

The Agent Online Enrollment Tool for  
AARP® Medicare Supplement Insurance Plans,  
insured by UnitedHealthcare Insurance Company,  
through LEAN™

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## Helpful Tips and Frequently Asked Questions

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### Helpful Tips

Here's what you'll need:

- **Touch screen device (i.e. tablet) or desktop /laptop computer**
- **Signature Pad (does not apply for touch screen device users)**
  - See technical specifications for supported signature pad models.
  - Don't forget to install the required one-time signature pad software for the online enrollment tool for AARP Medicare Supplement Plans prior to use.
    - The software can be downloaded here:
      - For Internet Explorer 11, Firefox 24 (or newer), Chrome 34 (or newer)  
<http://www.topazsystems.com/Software/sigweb.exe>
      - For Internet Explorer 8  
[http://www.topazsystems.com/Software/sigplus\\_su.exe](http://www.topazsystems.com/Software/sigplus_su.exe)
      - For internal users with UnitedHealthcare computers, please request the Topaz Web Plugin be installed on your computer via the UHC AppStore.
- **Compatible browsers and/or operating systems**
  - Is compatible with most tablets and touch devices
  - It has been tested on the following:
    - Apple® iPad Air 2
    - Samsung Galaxy Tab S 10.5
    - Amazon Kindle Fire HDX
    - Google Nexus 9
  - If your tablet is not listed above, please test your device. Enter the tool, navigate to the "What You Need" screen, select "Touch Device" and opt to test your device.

- **Internet connection and access to LEAN**
  - To access, simply log in via LEAN mobile app or browser link: <https://lean.uhc.com>, click on “New Med Supp App”
  - You must be:
    - Authorized to Offer AARP Medicare Supplement Insurance Plans
      - Agents who are currently deauthorized from AARP Medicare Supplement Plans will not have access to the online enrollment tool.
    - Certified for AARP Medicare Supplement Plans for the year you are enrolling a consumer (i.e. Requested Effective Date is January 1, 2015; AARP Medicare Supplement certification must be completed for 2015.)
    - Licensed and Appointed in states where the online enrollment tool is available
  - **WARNING** – Agents are not permitted to use the online enrollment tool on [www.aarpmedicareplans.com](http://www.aarpmedicareplans.com) – this site/tool is for consumer use only. If you submit applications through that site, you will not be paid a commission. ***You must use the tool found in LEAN.***
- **Email address**
  - We will send you a confirmation email for all AARP Medicare Supplement applications submitted through LEAN.
- **Enrollment kit**
  - The consumer must be provided with an entire enrollment kit for AARP Medicare Supplement Insurance Plans prior to starting a new online enrollment application. The kit must include the “Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare”.
- **Printer**
  - We strongly recommend that agents provide applicants with a printed copy of the completed application and associated forms. Therefore, a printer is recommended but not required.
- **Fax machine**
  - If you have additional documents (such as Legal or Guaranteed Issue documents) that are needed to process the online enrollment application, please fax in the required documents to the following fax number: **248-524-5747**. This fax number must only be used to provide additional documentation for applications submitted via the online enrollment tool.
  - A fax coversheet is provided on the submission confirmation page for your convenience. Please be sure to include the consumer’s name, address and AARP membership number on the fax coversheet.
  - Once you receive a fax receipt confirmation, please return original documents to the consumer or destroy copies in a secured manner.

## Here's what the consumer will need:

- **Consent for electronic signature**
  - To capture signatures, you must utilize a signature pad or touch device. Prior to entering the tool, confirm that the consumer understands and is willing to provide electronic signatures using a signature pad or touch device.
  - If the consumer prefers not to sign electronically or does not have an email address, then please submit a paper enrollment application for the consumer.
- **Email Address**
  - The consumer is asked to provide consent to allow UnitedHealthcare to send important account information and product offers via email.
  - If the consumer prefers not to consent, then you must submit a paper enrollment application and exclude the consumer's email address from the paper enrollment application.
- **AARP Membership**
  - If the consumer is not an AARP member, AARP membership must be purchased by credit card within the online enrollment tool or by calling 1-866-331-1964. Representatives are available Monday – Friday, 7am – 11pm, Saturday, 9am – 5pm ET.
  - If the consumer prefers to purchase AARP membership via check, then please submit a paper enrollment application for the consumer with the AARP membership application and dues.
- **Banking Information**
  - When using the online enrollment tool, consumers have two billing options:
    - **Electronic Funds Transfer (EFT):** Payment can be automatically withdrawn from the consumer's checking or savings account on the 5<sup>th</sup> of each month. Remind the consumer to have their bank information available for your appointment so they can read it to you when it comes to the EFT section of the online enrollment tool.
    - **Coupon Booklet:** Ongoing coupon payments must be mailed via check each month.
  - **Important!** If consumer is requesting a plan start date of less than 30 days from when the application is submitted, a one-time payment for the 1<sup>st</sup> month's premium must be submitted through EFT regardless of the options made above.
  - The name on the bank account must match the name on the enrollment application. Therefore, the consumer (bank account holder) must read all of the statements, agree and sign by using the signature pad or touch device.
  - If a consumer does not wish to provide his/her banking information and sign the form electronically, then please submit a paper enrollment application.
- **Documentation**

- If the consumer has documentation that must be included with the enrollment application, he/she should have them readily available for you to fax to: **248-524-5747** (be sure to include a cover page that references the consumer's name, address and AARP membership number).
- Examples of documentation can include:
  - Guaranteed Issue documents - Certificate of Creditable Coverage, Notification of Rights, Termination Letter, and Disenrollment Letter
  - Legal – Power of Attorney, Guardianship, Conservatorship, Trust

# Frequently Asked Questions Glossary

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## Access

### How do I access the online enrollment tool for AARP Medicare Supplement Plans?

Access LEAN via 2 ways:

1. Mobile app: Download the free LEAN App from the App Store or Google Play
  2. Browser: <https://lean.uhc.com/prweb/PRServletCustom>
1. Enter your user name (Writing ID) and password that you use to access United Distribution Portal (UDP). NOTE: Your Username and Password are case sensitive.
  2. On the top navigation bar or in the main body of the home screen, click on the “New Med Supp App” button to launch the online enrollment tool for AARP Medicare Supplement Plans in a new browser window.

### I was temporarily deauthorized from offering AARP Medicare Supplement Plans. Will I have access to the online enrollment tool for AARP Medicare Supplement Plans?

During the deauthorization period, you will not have access to the online enrollment tool for AARP Medicare Supplement Plans. After the deauthorization period, you must complete certification requirements for AARP Medicare Supplement Insurance Plans for the upcoming year. Once you complete certification, you will have access to the online enrollment tool for AARP Medicare Supplement Plans.

### Is there an offline enrollment version for AARP Medicare Supplement Plans?

No, the ability to collect information electronically without an internet connection (offline) and submit later when you do have an internet connection is currently not available for enrollment in an AARP Medicare Supplement Insurance Plan. At this time, there are two enrollment options available – online via LEAN or paper enrollment application.

### What if I lose my internet connection while I'm in the process of completing an online enrollment application with the consumer?

Any information entered after the “Contact Information” page is automatically saved. If your connection resumes, go to main homepage of LEAN and click “Saved/Submitted Med Supp Apps.” The consumer’s name will be in the Saved Application list. Click on the “View” link. All previously provided responses must be reviewed and confirmed with the consumer for

accuracy. Also, signatures will need to be recaptured via the signature pad or touch screen device (i.e. tablet).

If connection is not restored, then please complete a paper enrollment application and mail in.

## Technical Requirements

### Are there any hardware requirements? Do I need to have a printer or fax machine?

The Medicare Supplement online enrollment tool requires signatures to be captured from the writing agent and consumer. If you wish to submit an online enrollment application for a consumer, signatures must be captured via a **signature pad or touch screen (tablet) device**.

- **Signature pad**
  - The tool is compatible with the following Topaz signature pad models.
    - SigLite Backlit LCD 1X5 (model T-LBK460)
    - SigLite LCD 1X5 (model T-L460)
    - SigLite 1X5 (model T-S460 and T-S461)
  - You have the option to purchase signature pads from any website/store that offers the above compatible signature pads.
  - **Initial software installation (Required!)** – In order for the signature pad to work in the online enrollment tool, we require agents to install additional software to their computers. Please go to the signature pad’s manufacturer website here to download:
    - For Internet Explorer 11, Firefox 24 (or newer), Chrome 34 (or newer)
      - <http://www.topazsystems.com/Software/sigweb.exe>
    - For Internet Explorer 8
      - [http://www.topazsystems.com/Software/sigplus\\_su.exe](http://www.topazsystems.com/Software/sigplus_su.exe)
- **Touch Screen Devices (i.e. Tablet)**
  - Compatible with most tablets and touch devices
  - It has been tested on the following:
    - Apple® iPad Air 2
    - Samsung Galaxy Tab S 10.5
    - Amazon Kindle Fire HDX
    - Google Nexus 9
  - If your tablet is not listed above, please test your device. Enter the tool, navigate to the “What You Need” screen, select “Touch Device” and opt to test your device.
- **Printer**
  - We strongly recommend that agents provide applicants with a printed copy of the completed application and associated forms.

- **Fax**
  - If you have additional documents (such as Legal or Guaranteed Issue documents) that are needed to process the online enrollment application, please fax in the required documents to the following fax number: **248-524-5747**. This fax number must only be used to provide additional documentation for applications submitted via the tool.
  - A fax coversheet is provided on the submission confirmation page for your convenience. Please be sure to include the consumer's name, address and AARP membership number on the fax coversheet.
  - Once you receive a fax receipt confirmation, please return original documents to the consumer or destroy copies in a secured manner.

### What are the software requirements for the online enrollment tool?

#### **Software requirements for signature pad users:**

If your computers configuration is not listed above, please test your setup. Enter the tool, navigate to the What You Need screen, select "Signature Pad" and opt to test your signature pad.

#### **Operating System (OS)**

- Windows 7, 8 and 10 (running Java version 6 or higher)

#### **Internet Browser Compatibility**

- Internet Explorer 11
- Firefox 24 (or newer)
- Chrome 34 (or newer)
- Internet Explorer 8

#### **Signature pad software installation** (this information does not apply for tablet users)

- In order for the signature pad to work in the online enrollment tool, we require agents to install additional software to their computers. Please go to the signature pad's manufacturer website here to download:
  - For Internet Explorer 11, Firefox 24 (or newer), Chrome 34 (or newer)
    - <http://www.topazsystems.com/Software/sigweb.exe>
  - For Internet Explorer 8
    - [http://www.topazsystems.com/Software/sigplus\\_su.exe](http://www.topazsystems.com/Software/sigplus_su.exe)

#### **Software requirements for tablet users:**

- The tool supports a variety of operating systems and browsers. Please test your device by entering the tool, navigate to the 'What You Need' screen, select "Touch Device" and opt to test your tablet/touch device.



### **Adobe Acrobat Reader**

- Available for free download at <http://get.adobe.com/reader>

### **E-mail addresses**

- The consumer is asked to provide consent to allow UnitedHealthcare to send important account information and product offers via email.
- If the consumer prefers not to consent (or does not have an email address), then you must submit a paper enrollment application and exclude the consumer's email address from the paper enrollment application.

### **Full-disk Encryption Solution**

- As Business Associates of UnitedHealthcare, agents are required to encrypt all desktops and laptops.
- For more information, click on the following:
  - [Privacy and Security: Protecting Member Information and Incident Reporting](#)
  - [Privacy and Security: Encryption Changes](#)

### **Security and Privacy Check**

- All UnitedHealth Group employees, contracted workers and business associates (including agents) have a responsibility to safeguard consumer and member Protected Health Information (PHI).

To protect PHI, agents are prohibited from:

- Storing documents electronically on their desktop/laptop and scanner.
- Placing consumer/member information on a jump drive (or similar portable storage device).

### **Does my computer need to have an encryption solution?**

Yes, all UnitedHealth Group employees, contracted workers and business associates (including agents) have a responsibility to safeguard consumer and member Protected Health Information (PHI). We require all agents to have an encryption solution for their computer. More information can be found [here](#).

### Will I be “logged out” if I’m the online enrollment tool for too long?

Yes. You will be automatically logged out of the tool if you are in it for more than 30 minutes. If this occurs after you enter the consumer’s contact information, then the tool automatically saved the information entered up until the point that you were logged off. To resume the online enrollment application, click on the “Saved/Submitted Med Supp apps” button on the LEAN homepage and look for the name of the consumer under the Saved Applications section. All previously provided responses must be reviewed and confirmed with the consumer for accuracy. Also, signatures will need to be recaptured via the signature pad or touch device.

### Do I need to download any software prior to using the online enrollment tool with a signature pad??

Yes, software must be downloaded to your computer for the signature pad to work on the online enrollment tool. Download the software from the signature pad’s manufacturer website here:

- For Internet Explorer 11, Firefox 24 (or newer), Chrome 34 (or newer)
  - <http://www.topazsystems.com/Software/sigweb.exe>
- For Internet Explorer 8
  - [http://www.topazsystems.com/Software/sigplus\\_su.exe](http://www.topazsystems.com/Software/sigplus_su.exe)
- For internal users with UnitedHealthcare computers, please request the Topaz Web Plugin be installed on your computer via the UHC AppStore.

When you start a new enrollment application for the first time, you may also be prompted to download Java/Java Runtime if you do not have it on your computer. A window will appear that will ask if you want to install. Please install it.

### Where can I purchase a signature pad?

You have the option to purchase compatible signatures pads where available. Be sure to order compatible Topaz signature pads for the tool.

### How much does a signature pad cost?

Signature pad costs range from \$100 and up (plus shipping).

### Can I use any signature pad?

No. The tool is only compatible with the following Topaz signature pads:

- SigLite Backlit LCD 1X5 (model T-LBK460)
- SigLite LCD 1X5 (model T-L460)
- SigLite 1X5 (model T-S460)

### Can I use my signature pad for MA/MA-PD/PDP within LEAN?

No, agents have the option to capture signatures via touch screen device, laptop mouse pad or via desktop mouse. Signature pads are not supported for MA/MA-PD/PDP electronic enrollment tools (offline and online).

### My signature pad is not working. How can I get it to work?

Please make sure that you downloaded the signature pad software here:

- For Internet Explorer 11, Firefox 24 (or newer), Chrome 34 (or newer)
  - <http://www.topazsystems.com/Software/sigweb.exe>
- For Internet Explorer 8
  - [http://www.topazsystems.com/Software/sigplus\\_su.exe](http://www.topazsystems.com/Software/sigplus_su.exe)

We also recommend testing the signature pad, which can be done on the “What You Need” page within the online enrollment tool.

If you are still having difficulty, please contact the Producer Help Desk at 1-888-381-8581, Monday – Friday 8 a.m. – 8 p.m. ET

### What if a consumer does not consent to an electronic signature?

You will need to complete a paper application if the consumer does not consent to an electronic signature.

## Functionality

### A married couple would like to enroll in AARP Medicare Supplement Plans. Can we complete one online enrollment application?

Separate online enrollment applications for AARP Medicare Supplement Insurance Plans must be submitted for each individual (just like the paper enrollment application). However, the couple can share an AARP membership number.

### Why isn't the online enrollment tool displaying all of the application questions?

The online enrollment tool will display only the questions required for the consumer based on the information provided. For example, if the consumer is eligible for Open Enrollment, then he/she will not see the health and eligibility questions (if applicable for the state).

We have added some helpful tips throughout the tool. If you're unsure how a question should be answered, simply hover over the "Help" links for guidance or download the agent-only PDFs.

Note: You and the consumer must review a final completed application PDF at the end of the process. A review of the PDF can be done by each of you reading the screen or printing a copy for the consumer to read. All questions will be displayed in this PDF and will match the paper application.

### Can I save a copy of the completed, submitted application PDF on my computer?

To safeguard the consumer's Protected Health Information (PHI), agents are prohibited from storing documents electronically on their desktop and laptop computers or tablets, as well as placing consumer/member information on a jump drive (or similar portable storage device).

### Why do I need to provide my email address? Don't you have it on file?

The email address that you provide within the tool will only be used to send a confirmation email after you submit an online enrollment application for a consumer. We are giving you the flexibility to provide us with a different email address that may not be on file.

### Why do you require an email address for the consumer? Can I use mine?

We use the consumer's email address to send him/her an application submission confirmation email, account information and product information. The confirmation email lets the consumer know that an application was submitted by you. We also provide them with additional information on next steps.

Agents cannot use their email address where the consumer's email address is required.

## What happens after an online enrollment application for AARP Medicare Supplement Plans is submitted?

After you submit an online enrollment application for a consumer, you will see a confirmation page. The confirmation page will include a link to a PDF of the complete application package. We strongly recommend that you print a copy of this PDF for the consumer to have for his/her records, otherwise, a copy is provided to the consumer in the Welcome Kit.

If you would like the full application PDF package, please return to the online enrollment tool 24 hours later. Select the "Saved/submitted Med Supp App" button. Click on the "view" link on the row with the consumer's name on it.

Submitted enrollment application PDFs are saved for up to 90 days.

Confirmations emails will also be sent to you and the consumer immediately after an online enrollment application is submitted. The email addresses you indicate in the online enrollment tool will be used for this communication.

## Can I start and then save an incomplete online enrollment application for a consumer?

Yes. After you select a plan and enter the consumer's information, you will have the option to save the application to complete later. Look for the button in the right hand column labeled "Save for Later".

**Note!** If you save the application, signatures will not be saved.

When you resume the application, you must review and confirm all the information that was previously provided to confirm that nothing has changed. Signatures will need to be captured again.

## Can I print an incomplete online enrollment application? Can I mail it in?

After a plan is selected and the consumers contact information has been entered within the tool, you can print an application with the data you have entered thus far and submit the application via mail, if you or the consumer desires. Click on the "Print Application" found in the right hand column.

Applications can be mailed to:

UnitedHealthcare Insurance Company  
Enrollment Division  
P.O. Box 105331

Atlanta, GA 30348-5331

**Important!** The Electronic Funds Transfer (EFT) form in this online enrollment PDF must not be submitted via mail. Please use the EFT form in the paper enrollment kit when submitting an enrollment application via mail.

**Can I use the online enrollment tool to enroll a consumer who is between the ages of 50-64 and has Medicare due to disability?**

At this time, the tool is not available for enrolling a consumer who is between the ages of 50-64 and has Medicare due to disability. Please submit a paper enrollment application (for the states that offer AARP Medicare Supplement Plans to consumers with Medicare due to disability and age 50-64).

**Is the online enrollment tool for AARP Medicare Supplement Plans available in other languages?**

No. The tool is available in English only. Note: Spanish enrollment kits are available in paper format only for the following states: AZ, CA, FL, IL, NJ, NM, NY, and TX.

**A current AARP Medicare Supplement member would like to switch to another AARP Medicare Supplement Plan. Can I use the tool to switch them to the new plan?**

No. At this time, the tool can only be used for new sales only. Please refer to the Producer Handbook on plan changing guidelines.

## Rates

**Does the online enrollment tool display premium rates? If so, do they include discounts?**

Yes, after inputting basic consumer information, estimated monthly premium rates are listed by plan. If the consumer is eligible, premium rates with the enrollment discount will display. Premium rates in the tool do not include discounts for multi-insured, electronic funds transfer, and annual payer. Relevant discounts will be applied when the application is processed.

After answering the enrollment application questions and when presented with the payment options, an estimated monthly premium rate will be displayed based on the answers provided and for the plan selected. This rate also excludes multi-insured, electronic funds transfer and annual payer discounts. Relevant discounts will be applied when the application is processed.

## Premium Payment

### Is premium payment required to use the online enrollment tool ?

It depends on the plan submission date and requested effective date.

Requested Plan Effective Date is **less than 30** days from the application submission date:

- 1<sup>st</sup> month's premium payment is required via Electronic Funds Transfer\*
- Will need to select:
  - Recurring payments through EFT, or
  - Mailing in their ongoing payments via check using a coupon book.

Requested Plan Effective Date is **more than 30** days from the application submission date:

- Will need to select:
  - Recurring payments through EFT, or
  - Mailing in their ongoing payments via check using a coupon book

\* If the consumer does not wish to pay via EFT, then submit a paper enrollment application for the consumer.

## AARP Membership

### Is AARP membership required? If so, then how does one sign-up within the tool?

Yes, AARP membership is required to enroll into an AARP Medicare Supplement Insurance Plan. After the consumer selects a plan, the next screen will ask for AARP membership number in the first field. You will see a link labeled "Apply, Renew or Verify AARP Membership." Click this link to access the AARP membership portal specifically designed for online enrollment.

### Why would I want to verify a consumer's AARP membership number? Can't I just type in the AARP membership number from the consumer's membership card?

AARP Membership must be active at the time of enrollment. By verifying the membership number, you can see if membership is active or requires renewal.

Additionally, the number printed on the consumer's AARP membership card is not formatted properly for enrollment into an AARP Medicare Supplement Plan. If you verify the AARP membership, it will return the number in the format required by the enrollment system. Failure to do so may result in processing delays.

**What if a consumer does not want to pay for AARP membership via credit card?  
Can I pay for it?**

AARP membership is required to use the online enrollment tool. If the consumer does not want to pay for AARP membership via online and/or by credit card, he/she can call AARP to enroll or submit both AARP membership application and check along with their paper AARP Medicare Supplement enrollment via mail.

Agents cannot purchase AARP membership for a consumer.

**Do I need a separate AARP membership if I'm signing up a husband and wife?**

An AARP membership includes benefits for an individual and another person living in the same household. Therefore, a husband and wife only need **one** AARP membership number.

**Are there alternative ways to sign a consumer up for AARP membership instead of online?**

Yes! In addition to signing up for AARP membership through the online tool, there are two additional ways:

1. Calling 1-866-331-1964. Representatives are available Monday – Friday, 7am – 11pm, Saturday, 9am – 5pm ET. This phone number is used for AARP membership only and not to enroll a consumer into an AARP Medicare Supplement Plan.
2. Complete an AARP membership form (found in kit) and collect a separate check for dues, payable to AARP. Please include this with a completed paper enrollment application for AARP Medicare Supplement Plans.

## Support

**Who can I talk to if I have a question about the online enrollment tool or AARP membership portal?**

Please contact the Producer Help Desk at 1-888-381-8581, Monday –Friday 8 a.m. – 8 p.m. ET or email at [phd@uhc.com](mailto:phd@uhc.com).