

DAY 1 – 9:00 AM ADMIN SETUP & COMPLIANCE (WITH STACY)

Purpose: This module is designed to be screen-shared and followed step-by-step with agents. It ensures every agent is properly licensed, insured, documented, and compliant before any carrier onboarding or client conversations occur.

This section should take approximately **30 minutes** and must be completed in full.

STEP 1: LICENSE & NPN SUBMISSION

All agents must submit proof of licensure before moving forward.

Agents must email the following to:  elevatedhealthstacy@gmail.com

- Active state health insurance license(s)
- National Producer Number (NPN)
- Full legal name (exactly as it appears on license)
- State(s) licensed in

 **Important:** Agents may not quote, enroll, or speak with clients until this information is received and confirmed.

STEP 2: PHOTO ID SUBMISSION

Agents must provide a clear photo of a valid government-issued ID.

Required: - Photo of driver's license (front) - Name must match license and NPN

Send to:  elevatedhealthstacy@gmail.com

STEP 3: ERRORS & OMISSIONS (E&O) INSURANCE

E&O insurance is required to operate as an independent health insurance agent.

Coverage Requirements (Non-Negotiable): - **\$1,000,000 per claim** - **\$3,000,000 aggregate** - Policy must be written in the **agent's personal name** - **Do NOT** use an LLC or EIN name on the policy

How to Obtain E&O: 1. Open the following link: <https://www.biberk.com/get-a-quote/compete-business-insurance-b> 2. Select **Professional Liability / Errors & Omissions** 3. Complete the application using **your personal information** 4. Purchase the policy 5. Download the **E&O Certificate of Insurance** 6. Email the certificate to:  elevatedhealthstacy@gmail.com

 Agents without active E&O on file cannot be onboarded with carriers.

STEP 4: EIN REGISTRATION (IRS)

An EIN is required for commissions, carrier onboarding, and tax reporting.

Instructions: - Register for an EIN directly with the IRS (free) - Use your **legal name** (or approved business entity if applicable) - Save the EIN confirmation letter (CP 575)

You will need this document for: - Carrier contracts - Commission setup - Tax filing

STEP 5: INTERNAL AGENT INFORMATION COLLECTION

For internal records and compliance, each agent must submit the following:

- Full legal name
- Date of birth
- Home address
- Phone number
- Email address
- Emergency contact name
- Emergency contact phone number

This information is stored securely and used only for: - Compliance - Payroll & commissions - Emergency situations

WHAT HAPPENS AFTER 9:00 AM

Once licenses, NPNs, E&O, EIN, and personal information are received:

- Agents will begin receiving **carrier onboarding emails**
- Each carrier has its own contracting and credentialing process
- Assistance will be provided throughout onboarding

You are **not expected to do this alone** — support is available every step of the way.

COMPLETION CHECKLIST

Before moving forward, confirm the following are complete: - ☒ License sent - ☒ NPN sent - ☒ Driver's license photo sent - ☒ E&O policy active (\$1M / \$3M, personal name) - ☒ EIN registered - ☒ Personal info submitted

Once all items are completed, you are cleared to proceed to the next training block.

End of 9:00 AM Admin Setup Module