

TEAM ALVAREZ INSURANCE SERVICES

GETTING STARTED ONCE YOU HAVE ACQUIRED YOUR CALIFORNIA STATE INSURANCE LICENSE

First, you will need to get your Life/Health license to be able to sell health and life insurance related products. This will give you the ability to sell Medicare and other life and individual/group health insurance's after you get your product training and get each individual company to appoint you. It really is not that difficult, but it does take some time. I will walk you through it step by step so you do not get as frustrated as I did. You will need to do the following in the order below:

1. **Insurance & Securities School of California**, 52 Hour school (40 hour life agent, 12 hour ethics and code). You will need to get your license number before you can proceed with anything else.
2. **California Department of Insurance (DOI)** – once you finish your 52 hours of school you will be required to take the state test and pass. Not too terribly hard considering I passed. It's just another test. Crash course are recommended the day of or the day before the test.
3. **Errors and Omissions Insurance** – you will need E&O insurance for yourself once you have passed your test and get your license number before you go any further. You can purchase it by paying monthly payments or one single payment. You are not allowed to represent any of the top company's without E&O insurance.

You will need to follow the directions given in the order suggested so you can get up and running the fastest without much delay. There are no shortcuts with this stuff. You just simply need to do the training and the testing the way it is explained to you and avoid all the delays. Once you get your California license you will need your **American Health Insurance Professionals (AHIP)** completed, you can probably get in the field within two weeks. I will send you the email pertaining to your E&O. If you have E&O you will be one step ahead. Make sure your E&O insurance covers your Accident/Life/Health license. If you need to purchase E&O, you can purchase it online and then ask them to send you your certificate immediately. They will email you a copy within the hour if you request it. You will need it before you can apply with most of the companies, but you do not need it before you take your AHIP training.

FIRST

AHIP Certification – www.medicareonlinetraining.com You will need to take your AHIP product training first. Most companies require it and we feel it is a very important part of the introduction to this industry. This training is "generic" Medicare product training with an emphasis on product knowledge and compliance. It is required before you are appointed by any of the major companies. It consists of 5 modules of training and a final exam. Once you do AHIP the first year, you will only be required to complete modules 4 & 5 and the final the following years.

SECOND

Errors and Omissions – you will need to get your Errors & Omissions insurance before you can **apply** with any of the major Medicare companies. www.eoforless.com. You really need to be protected from anyone that creates a problem for you or the carrier. Errors & Omissions insurance is renewable every year just like auto insurance.

THIRD

Contracting: Once you have the above completed then we can move forward with all the appointment paperwork. I will meet with you and help you collect all of the needed documents and send everything in and monitor the process for you. The appointments take some time (3 weeks) to put through so I will work with you on field training, leads, appointments and getting you organized if needed. Most of the companies will require you to take their own module training before you can represent them. For the most part, plans are almost identical with few differences. Some cover transportation, some home healthcare, some no co-pays, some have co-pays, but really the differences are what you will need to learn. The repetitive training helps you get more comfortable with Advantage Plans and feel more confident when presenting to your prospects.

There are many other smaller companies's in the Medicare business. Every county is different. Depending on where you want to work, it is not too tough to get appointed through product training. To give you an idea, when asked a question and you do not know the answer the answer should be simply, " I don't know, let's take a look at the plan benefits and find out", then you open the benefit book and read right from the company benefits. Not too tough. Identifying who has what and how you can help, or not, is really the art. It's not really if you can get in front of them that is important. You will get in front of them. We will help you to do whatever it is that you want to accomplish.

You will have a great TEAM to draw from and we are constantly working on improving. You will be able to call anyone on TEAM ALVAREZ at any time even during your appointments. Everyone is very helpful and we all work together. During Open Enrollment Period, TEAM ALVAREZ produced over 1000 sales in 2008 (3 agents) and over 1700 sales in 2009 (7 agents). TEAM ALVAREZ writes a great deal of **GOOD** business and we take our work very serious. Our clients depend on us to help them through a very confusing industry at an age where they need to TRUST and BELIEVE that we are making the right recommendations with their best interest at heart, not our commissions. This will be the most rewarding part of your career. Making sure the clients are always taken care of has to be at the forefront of your work goals. We will help guide you there without much worry. Just make sure when you are sitting with any of your clients in the future that you consider them as important as your own parents and everything will work out great for them and you. Thank you for your consideration and look forward to a rewarding, long and profitable relationship.