



Onboarding Process

[Broker Link](#) | [Simply Enroll](#) | [Additional Resources](#)

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Introduction

If you've received this guide, congratulations are in order! You are stepping into a new and rewarding chapter in deciding to become an independent agent. Your hard work and dedication means you'll be able to help many people who are otherwise lost and overwhelmed with information. You'll be making a difference in the lives of others.

The following guide is a roadmap to the process of getting licensed and laying out the steps you need to take in order to be able to sell.

Though these steps are largely laid out in the order you need to complete them, some of them can be done simultaneously. The faster you complete each phase, the sooner you'll be able to sell.

Once you have completed the onboarding process, you'll continue to receive training and have access to guides & resources (a few are already linked in this document).

There is a lot to learn, and your success will be driven by your work ethic. Finally, remember we are here to support you so don't be afraid to reach out and ask questions!

Now, on to the fun part!

Onboarding Process

Phase 1 - Licensing & Compliance

□ Complete Life & Health Pre-Licensing

You may use either of these for your course:

- [ExamFX](#)
 - If you're interested in doing the LIVE Online Package, click [here](#) to view the steps and get a discount.

LIVE ONLINE PACKAGE
\$299.95
\$369.95
Save 19% BEST VALUE

REGISTER NOW

- ✓ 60 Days Course Access
- ✓ Interactive Learning Portal
- ✓ Online Exam Simulations
- ✓ Readiness Exam
- ✓ Instructor & Technical Support
- ✓ Note-Taking Notebook
- ✓ On-Demand Video Lectures
- ✓ Online Flashcards
- ✓ Live Online Training

Insurance Registration and Checkout

1. product details > 2. account info > 3. address > 4. payment > 5. order confirmation

Product Details

Special Company Discount Pricing

If you were provided a Discount Code, enter it below. If not leave blank.

Discount Code

Apply

OR

If you were provided a manager's email address, enter it below. If not leave blank.

recruiting@thebrokerageinc.com

NEXT STEP

Discounts cannot be applied after your credit card has been charged, by clicking this button you are confirming you understand this.

Insurance Registration and Checkout

1. product details > 2. account info > 3. address > 4. payment > 5. order confirmation

Product Details

Special Company Discount Pricing

Select Product

Select Training

Personal Lines

Life

Life and Health

Property and Casualty

Adjusters

Special Company Discount Pricing

Select Product

Select Training

Select Package

BEST VALUE

TEXAS LIFE AND HEALTH
Texas Life and Health - Live Online Study Package
\$134.98

Texas Life and Health - Live Online Study Package

TEXAS LIFE AND HEALTH
Texas Life and Health - Video Study Package
\$98.98

Texas Life and Health - Video Study Package

- [Kaplan Financial](#)

Pricing varies from \$140-\$350, depending on course type. Be sure to pick **Life and Health**.

- [Xcel](#)

\$199-\$29, depending on course type

□ **Pass Life & Health Exam**

Register with [Pearson VUE](#)

- Look for “[Your State] Insurance”
 - If your state is not listed, visit the Department of Insurance website for your state.
 - The exam is “General Lines - Life & Health”
- Exam fee: ~\$43 | 150 questions | Passing score: 70%

Pro Tip: We recommend taking the exam within around 3 days of completing the pre-licensing course. That way the information is still fresh and this should give you time to do a few practice exams.

□ **Apply for your Insurance License**

Apply online via [NIPR](#) OR Department of Insurance for your state

- License fee: about \$50

If your state requires fingerprinting, use [IdentoGo](#) and do digital fingerprinting.

- Fingerprint/background check: about \$40
- For states that require fingerprinting, they must be on file before the license application can be approved. You will need to provide your IdentoGo receipt.

□ **Application Approval**

You’ll receive an email once your application is approved. You will receive a license number, and your National Producer Number (NPN) can be viewed [here](#). (Please note, it can take 24-48 hours after application approval for your NPN to appear).

Phase 2 - Carrier Setup

□ **Create your online account with The Brokerage Inc.**

Link Address: <https://thebrokerageinc.com/>

- Click “Get Started” → Select “*I want to sign up for the Broker Link Portal.*”

- After the request is submitted, someone from The Brokerage Inc. team will approve it. This can take 24-48 hours.

□ **Obtain Errors & Omissions License**

CalSurance

- Discount available through the Broker Link ([video](#))
- Insurance Level 3, Limit of \$1,000,000 (for both)
- See “Reimbursements” section below to learn about getting reimbursed for E&O

Napa Benefits

□ **Submit Carrier Contract Requests - can do 2 ways:**

- Through [Broker Link](#)
 - Click [here](#) to watch a quick how-to video
- Email contracting@thebrokerageinc.com with the following information:
 - Full name
 - Date of Birth
 - NPN
 - SSN
 - Email & phone number
 - The carriers you would like to get contracted with
 - Your direct upline

Please note: to start off you should only get contracted with a few major carriers, not as many as possible. Some carriers have production requirements (meaning, you have to sell a certain number of policies) and if that quota isn't met then your contract can be terminated and reinstating it can be difficult.

We recommend getting contracted with the following: Aetna, Humana, UnitedHealthcare, Wellcare. Check with your direct upline to see if there are additional carriers in your region they suggest you get contracted with.

If down the line you encounter a lead or client that would like a policy with a carrier you are not contracted with, you can request the contract at that time then follow the same process.

When the contract request has been processed, you will receive an email directly from the carrier which will detail the next steps. Each carrier will have their own process; the

email you receive will take you to their website and show you what you need to complete in order to become “ready to sell” with them.

Once you’re ready to sell with at least one carrier, you will need to request access to Simply Enroll through the Broker Link. Click [here](#) for a how-to video.

□ **Complete AHIP Medicare Certification**

[AHIP training portal](#)

- Cost: ~\$125
- Certification must be completed annually before selling Medicare Advantage or Part D plans.

AHIP Discount Tip: Many Medicare carriers provide discounted AHIP links (often \$50–\$75 cheaper). Agents can access the discounted AHIP training by logging into a carrier certification portal such as UnitedHealthcare before starting AHIP.

See “Reimbursement” section below to get information on how you can get reimbursed for your AHIP.

□ **Reimbursements**

You are able to get reimbursed for both your E&O license and your AHIP certification provided you meet the following requirements:

- E&O - Use **Calsurance** through the Broker Link, and submit 9 applications within the E&O term (1 year)
- AHIP - Submit 5 applications within the year
- Click [here](#) to watch a video on how to navigate the Broker Link to submit reimbursements for these, as well as see additional information on the requirements that must be met.

Phase 3 - Preparing to Sell

Once you’re at this point in the process, contact us so we can schedule a training to go over processes, products, systems, and sales. A lot of the information will be familiar and will be repeated from the guides you have; this is essentially going to start painting the big picture for you.

□ **Obtain business cards**

- [Bizay Business Cards](#)
- [Vista Print Business Cards](#)

- Note: You can consider getting a business number by adding a line to your phone plan. This is not required, but can be helpful for screening calls.

□ **Review Training Guides**

- Product Training
 - [MP Product Training Guide](#)
 - This guide is an informational document on the products (Medicare Advantage, Supplement Plans, ACA, etc.) that you'll be selling as well as compliance reminders. This will be a helpful resource for you to refer back to since it includes essential information.
- System Training on Broker Link & Simply Enroll
 - [MP Systems Training Guide](#)
 - This guide will include detailed information for what each platform is used for, and the end of the document will also include a link to a slideshow with photos & videos so you can visualize the steps.
- Learn to market & sell
 - [MP Marketing & Retail](#)
 - This guide will have information for how you can obtain leads and generate sales, as well as manage your book with CRMs.
 - Turning 65 events, educational events, carrier-sponsored events, going to food pantries.
 - Marketing materials and ideas
- Brokerage Training Videos & Networking
 - The Broker Link has recorded webinars as well as open events that are a great resource for learning and expanding on your knowledge so all the information starts to come together
 - Click [here](#) to watch a quick video on how to access these trainings on The Broker Link.

Resources

[MP Product Training Guide](#)

[MP Systems Training Guide](#)

[MP Marketing & Retail](#)

<https://www.medicare.gov/>

<https://www.cms.gov/>

<https://www.ssa.gov/medicare>