Ameristead Contracting and Business Rules

Ameristead:

Ameristead Health is a major medical health plan using the Cigna network with all plans. One needs an EIN or be an employee of an organization that has an EIN in order to qualify.

- Contract for Ameristead by visiting https://www.1enrollment.com/agents/signup.cfm?id=983528 and entering password KMG-1
    - Welcome email and credentials will come from support@kmg-services.com
    - Everyone appointed with Ameristead must complete online training found here: https://training.ameristead.health/
    - Representatives must attend at least one Zoom training to review back office, plans, processes and Ameristead Zoom: https://us06web.zoom.us/meetings/3212922040/invitations?signature=NdDVsb0b9fLBdFa6MDhvzzFfNwJ0VD-lDlNaNDbMAcE
    - Once you obtain a writing agent number you will have access to your back office which houses FAQ's, plan documents and more.
    - State licenses need to be uploaded in the back office. Tap your writing agent number at the upper left of the back offices and scroll to licenses. Once you add a license it updates real time enabling reps to write business in that state.

- Ameristead is available in all 50 states with direct access to Cigna.
- Ameristead has simplified underwriting with knock out questions. There are no pre-existing condition clauses on existing conditions that aren't asked.
- Cutoff is the 20th of the month with esignatures included. No exceptions.
- Digital ID cards will be issued no earlier than the effective date.

- Digital ID cards will be delivered via email to the member with instructions for activation of their OPYN phone app and member portals.
- Plastic ID cards will arrive within 3-5 business days after the effective date.
- Nov 21st to Dec 20th is open enrollment for plan changes.
- All plans renew Jan 1.
- Initial Payment will occur within 24 hours of enrollment, ACH no charge, Credit Card has 2% upcharge.
- Effective date is 1st of the month with drafts taking place the 15th of the month.
- Commissions are paid as earned on or about the 20th of the month
- For member changes, demographic updates, ID card requests and cancelations, please send inquiries to support@ameristead.health
- Agent support: support@kmg-services.com
- Member's Only support: csmanagers@marpaihealth.com

Note – Employer group enrollment process differs. Training for group enrollment can be found here: AH Group Install Training.mp4