit in writing the request, stating they would like the broker to become their Broker of Record, with the following information:

- First Name
- Last Name
- Member ID
- Reason for seeking Broker of Record change

Once this request is received, the broker will forward the email to Broker Support at brokersupport@eternalhealth.com. Once Broker Support has been received, the request will be reviewed a decision will be made. Once the decision is made, the broker will be notified. If approved, the Broker of Record change will be initiated and effective by the first of the month following 30 days from approval.

How do I release my Book of Business to another agent? Within your Broker Portal under the Tools tab under documents there is a eternalHealth Agent Business Release Form that provides all the details you need to complete the release of all or part of your book of business. If you are releasing only part of your book of business, please be sure to include your AOR Business Release Member Template filled out when submitting the form. Submit the completed form to eternalHealth Broker Support via email to brokersupport@eternalHealth.com

Note: You may only release your Book of Business to another agent that is actively Ready to Sell and in good standing with eternalHealth.

Marketing Resources:

How do I obtain Marketing Materials? eternalHealth has a robust Marketing Portal where you can access different customizable and static marketing materials and swag, free of charge, to use at tables and events. The Marketing Portal is accessible via the Broker Portal under the Tools tab or directly via Eternal Health Marketing Portal by Shawmut (shawmutdelivers.com).

Note: If you use the direct link, you will need to use your Marketing Portal specific sign on, if accessing via the Broker Portal your Single Sign On (SSO) should allow direct access to the Marketing Portal.

How do I order enrollment kits and other materials? You can order enrollment kits and other sales materials via the Marketing Portal. Log in via Single Sign On (SSO) from the Broker Portal or directly, add to your cart and checkout. Please allow 48 hours to process your order then 7 to 14 days for delivery, depending on item customization. Be sure to plan according to your scheduled events and material needs.

Why do I see prices on the Marketing Portal? To ensure during Medicare 101 and Sales events, brokers are aware of the per/unit cost of items, you will see prices for various items in the Marketing Portal. At the checkout you will not be charged, however the cost are displayed to ensure you are following CMS guidelines for your event type.

How do I submit an idea for a co-op or events? eternalHealth's sales team is always seeking opportunities to co-op with our broker community. If you have an idea for a co-op or event you would like to partner in, please reach out to your local Sales Team. If you are unsure of who your local Sales Team members are, email Broker Support with your idea, and they will forward it to your local Sales Team who will contact you.

Members:

How do I obtain my client's Members ID number? After you submit the enrollment application for the beneficiary, eternalHealth will process and seek CMS approval. Once CMS has approved the enrollment, you will see the Member ID number within your Book of Business in the Broker Portal.

When will my clients receive their initial Member ID Cards? Upon CMS approval, the process to trigger an ID card to be mailed to the new member has begun. Expect delivery within 10 days from the CMS approval date for your member to receive their ID card. Should they need an ID card sooner, please have the member contact Member Services at 1-800-680-4568. If the member's ID card has been created and mailed, the Member Services representative should be able to securely direct them to access via their Member Portal.

How do I order ID card(s) for my members? Should your client need a new or replacement ID card, please direct them to contact Member Services at 1-800-680-4568 to speak with a Member Service agent who can assist them in ordering a new or replacement ID Card.

How do my members change their assigned Primary Care Provider (PCP)? If a member would like to change their assigned Primary Care Provider (PCP), they can do so by contacting Member Services at 1-800-680-4568. This is the recommended way to ensure the PCP is changed swiftly and accurately.

Note: PCP changes do not become effective until the first of the following month after the request is made.

If my member is having issues with any benefits, what should I do? If a member has any questions, concerns, or issues, please ask your member to contact Member Services on 1-800-680-4568. This should always be the first step for your members as the eternalHealth Member Services team is specifically trained to assist. If you would like you can also be on the call with your member, please have the member on the call, member services cannot service member issues with a broker or other third party without documented consent.

Providers:

How do I look up providers? There are a few ways to find a provider, you can navigate to Find a Provider or Pharmacy - eternalHealth, select the state and use the filters to narrow down your search. You can also access the Find My Provider tool via the Broker Portal.

How do I submit doctors/providers to the Network team to get contracted with eternalHealth? eternalHealth is always looking to expand our Network of providers, if you would like our Networking team to connect with a doctor/provider you work with, there are two paths to follow:

> If the doctor/provider is in the know and has actively stated they would like to contract with eternalHealth, please have them navigate to For Providers - Join the eternalHealth Network - eternalHealth and complete this form. This form goes directly to the Network team, and someone will reach out to have a discussion.
>
> If the doctor/provider is not aware, you can send an email to Broker Support with the practice's contact information including main contact, phone, email, and address

with a brief description of why you feel they would be a fit within eternalHealth's Network. Broker Support will forward along to the Network team for outreach.

Technical Issues:

What can I do to self-troubleshoot common technical issues? At times, our computers get bogged down and may require maintenance to perform optimally. Sometimes these steps can help resolve technical issues you may encounter:

> **<u>Clear Cache and Cookies</u>:** Doing this will remove potential redirects and erroneous page loads. The instructions to clear cache and cookies vary by browser, you can Google how to clear history for your browser and make it part of your weekly technology health routine.
>
> **<u>Restart your machine</u>:** If you keep your computer constantly on, sometimes updates that have not been installed or cycled impact the performance of the machine. A true restart of your machine may do the trick, allow updates to finalize and restore proper functionality. This is done on Windows operating system by navigating to the bottom left of your screen to the Windows icon, navigating to the Power icon and selecting Restart. Note, this is different than shutting down or closing your laptop lid.
>
> **<u>Check for Updates</u>:** Sometimes updates get stuck and cause background issues, to check for updates navigate to the search bar in your tray on a Windows operating system, type in "check for updates" and click on the Check for Updates result, there you will see a button to either Install All (you have updates that need to be installed) or Check Now to do a manual check. Once complete follow any instructions and potentially do a restart.

Notice: eternalHealth reserves the right to review, adjust and amend all FAQs and the processes and procedures outlined within.

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