

At a Glance: *Steps to Initial Certification*

1. Obtain License(s)

- The first step is obtaining a license in your state of residence and any other state in which you plan to sell.
 - If you'd like to support clients who don't live in your home state, you must have a non-resident license for the client's home state.
 - States have different procedures so check with each State's Department of Insurance to determine the non-resident licensing requirements and process.

2. Contract with CareFree

- You'll work with one of our Recruiters to start the CareFree contracting.
- If you decide to contract with Aetna as one of your Carriers, CareFree starts you off with Errors and Omissions Insurance for every product contracted through us.

3. Contract with Carriers through CareFree

- Our most successful agents contract with at least 3 MAPD carriers, at least 1 Medicare Supplement, and have other ancillary products like Hospital Indemnity, Dental, and Vision products.
- Do a [market analysis](#) to make sure you can offer all the products your clients need.

4. Take AHIP

- If you are contracted with Aetna and at least one other MAPD carrier, CareFree may pay for your first year's AHIP.
- You DO NOT have to complete AHIP more than once a year. You simply share your score with all carriers with which you wish to certify.

5. Complete Carrier-Specific Certification

- All the carriers you decide to contract with will have content to help you understand their plans and networks.
- After reviewing all the carrier content, you'll take another assessment which you must pass to become certified.
 - Some carriers require additional in-person or virtual training.

