Compliance Update

It's that time again! Every year CareFree brokers get the freedom to decide which carriers they contract with, and we're here to help guide you through the process as quickly and as painlessly as possible.

General Certification & Recertification Information

In our business, relationships matter. Use this year to cement relationships with current carriers and forge relationships with new ones. Agents who plan on selling 2020 plans during AEP must certify or recertify with the carriers they'd like to offer.

- **Continue with the Same Carrier:** You'll receive carrier recertification invitation emails when the carriers you're currently contracted with have opened their recertification process. Review all carriers' offers before starting the process to ensure you get the best deal for your situation. Some carriers offer discounts if you start your recertification by taking AHIP through their portals.

- **Expand Your Plan Offerings:** Determine which carriers you're interested in by doing some research. Use this [Quote and Compare Job Aid](#) to help make your choices. Look for 5 star plans and overall value proposition. If there are any new carriers you're interested in, email [Contracts](#). Provide the carrier name and your upline to request the contract.

Carrier and AHIP Information

2020 AHIP and carrier recertification is now available. If currently certified agents do NOT recertify, they will only be able to sell 2019 plans in AEP.

Start recertification by taking AHIP through the carrier of your choice and you may be able save a minimum of $50. Below is a list of major carrier discounts available to agents. Select a carrier to start the process with, and then share your AHIP scores with the other carriers you'll be certifying with.

Again, if you'd like to certify with new/different carriers for 2020 send an email to **Contracts**.

Remember, you take AHIP annually and you must score a 90% on the AHIP exam in order to certify with most carriers. If you're nervous about taking AHIP, **consider attending an AHIP Prep Webinar**. Sign up for a session at **CareFree Insurance** . If you can't make it to a webinar, watch this **video** explaining certification.

Use the breakdown below to determine which carrier to certify with first to take advantage of discounts.

Carrier	Cert/Recert Opening Date	Notes
AHIP Test	June 17	AHIP may be taken directly through the AHIP site, but the cost is $175 and agents still must share the score and take carrier-specific recertification(s).
Aetna/Coventry	July 10	AHIP taken through Aetna/Coventry recertification is $125. Agents with 2019 Front Runner status get AHIP for no cost.
Humana/CarePlus	June 25	AHIP taken through Humana/CarePlus recertification is $125. Additionally, agents who sell at least 10 Humana/CarePlus plans in AEP will be reimbursed $125.
UHC/Preferred Care Partners	July 1	Can take or share AHIP with UHC or take UHC's own industry certification assessment.
WellCare	July 7	
Cigna	July 5	Check email for recertification notice or email **Contracts** to begin the contracting process.AHIP costs will be reimbursed by Cigna if the agent sells 5 plans with 1/1 effective dates.
Other Carriers	Varies	Check email for recertification notice or email **Contracts** to begin the contracting process.

Med Supp Cert/Recert: In addition to certifying with Medicare Advantage carriers, many agents find that having a Med Supp certification allows them to meet more of their clients' needs. If you'd like to add Med Supp to your product portfolio, email **Contracts** to discover which carriers are available.

Thank you for being a valued CareFree broker! Here's wishing you a strong AEP!

Sincerely,

Your CareFree Insurance Services Team