



Questions?

Email us at brokers@brighthouseplan.com
or call us at 1-888-325-1747
Monday-Friday 8:30am – 6:00pm (CST)

Agent appointment and credentialing quick reference guide

Welcome to the Bright Health appointment and credentialing process! We're excited to have you onboard as a partner and hope this guide is a useful tool to get you through the process quickly and efficiently.

There are two main steps to the appointment/credentialing process. Here is what you will need to complete your appointment, as well as your certification training (once it is available).

Step 1: Appointment

What you will need:

- Contact information (name, phone, email, address)
- Copy of **Errors and Omissions Insurance Policy (E&O)**
- If you're appointing under an agency, the agency's **tax ID number (TIN)**

Step 2: Certification & Training – An email will be sent when available

What you will need:

Medicare agents only

- Medicare Advantage course certification – you will need to upload your Gorman, AHIP, or Pinpoint certifications into the system
- Once the Bright Health product certification opens, login to the Bright Health appointment system and take the product training

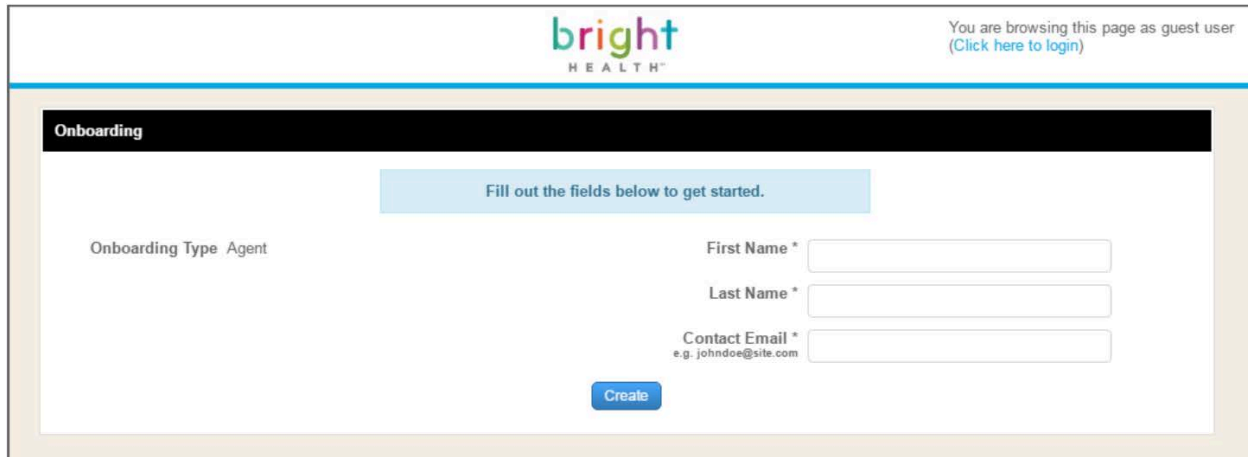
Individual Federally Facilitated Marketplace (FFM) agents only

- Federally Facilitated Marketplace (FFM) certification – you will need to upload your FFM certification into the system

The following pages will walk you through step-by-step how to input your appointment information and what you can expect to see as you go through the process. As always, if you have any questions or comments about the process, please reach out to our Broker Services team and they will be happy to assist you.

▼ 1 - Initiate Onboarding

After selecting the onboarding link, you will be presented with this form. Here you will enter your first and last name, email.

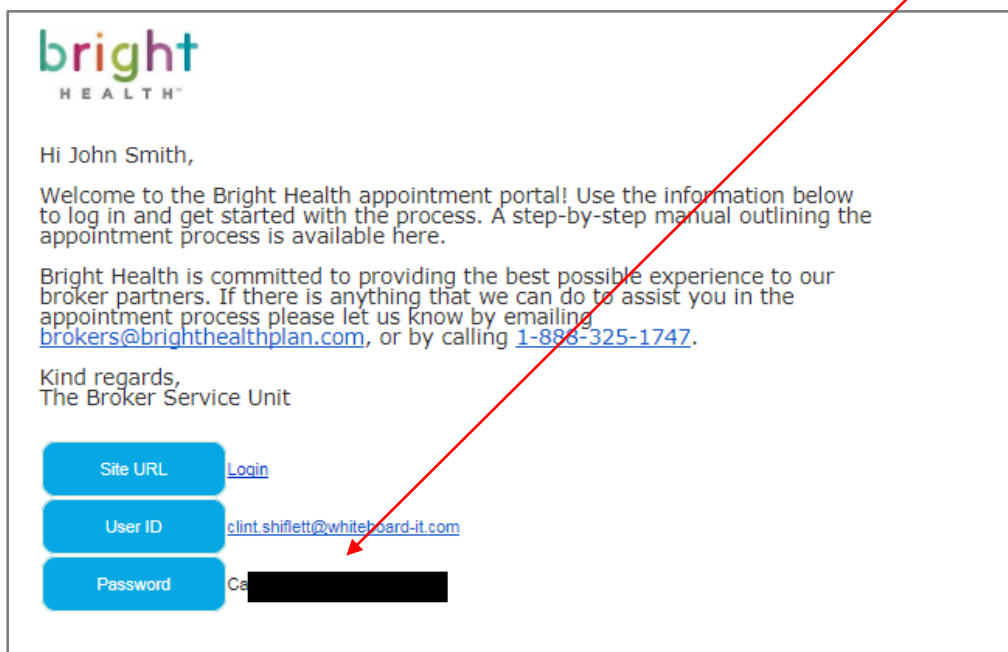


The screenshot shows the Bright Health onboarding form. At the top, the Bright Health logo is on the left, and the text "You are browsing this page as guest user (Click here to login)" is on the right. Below the logo is a black bar with the word "Onboarding" in white. A light blue box contains the instruction "Fill out the fields below to get started." The form includes a label "Onboarding Type Agent" on the left. On the right, there are three input fields: "First Name *", "Last Name *", and "Contact Email *". Below the "Contact Email *" field is a small example: "e.g. johndoe@site.com". A blue "Create" button is centered at the bottom of the form.

▼ 2 - Invitation Email

The process above will create your onboarding account. You will receive the email below containing your login credentials once you have initiated the onboarding process.

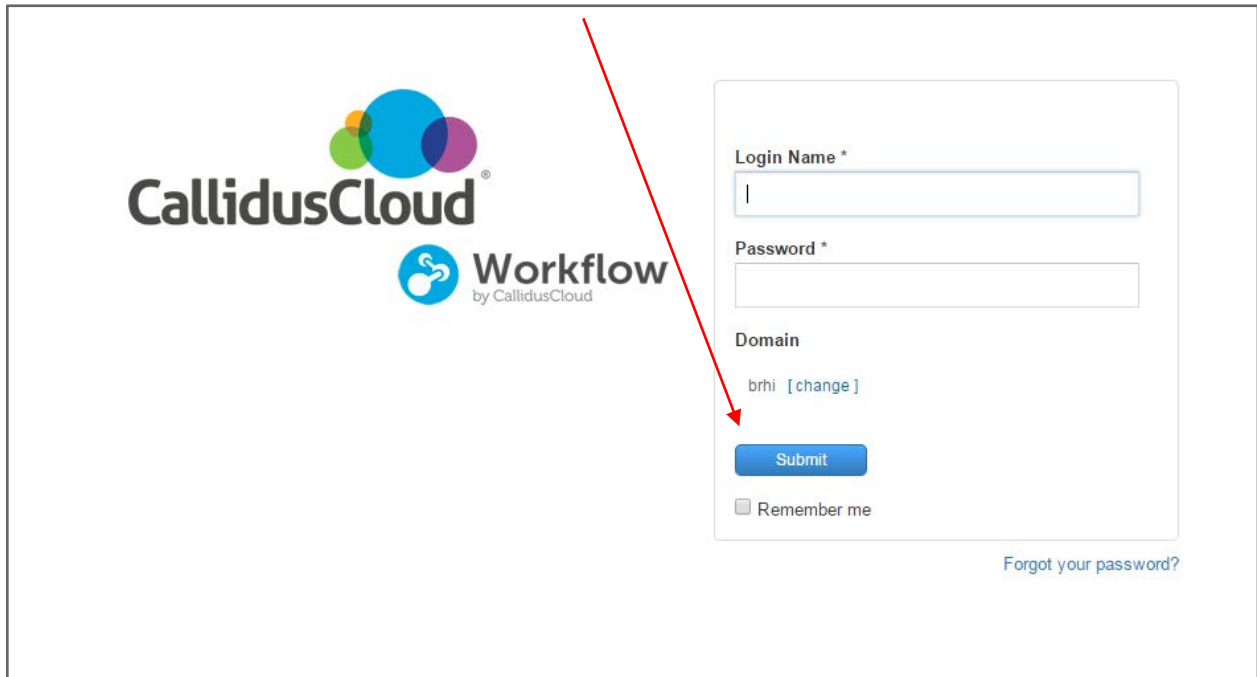
Password is case sensitive. **Do not copy and paste**, retype the temporary password into the login screen. It will appear in your onboarding email under your User ID.



The screenshot shows an email from Bright Health. The logo is at the top left. The email body starts with "Hi John Smith," followed by a welcome message and a link to a manual. Below that is contact information for broker partners. The email ends with "Kind regards, The Broker Service Unit". At the bottom, there are three blue boxes containing login credentials: "Site URL" with a "Login" link, "User ID" with the email "clint.shiflett@whiteboard-it.com", and "Password" with a blacked-out temporary password. A red arrow points from the top right of the email content area down to the "Password" field.

▼ 3 - Login

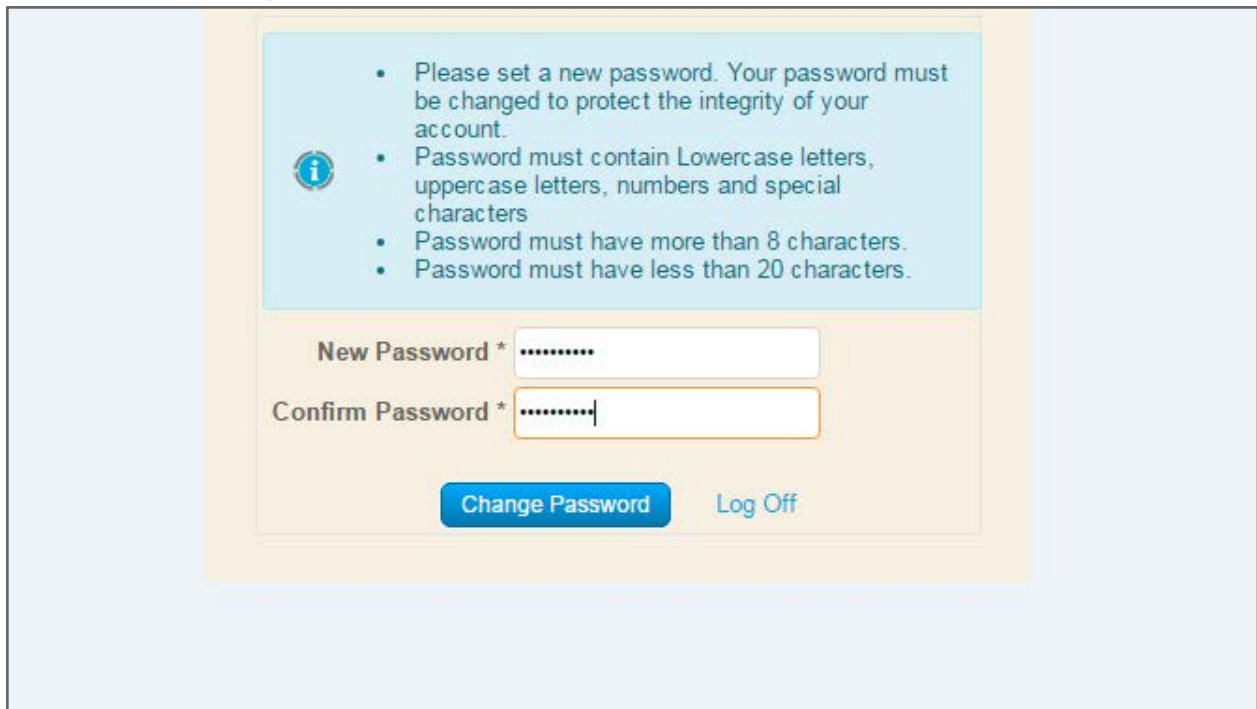
Enter your credentials and **press Submit**.



The login form for CallidusCloud Workflow. On the left is the logo for CallidusCloud Workflow by CallidusCloud. On the right is a form with the following fields: Login Name * (text input), Password * (password input), Domain (text input with value 'brhi' and a '[change]' link), a blue 'Submit' button, and a 'Remember me' checkbox. A red arrow points from the 'Submit' button to the text 'press Submit' in the instruction above. At the bottom right of the form is a link that says 'Forgot your password?'.

▼ 4 - Reset Password

Enter a new password to continue.



The Reset Password form. At the top is a light blue information box with an 'i' icon and a list of password requirements: 'Please set a new password. Your password must be changed to protect the integrity of your account.', 'Password must contain Lowercase letters, uppercase letters, numbers and special characters', 'Password must have more than 8 characters.', and 'Password must have less than 20 characters.'. Below this are two text input fields: 'New Password *' and 'Confirm Password *', both containing masked characters. At the bottom are two buttons: a blue 'Change Password' button and a blue 'Log Off' button.

▼5 - Enter Application

Select the link in the **Case Key** column.



The screenshot shows the Bright Health dashboard with a table titled "Open cases assigned to me". The table has columns for Case Key, Case Name, Created On, Status, and Updated. A red arrow points to the "Onboarding CB-357" link in the Case Key column.

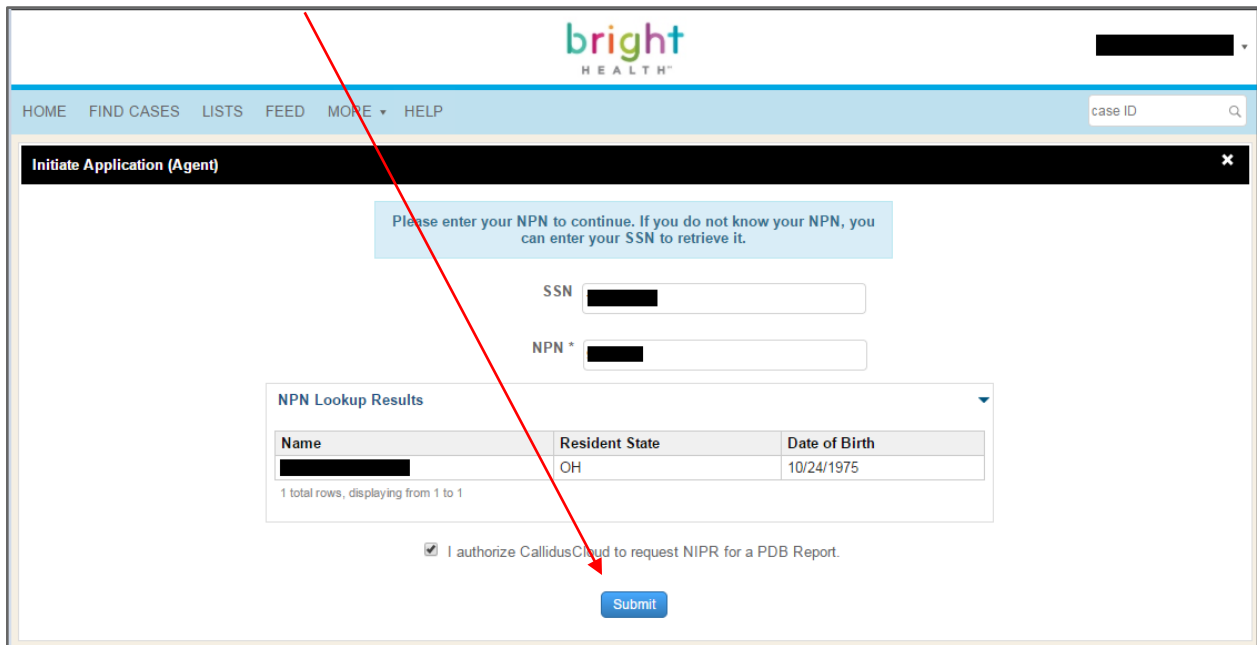
Case Key	Case Name	Created On	Status	Updated
Onboarding CB-357	[REDACTED]	05/23/2017 14:59:26	Retrieve NPN	05/23/2017 14:59:26

▼6 - Get PDB Report

Enter your Social Security number and press **Tab**. Your National Producer number (NPN) will be retrieved.

Authorize the NIPR request for your Producer Database Report (PDB) report.

Press the **Submit** button.



The screenshot shows the "Initiate Application (Agent)" form. It includes a message: "Please enter your NPN to continue. If you do not know your NPN, you can enter your SSN to retrieve it." Below this are input fields for SSN and NPN*. A table titled "NPN Lookup Results" displays the following information:

Name	Resident State	Date of Birth
[REDACTED]	OH	10/24/1975

Below the table, there is a checkbox labeled "I authorize CallidusCloud to request NIPR for a PDB Report." and a "Submit" button. A red arrow points to the "Submit" button.

▼7 - General Tab

You will be taken to the General tab of your application.

Many fields on your application will already be completed with the information returned from the PDB report.

****Please note:** How you list your name here is **EXACTLY** how you will need to list your name throughout the appointment/credentialing process. If it does not match, you will not be able to complete your appointment/credentialing process.

Update and add information as needed, then go to the **Licenses tab**.

The screenshot shows the 'General' tab of the Bright Health application. The navigation bar includes 'HOME', 'FIND CASES', 'LISTS', 'FEED', 'MORE', and 'HELP'. A search bar for 'case ID' is on the right. A message box states: 'Please fill out the application below. If you wish to save your progress and complete the application later, click Save and log back in at any time. If you have completed the application, please click Submit and you will be contacted shortly.' The 'Licenses' tab is highlighted in red. Below the navigation bar, a message says 'Please complete all required fields.' The form fields are as follows:

First Name *	Agent Guide	Address Line 1 *	3387 Plantation Ct
Do you have a middle name?	<input checked="" type="radio"/> Yes <input type="radio"/> No	Address Line 2	
Middle Name *	Alan	City *	Mobile
Last Name *	Test 1	State *	AL
Date of Birth *	08/18/1948	ZIP *	36695
NPN	501693	Business Phone *	251-382-1958
Contact Email *	cshiffet@calliduscloud.com	Cell Phone	
NIPR Email	carmaakbo@yahoo.com	Preferred Method of Contact *	<input type="radio"/> Business Phone <input checked="" type="radio"/> Email <input type="radio"/> Cell Phone <small>[required]</small>
Associated Agency	Bright Health - 1234567		

Additional Addresses

Next >

Save

▼8 - Licenses Tab

Select the states in which you want to onboard. To select multiple states hold down the **ctrl** key while clicking the states.

Check the lines of business you wish to support.

Enter your FMOs and GAs, if relevant.

Go to the **Appointments** tab.

The screenshot shows the 'bright HEALTH' application interface. The navigation bar includes 'HOME', 'FIND CASES', 'LISTS', 'FEED', 'MORE', and 'HELP'. The 'Appointments' tab is highlighted in the navigation bar, with a red arrow pointing to it. The main content area displays a table of active licenses and a form for selecting states and lines of business.

Active Licenses

License State	License Number	License Class	License LOA	Effective Date	Expiration Date	Residency Status
AL	67187	Producer	16 - Life 936 - Accident & Health Or Sickness	01/11/1999	09/31/2018	R

1 total row, displaying from 1 to 1

State and Line of Business Selection

State *
 ALABAMA

Line Of Business *
 Individual ACA
 Medicare

Individual ACA
GA

Medicare
FMO

Buttons: < Previous, Next >, Save

▼ 9 - Appointments Tab

If you have any existing appointments with Bright Health they will be listed here.

Go to the **Background Questionnaire** tab.

Please fill out the application below. If you wish to save your progress and complete the application later, click Save and log back in at any time. If you have completed the application, please click Submit and you will be contacted shortly.

General *Incomplete* Licenses Appointments **Background Questionnaire** Background Agreement *Incomplete* E&O Insurance *Incomplete* Banking Information *Incomplete* W9 *Incomplete* Agreement *Incomplete* Certifications 1 Certifications 2 Submit

Your active appointments according to NIPR are shown below. This is for your reference only.

Active Appointments

License State	Appointment LOA	Company Name	Appointment Status	Status Date
AL	935 - Accident & Health Or Sickness	62146 - Combined Insurance Company Of America	Active	08/10/2012
AL	16 - Life	62146 - Combined Insurance Company Of America	Active	08/10/2012
AL	16 - Life	91042 - Forethought Life Ins Co	Active	12/22/2008
AL	16 - Life	63907 - Government Personnel Mutual Life Ins Co	Active	08/15/2010
AL	16 - Life	64211 - Guarantee Trust Life Ins Co	Active	01/24/2011
AL	935 - Accident & Health Or Sickness	64211 - Guarantee Trust Life Ins Co	Active	01/24/2011
AL	935 - Accident & Health Or Sickness	95781 - Healthspring Of Alabama Inc	Active	07/01/2004
AL	935 - Accident & Health Or Sickness	60052 - Humana Benefit Plan Of Illinois, Inc.	Active	11/07/2014
AL	935 - Accident & Health Or Sickness	69071 - Humana Health Insurance Company Of Florida, Inc.	Active	10/12/2016
AL	935 - Accident & Health Or Sickness	66685 - Humana Health Plan, Inc.	Active	11/01/2013
AL	935 - Accident & Health Or Sickness	73298 - Humana Insurance Company	Active	11/01/2013
AL	16 - Life	73298 - Humana Insurance Company	Active	11/01/2013
AL	16 - Life	59095 - Independent Order Of Foresters	Active	08/14/2016
AL	935 - Accident & Health Or Sickness	59095 - Independent Order Of Foresters	Active	10/28/2016
AL	935 - Accident & Health Or Sickness	71412 - Mutual Of Omaha Ins Co	Active	11/22/2016
AL	16 - Life	60445 - Sagcor Life Insurance Company	Active	09/10/2004
AL	935 - Accident & Health Or Sickness	80231 - Transamerica Life Insurance Company	Active	02/10/2016
AL	16 - Life	80231 - Transamerica Life Insurance Company	Active	02/10/2016
AL	16 - Life	66261 - Transamerica Premier Life Insurance Company	Active	09/22/2014
AL	935 - Accident & Health Or Sickness	66261 - Transamerica Premier Life Insurance Company	Active	09/22/2014

34 total rows, displaying from 1 to 20

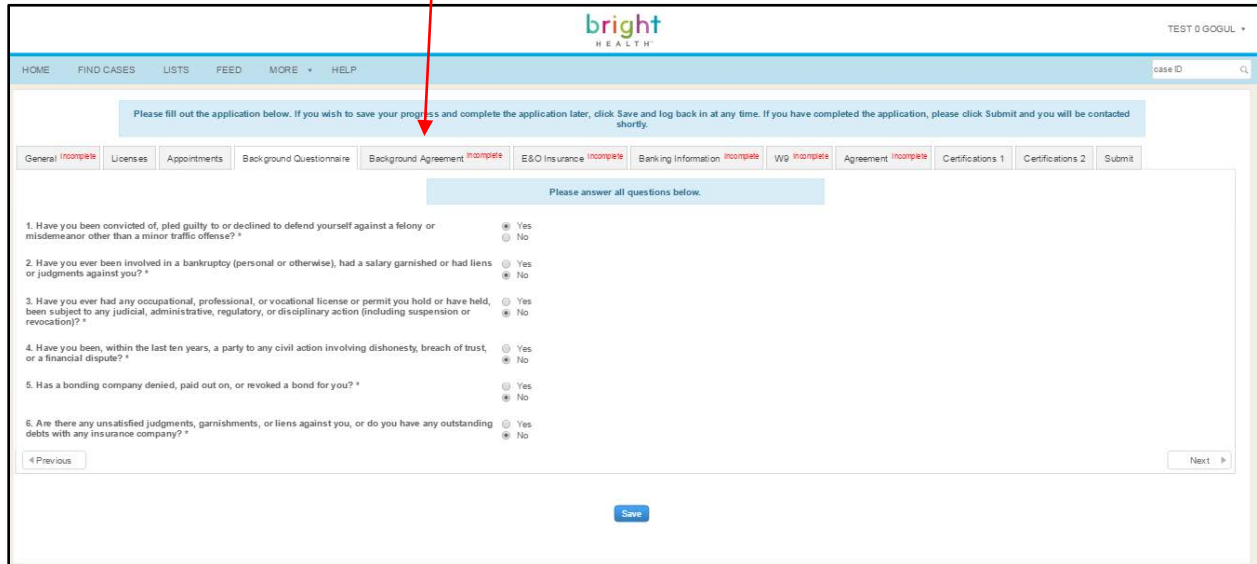
1 2 > >>

Save

▼ 10 - Background Questionnaire Tab

Answer all background questions, providing explanations for each “Yes” answer.

Go to the **Background Agreement** tab.



The screenshot displays the Bright Health application interface. At the top, the logo for "bright HEALTH" is visible, along with a user name "TEST 0 GOGUL" and a search bar for "case ID". A navigation menu includes "HOME", "FIND CASES", "LISTS", "FEED", "MORE", and "HELP". A central instruction box states: "Please fill out the application below. If you wish to save your progress and complete the application later, click Save and log back in at any time. If you have completed the application, please click Submit and you will be contacted shortly." Below this, a series of tabs are shown: "General" (incomplete), "Licenses", "Appointments", "Background Questionnaire", "Background Agreement" (incomplete), "E&O Insurance" (incomplete), "Banking Information" (incomplete), "W9" (incomplete), "Agreement" (incomplete), "Certifications 1", "Certifications 2", and "Submit". A red arrow points to the "Background Agreement" tab. The main content area is titled "Please answer all questions below." and contains six numbered questions with radio button options for "Yes" and "No":

1. Have you been convicted of, pled guilty to or declined to defend yourself against a felony or misdemeanor other than a minor traffic offense? *
2. Have you ever been involved in a bankruptcy (personal or otherwise), had a salary garnished or had liens or judgments against you? *
3. Have you ever had any occupational, professional, or vocational license or permit you hold or have held, been subject to any judicial, administrative, regulatory, or disciplinary action (including suspension or revocation)? *
4. Have you been, within the last ten years, a party to any civil action involving dishonesty, breach of trust, or a financial dispute? *
5. Has a bonding company denied, paid out on, or revoked a bond for you? *
6. Are there any unsatisfied judgments, garnishments, or liens against you, or do you have any outstanding debts with any insurance company? *

At the bottom of the form, there are "Previous" and "Next" navigation buttons, and a "Save" button centered below the questions.

▼ 11 - Background Agreement Tab

Click each agreement button to open and sign each separate agreement.

Sign each agreement using the name you listed in Step 7 on the General Tab page.

Reminder: the name you sign here must MATCH how you typed your name in Step 7 on the General tab page.

The SIGNED, DATED, and IP ADDRESS fields will become populated after the “Sign” button is clicked.

You will be asked to sign the Disclosure Form for the background check information. Click **Sign tab** after you have entered your full name.

Checkr Disclosure

DISCLOSURE REGARDING BACKGROUND INVESTIGATION

Calidus Software may obtain information about you from a third party consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may contain information regarding your criminal history, social security verification, motor vehicle records ("driving records"), verification of your education or employment history, or other background checks.

You have the right, upon written request made within a reasonable time, to request whether a consumer report has been run about you, and disclosure of the nature and scope of any investigative consumer report and to request a copy of your report. Please be advised that the nature and scope of the most common form of investigative consumer report is an employment history or verification. These searches will be conducted by Checkr, Inc., One Montgomery Street, Suite 2000, San Francisco, CA 94104 | 844-824-3247 | <https://applicant.checkr.com>. The scope of this disclosure is all-encompassing, however, allowing the Company to obtain from any outside organization all manner of consumer reports throughout the course of your employment to the extent permitted by law.

Para información en español, visite www.consumerfinance.gov/learnmore o escriba al Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20562.

SIGNED:
DATED:
IP ADDRESS:

Disclosure Signature *

Note: Your signature must match exactly as entered in your application (first, middle, and last name).

You will then be taken back to the main screen. Go to the **E&O Insurance tab**.

bright HEALTH

TEST 0 GOGUL

HOME FIND CASES LISTS FEED MORE HELP case ID

Please fill out the application below. If you wish to save your progress and complete the application later, click Save and log back in at any time. If you have completed the application, please click Submit and you will be contacted shortly.

General **Incomplete** Licenses Appointments Background Questionnaire Background Agreement **Incomplete** E&O Insurance **Incomplete** Banking Information **Incomplete** WG **Incomplete** Agreement **Incomplete** Certifications 1 Certifications 2 Submit

Please sign all forms below to authorize your background check.

▼12 – Errors & Omissions Insurance Tab

Provide all required E&O insurance information and upload a copy of your certification.

The effective date must be in the past, and the expiration date must be in the future.

Both per occurrence limit and aggregate limit must be at least \$1,000,000.

Go to the **Banking Information** tab.

The screenshot displays the Bright Health application interface. At the top, the navigation bar includes 'HOME', 'FIND CASES', 'LISTS', 'FEED', 'MORE', and 'HELP'. A search bar for 'case ID' is on the right. Below the navigation bar, a message states: 'Please fill out the application below. If you wish to save your progress and complete the application later, click Save and log back in at any time. If you have completed the application, please click Submit and you will be contacted shortly.' A horizontal tab bar shows various sections: 'General' (Incomplete), 'Licenses', 'Appointments', 'Background Questionnaire', 'Background Agreement' (Incomplete), 'E&O Insurance' (Incomplete), 'Banking Information' (Incomplete), 'W9' (Incomplete), 'Agreement' (Incomplete), 'Certifications 1', 'Certifications 2', and 'Submit'. A red arrow points to the 'Banking Information' tab. The main content area is titled 'Please provide your E&O insurance information below.' and contains the following fields:

- Insurance Name * (required)
- Policy Number * (required)
- Effective Date * (required)
- Expiration Date * (required)
- Per Occurrence Limit * (required)
- Aggregate Limit * (required)
- E&O Upload * (required)

The E&O Upload section includes instructions: 'Click the upload icon to begin the upload process.' and 'Upload file types: bmp, jpg, png, gif, pdf, doc, docm, docx, dotx, dot'. There are 'Previous' and 'Next' buttons at the bottom of the form, and a 'Save' button at the bottom center.

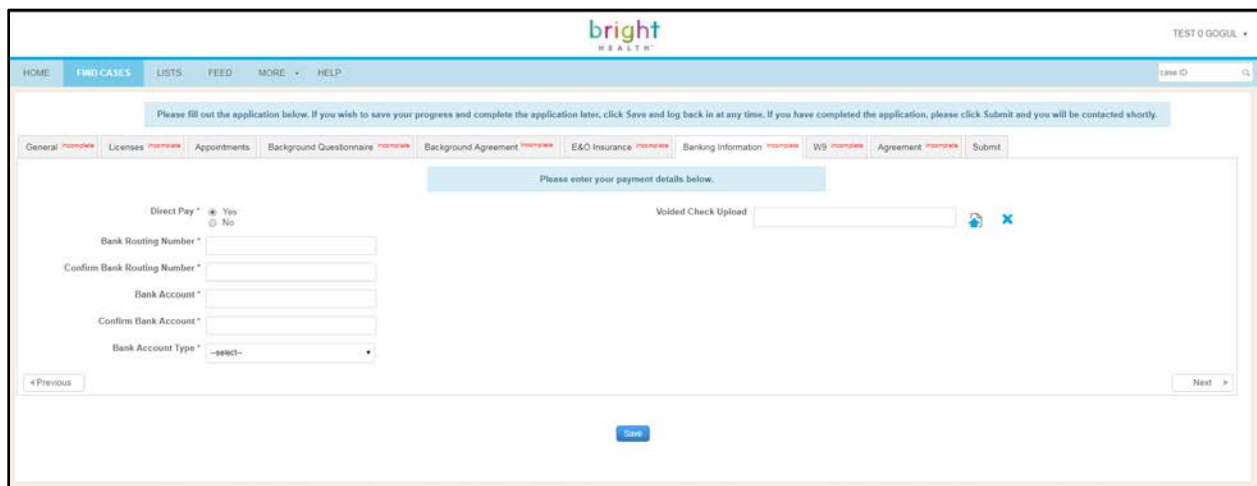
▼ 13 - Banking Information Tab

If you are commissionable, check **YES** to direct pay. If **NO**, you will need to enter the Tax ID of your associated agency.

If you are commissionable, you will be required to enter all relevant banking information.

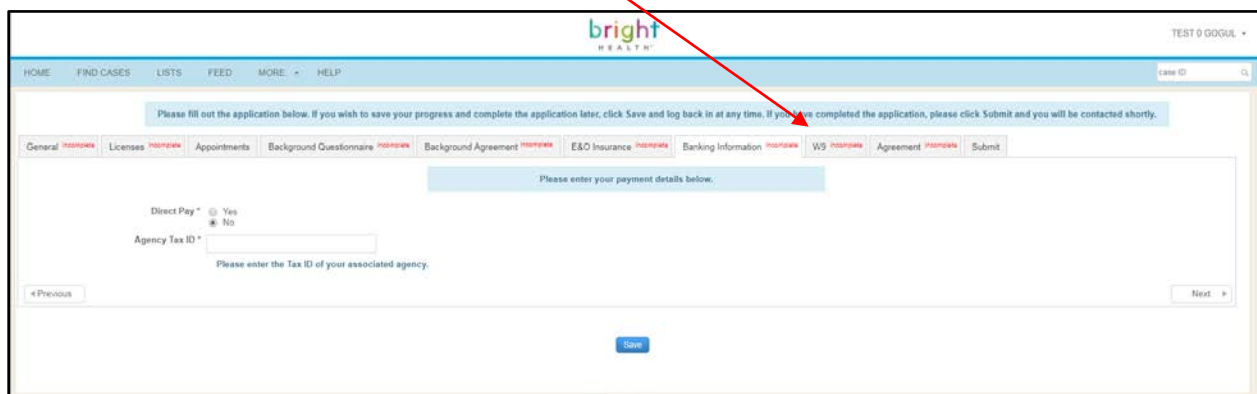
Bank routing and account numbers will need to be entered twice to confirm they are correct.

It is advised that you upload a scanned image of a voided check, though this is not required.



The screenshot shows the 'Banking Information' tab selected in the application. The 'Direct Pay' option is set to 'Yes'. The 'Bank Routing Number' and 'Bank Account' fields are entered twice for confirmation. A 'Voided Check Upload' field is present with a file upload icon. The 'Save' button is visible at the bottom.

Once complete, go to the **W9** tab.



The screenshot shows the 'W9' tab selected in the application. The 'Agency Tax ID' field is present with a placeholder text 'Please enter the Tax ID of your associated agency.' A red arrow points from the text above to the 'W9' tab in the navigation bar. The 'Save' button is visible at the bottom.

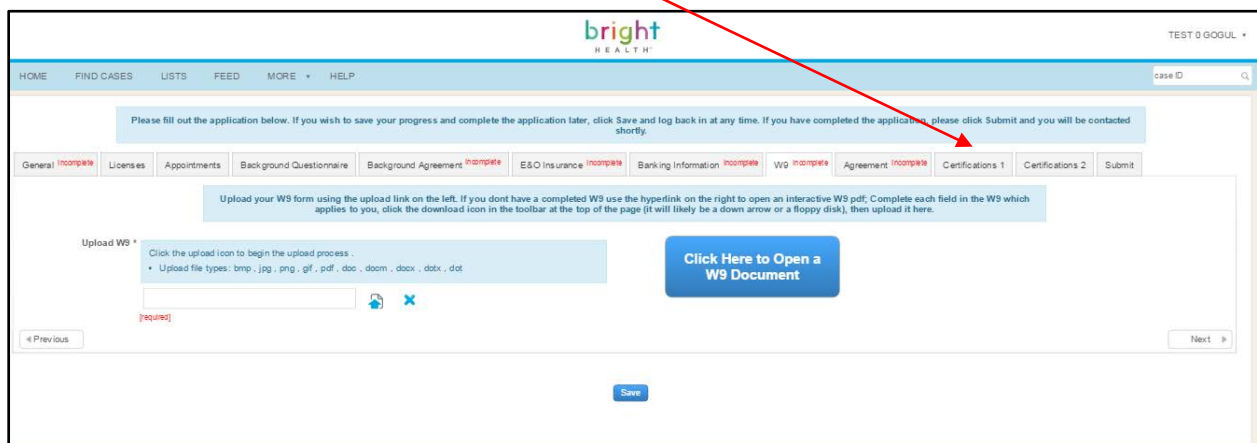
▼ 14 - W9 Tab

If you have a complete W9 in PDF form upload it using the **Upload W9 input field**.

If you do not have a complete W9, click the **Click Here to Open a W9 Document** button to open an interactive W9 PDF.

Complete the W9, download it, then upload it using the Upload W9 input field. Click the **Save button**.

Proceed to the **Certifications 1 tab**.



The screenshot displays the Bright Health application interface. At the top, the logo "bright HEALTH" is visible, along with a user profile "TEST 0 GOGUL" and a search bar for "case ID". A navigation menu includes "HOME", "FIND CASES", "LISTS", "FEED", "MORE", and "HELP". A central instruction box states: "Please fill out the application below. If you wish to save your progress and complete the application later, click Save and log back in at any time. If you have completed the application, please click Submit and you will be contacted shortly." Below this, a progress bar shows various tabs: "General" (incomplete), "Licenses", "Appointments", "Background Questionnaire", "Background Agreement" (incomplete), "E&O Insurance" (incomplete), "Banking Information" (incomplete), "W9" (incomplete), "Agreement" (incomplete), "Certifications 1", "Certifications 2", and "Submit". A red arrow points from the "Certifications 1" tab to the "Click Here to Open a W9 Document" button. The "Upload W9" section contains an upload icon, a text box for the file name, and a list of supported file types: ".bmp", ".jpg", ".png", ".gif", ".pdf", ".doc", ".docm", ".docx", ".dotx", ".dot". A "Save" button is located at the bottom center. Navigation buttons for "Previous" and "Next" are also present.

▼ 15 - Certifications 1 Tab –

Check the boxes corresponding to the certification(s) you have completed to display the upload input(s). Certifications 1 tab is where you upload your certifications for the upcoming plan year.

Individual Agents – If FFM state, please upload your FFM certification and proceed to the Agreement tab (**Step 17.**) If this does not apply to you, go to the **Agreement tab**.

Medicare Agents – please upload your AHIP, Gorman or Pinpoint certification. Proceed to the Agreement tab (**Step 17**). You will receive an email from Bright Health once the Certifications 2 tab is available.

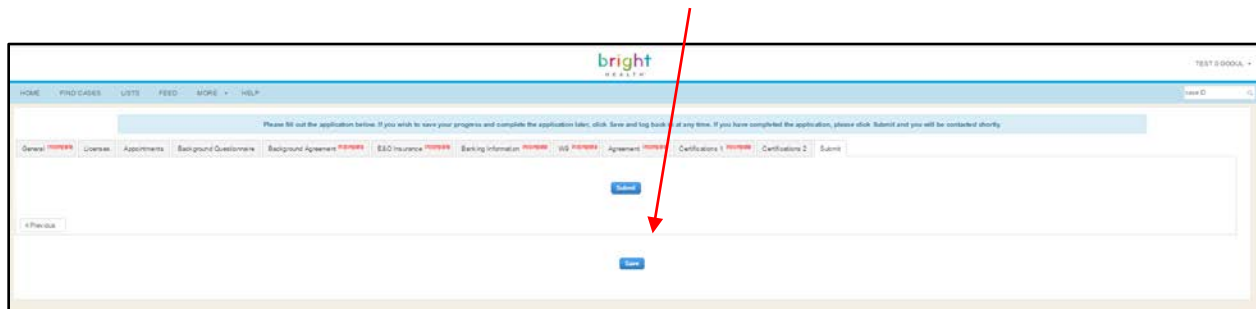
NOTE: If you do not upload your certifications, you will not be able to submit your application for completion. Your progress will be saved and you will need to return to this screen once your certifications have been completed.

The screenshot displays the 'Certifications 1' tab in the Bright Health application. The interface includes a top navigation bar with 'HOME', 'FIND CASES', 'LISTS', 'FEED', 'MORE', and 'HELP'. Below this is a breadcrumb trail: 'General' > 'Licenses' > 'Agreements' > 'Background Questionnaire' > 'Background Agreements' > 'E&O Insurance' > 'Banking Information' > 'Wp' > 'Agreement' > 'Certifications 1' > 'Certifications 2' > 'Submit'. The main content area features a warning message: 'If no content is presented below, please go to a Licenses tab, select a state, then select a line of business. Certification requirements are based on this selection. Otherwise check which certifications you have. At least one certification is required. Not all there are required. File upload inputs will be displayed for you to upload each certification. If you do not yet have your certifications, please complete this application once they are acquired. Your progress has been saved.' Below this, there are two main sections: 'ACA Individual Certifications' for 'Alabama' and 'Medicare Certifications'. The ACA section has a radio button for 'Off Exchange Only' and a checked radio button for 'On Exchange', with an 'Exchange Upload' button. The Medicare section has checked checkboxes for 'AHIP' and 'GORMAN', each with a corresponding 'Upload' button. A 'Save' button is located at the bottom of the page.

▼16 - Certifications 2 Tab – Medicare Only

You will receive an email from Bright Health once Medicare Certification is available. Once open, return to the Certifications 2 tab and complete the Bright Health product training.

When finished with Certifications 2 tab, click **save**.

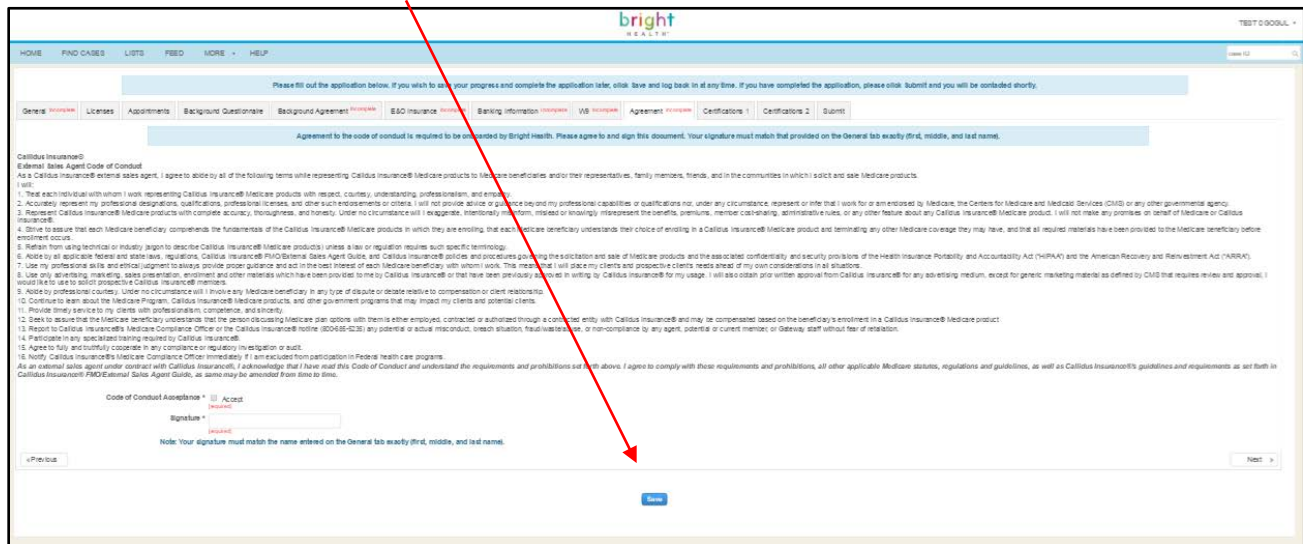


The screenshot shows the Bright Health application interface. At the top, there is a navigation bar with 'HOME', 'FIND CASES', 'LISTS', 'FEED', 'MORE', and 'HELP'. Below this is a message: "Please fill out the application below. If you wish to save your progress and complete the application later, click save and log back in at any time. If you have completed the application, please click Submit and you will be contacted shortly." A horizontal menu contains several tabs: "Series", "Licenses", "Appointments", "Background Questionnaire", "Background Agreement", "EEO Insurance", "Banking Information", "US Insurance", "Agreement", "Certifications 1", "Certifications 2", and "Submit". The "Certifications 2" tab is selected. Below the menu, there are two buttons: "Save" and "Submit". A red arrow points from the text above to the "Save" button.

▼17 - Agreement Tab

Read the code of conduct, check the code of conduct acceptance box, and type your full name as you did in **Section 7 on the General Tab** page.

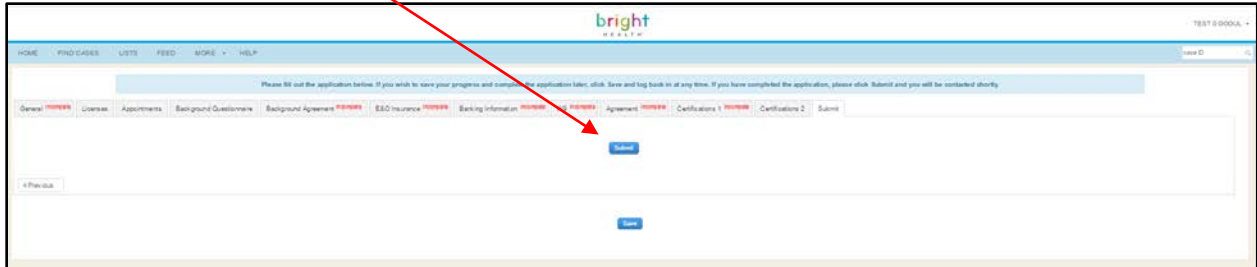
Click the **Save** button.



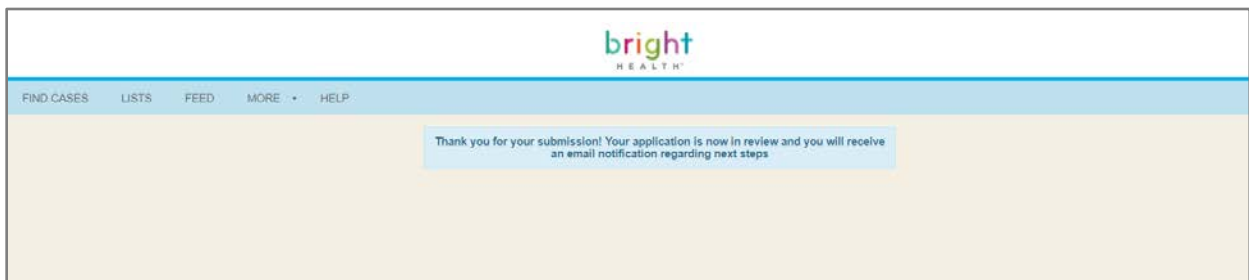
The screenshot shows the Bright Health application interface with the "Agreement" tab selected. The page displays the "Code of Conduct" section, which includes a list of 16 numbered items detailing the terms of service for Medicare beneficiaries. Below the list, there is a "Code of Conduct Acceptance" section with a "Yes" radio button selected and a "Signature" field. A note below the signature field states: "Note: Your signature must match the name entered on the General tab exactly (first, middle, and last name)." A red arrow points from the text above to the "Save" button at the bottom of the page.

▼18 - Submit Tab

Click the **Submit** button.



▼19 - Success Page



▼20 – Other Email Notifications

You also will receive additional emails as part of the appointment/credentialing process, including:

1. When your appointment application is approved.
2. If your appointment application requires more information to be completed.
3. If you've saved your application process in one of the steps and have not returned to complete it for a certain period-of-time.
4. If your appointment application has been denied.