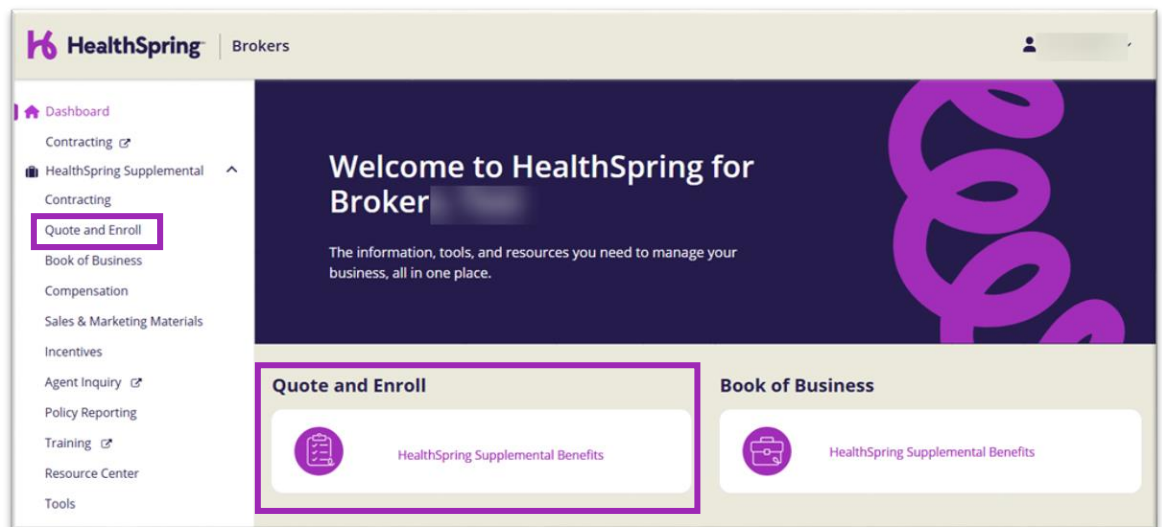


Using Real Time Underwriting in Express App

Real Time Underwriting (RTUW) makes the application approval process more streamlined and efficient for most Express App Medicare Supplement insurance (Med Supp) applications. In many cases, applications are approved within minutes.

Please note: Some Med Supp applications may require traditional underwriting review as determined during the application process.

Log in to HealthSpring for BrokersSM and click Quote and Enroll to open Express App.



Start a new quote and begin the application process.

Be sure to select a campaign.

A screenshot of the HealthSpring Express App 'Start a New Quote' form. The top navigation bar includes the HealthSpring logo and 'Express App'. The main content area has a header 'Start a New Quote' with a red circle 'A' next to it. Below the header, there are several input fields: 'Zip Code', 'Date of Birth', 'Age', and 'Gender'. The 'Gender' field is a dropdown menu with 'Please Select' as the current selection. At the bottom of the form, there is a red button labeled 'Quick Quote/Apply'. To the right of the form, there is a 'Broker Campaign' dropdown menu with 'Select' as the current selection, marked with a red circle 'B'. The footer of the form includes the text '*For Agent use only'.

Using Real Time Underwriting in Express App (continued)



After completing the application process, go to the bottom of the Required Forms page. Express App will automatically default to the RTUW option. If traditional underwriting is required or preferred, select “Yes” for traditional underwriting.

Once the application has been submitted to RTUW, an application time of 2-3 minutes is expected. However, wait times can take up to 15 minutes in some cases.

Using Real Time Underwriting in Express App (continued)



At this time, one of the following screens below will appear.

The application is approved.

The screenshot shows the HealthSpring Express App interface. On the left is a sidebar with a list of steps: Getting Started, Applicant Information, Medicare Supplement (DFONLHIF DFONLHIL) \$1350.48, Open Enrollment/Guaranteed Issue Questions, Review Plan Selection, Medical Questions, Required Forms, Final Steps, Submit, Application Results (highlighted in purple), End Application, and Disposition and Notes. The main content area is titled 'Application Results' and features a green-bordered box with the text 'Your application has been medically approved'. Below this, there is a section titled 'Boost your sales' with the question 'Does your client need additional coverage?'. It states that HealthSpring Healthcare offers cost-effective and competitive Supplemental Health insurance policies starting at around \$10/month. A list of supplemental health policies includes: Dental, Vision and Hearing; Flex Choice Cancer; Choice Accident; Flex Choice Heart; and Hospital Indemnity. It also asks if any of these policies may be a good fit for the client in addition to Med Suppl. A link 'Start a Supplemental Health Quote' is provided at the bottom.

The application will take a little longer to process.

The screenshot shows the HealthSpring Express App interface, similar to the previous one. The sidebar is identical. The main content area is titled 'Application Results' and features a red-bordered box with the text 'A decision is usually available within 5 minutes but may take up to 15 minutes. Please refresh your browser for an update or check your Book of Business at your convenience'. Below this, the same 'Boost your sales' section is present, including the question 'Does your client need additional coverage?', the statement about HealthSpring Healthcare's policies, the list of supplemental health policies (Dental, Vision and Hearing; Flex Choice Cancer; Choice Accident; Flex Choice Heart; Hospital Indemnity), and the question 'Ask if any of these policies may be a good fit for your client in addition to Med Suppl'. The link 'Start a Supplemental Health Quote' is also present at the bottom.

Using Real Time Underwriting in Express App (continued)



The application has been referred to underwriting for further review.

The screenshot displays the HealthSpring Express App interface. On the left, a sidebar lists the application steps: Getting Started, Applicant Information, Medicare Supplement (HERSHEL SNMMMMTESTCASEYZ), Medicare Supplement (AMELIE BYRD), Open Enrollment/Guaranteed Issue Questions, Review Plan Selection, Medical Questions, Required Forms (HERSHEL SNMMMMTESTCASEYZ), Required Forms (AMELIE BYRD), State Required Form(s), and Final Steps. All steps are marked with a green checkmark. The main content area is titled 'Application Results' and shows the status for two applications. For HERSHEL SNMMMMTESTCASEYZ, the status is 'Your application has been forwarded to our underwriting team for review'. For AMELIE BYRD, the status is also 'Your application has been forwarded to our underwriting team for review'. Below this, there is a section titled 'Boost your sales' with the question 'Does your client need additional coverage?'. It states that HealthSpring Healthcare offers cost-effective and competitive Supplemental Health insurance policies that start at around \$10/month and help with expenses not covered by primary health insurance. It lists the types of Supplemental Health policies available: Dental, Vision and Hearing; Flex Choice Cancer; Choice Accident; Flex Choice Heart; and Hospital Indemnity. It also mentions that any of these policies may be a good fit for the client in addition to Med Suppl. A link 'Start a Supplemental Health Quote' is provided at the bottom of this section.

HealthSpring Express App

Welcome,

Getting Started

Applicant Information ✓

Medicare Supplement (HERSHEL SNMMMMTESTCASEYZ) \$1327.87

Medicare Supplement (AMELIE BYRD) \$1106.03

Open Enrollment/Guaranteed Issue Questions ✓

Review Plan Selection ✓

Medical Questions ✓

Required Forms (HERSHEL SNMMMMTESTCASEYZ) ✓

Required Forms (AMELIE BYRD) ✓

State Required Form(s) ✓

Final Steps ✓

Application Results

HERSHEL SNMMMMTESTCASEYZ

Your application has been forwarded to our underwriting team for review

AMELIE BYRD

Your application has been forwarded to our underwriting team for review

Boost your sales
Does your client need additional coverage?

HealthSpring Healthcare offers cost-effective and competitive Supplemental Health insurance policies that start at around \$10/month and help with expenses not covered by primary health insurance.

Supplemental Health policies include:

- Dental, Vision and Hearing
- Flex Choice Cancer
- Choice Accident
- Flex Choice Heart
- Hospital Indemnity

Ask if any of these policies may be a good fit for your client in addition to Med Suppl

[Start a Supplemental Health Quote](#)

RTUW will improve the approval timing and process for most Med Supp applications. Any applications that do not receive approval in the RTUW process will undergo traditional underwriting review.