Enrollment Application Turnaround Time (TAT)

A signed Medicare enrollment application must reach us within two calendar days of when you receive it from the beneficiary (this is usually two calendar days from the signature date). Your Medicare agreement that you hold with us also contains this information. The two-calendar day requirement assures we have enough time to review applications and send them to CMS for processing within the CMS-required timeframe.

To ensure you meet the two-calendar day turnaround time requirement, we encourage you to submit paper applications through the fastest and preferred method:

- **For Aetna Medicare applications**: Email or Fax
- **For Coventry Medicare applications**: Fax – make sure you use the plan-specific fax number shown on the enrollment form.

How do we monitor application submission timeliness?

Agent Oversight monitors timely receipt of Medicare enrollment applications. If you miss the two-calendar day turnaround time three times within a CMS contract year, you won’t be able to sell our Medicare products for the remainder of that year.

- Each week, Agent Oversight checks for “late submissions” of Medicare enrollment applications.
- An application is late if we receive it after the two-calendar day timeframe.
- We track applications by your producer number.
- Late submissions count cumulatively for the week.
  - Example: If you have 10 late applications for the week, that counts as one violation.
- You’ll get a notice from the Agent Oversight team by email after your first, second and third violations (TAT Notice 1, 2 and 3). Your sales leader and upline, if applicable, will also receive a copy of email notices.
- Each violation requires a counseling session, which takes place between you and your sales leader and/or upline. The Counseling Form documents the counseling session.
- All parties involved in a counseling session must sign the Counseling Form. Agent Oversight must receive Counseling Forms back within five business days.
- **After your third violation, you won’t be able to sell any Aetna or Coventry Medicare products for the remainder of the CMS contract year.**

Questions?

- Contact your upline, if applicable.
- If you’re employed or directly contracted by Aetna or Coventry, contact your regional sales leader.

If you believe you have not violated the two-calendar day rule, you can appeal the decision by contacting Agent Oversight at 1-800-266-8807. Select option 1, followed by extension 213-2445, 213-3755 or 213-2448. Hours of operation are Monday to Friday, 8 a.m. to 5 p.m., ET.