
2023

Aetna CVS Health™ Individual and Family plans – new broker onboarding

Health plans are offered or underwritten or administered by Aetna Health of California Inc., Coventry Health Plan of Florida, Inc., Aetna Health Inc. (Florida), Aetna Health Inc. (Georgia), Aetna Life Insurance Company, Aetna Health of Utah Inc., Aetna Health Inc. (Pennsylvania), or Aetna Health Inc. (Texas) (Aetna). Aetna is part of the CVS Health family of companies.

♥ aetnaCVSHealth™



What we'll cover

Our 2023 Individual and Family plans
footprint

Why Aetna CVS Health™

Ready to sell requirements

Producer World® – action items

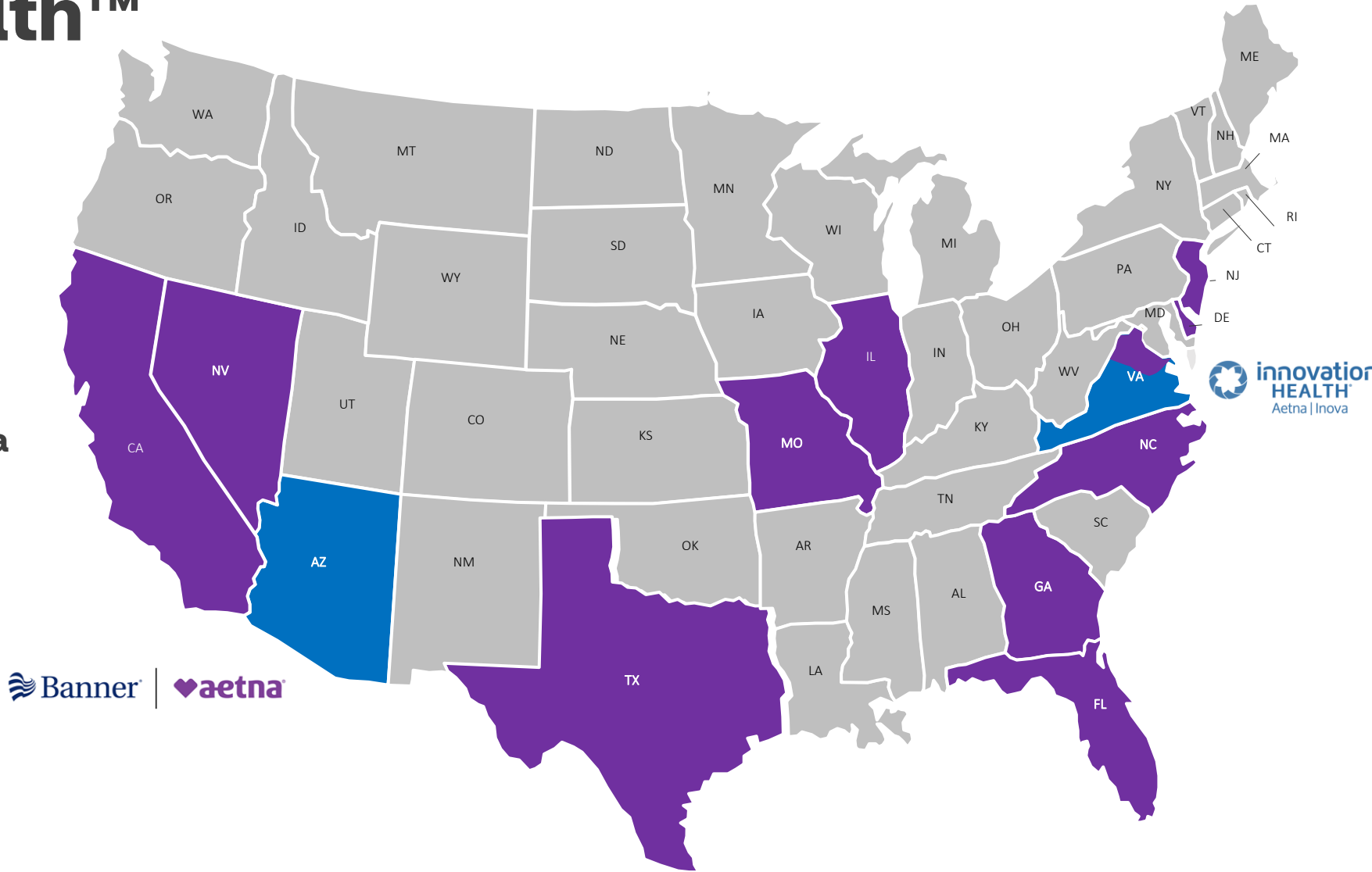
Resources and support



**2023 Aetna CVS Health™
Individual and Family plans footprint**

Aetna CVS Health™ 2023 footprint

- **Arizona
(Banner/Aetna)**
- **California**
- **Delaware**
- **Florida**
- **Georgia**
- **Illinois**
- **Missouri**
- **New Jersey**
- **North Carolina**
- **Nevada**
- **Texas**
- **Northern Virginia
(Innovation Health)**
- **Virginia**



Aetna® ACA Individual and Family plan service areas

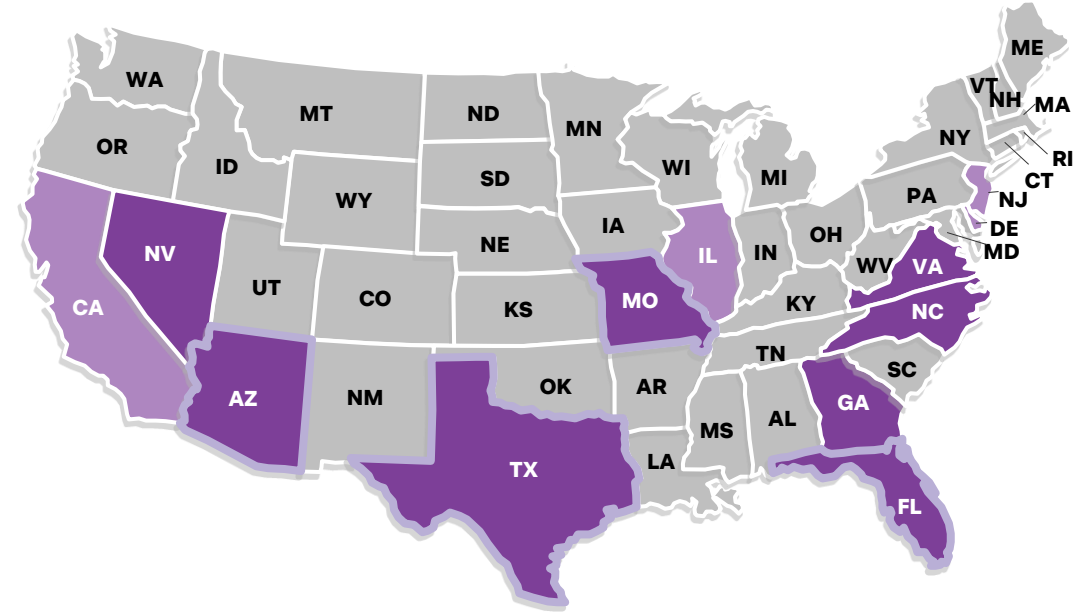


STATE	REGION	COUNTIES
Arizona (one service area for 2023)	Phoenix	Maricopa, Pinal
	Tucson	Pima
	Other AZ**	Cochise, Coconino, Yuma
California* (one service area for 2023)	Central Valley	El Dorado, Fresno, Kings, Madera, Placer, Sacramento and Yolo
Delaware* (one service area for 2023)	Delaware	Kent, New Castle, Sussex
Florida	Collier-Lee**	Collier, Lee
	Jacksonville**	Clay, Duval, Saint Johns
	Orlando**	Lake, Orange, Osceola, Seminole
	South FL	Broward, Hendry, Indian River** , Martin** , Miami-Dade, Palm Beach, St. Lucie**
	Southwest FL	Charlotte** , Manatee, Sarasota
Georgia	Albany	Baker, Calhoun, Clay, Crisp, Dougherty, Lee, Randolph, Schley, Sumter, Terrell, Worth
	Atlanta	Bartow, Butts, Clayton, Coweta, DeKalb, Fayette, Fulton, Gwinnett, Henry, Jasper, Newton, Rockdale, Walton
	Savannah	Appling, Bryan, Candler, Chatham, Effingham, Evans, Liberty, Long, Screven, Tattnall
Illinois* (one service area for 2023)	Chicago	Cook, Lake, McHenry

STATE	REGION	COUNTIES
Missouri	Kansas City	Cass** , Clay, Jackson, Johnson** , Lafayette** , Platte
	Springfield	Barry, Christian, Dade, Dallas, Douglas, Greene, Hickory, Jasper, Laclede, Lawrence, McDonald, Newton, Ozark, Polk, Stone, Taney, Webster, Wright
	St. Louis	Franklin, Jefferson, Lincoln, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington
Nevada	Reno	Washoe
	Las Vegas	Clark, Nye
New Jersey* (one service area for 2023)	Northern NJ	Bergen, Essex, Hudson, Hunterdon, Middlesex, Morris, Passaic, Somerset, Sussex, Union, Warren
	Southern NJ	Atlantic, Burlington, Camden, Cumberland, Gloucester, Mercer, Salem
North Carolina (one service area for 2023)	Asheville	Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey
	Charlotte	Anson, Cabarrus, Cleveland, Gaston, Lincoln, Mecklenburg, Stanly, Union
	Eastern NC	Beaufort, Bertie, Camden, Carteret, Chowan, Craven, Currituck, Dare, Edgecombe, Gates, Greene, Halifax, Hertford, Nash, Pasquotank, Perquimans, Pitt, Wayne, Wilson
	Fayetteville	Bladen, Cumberland, Harnett, Hoke
	Triad	Davidson, Davie, Forsyth, Guilford, Randolph, Rockingham, Stokes, Wilkes, Yadkin
Triangle	Alamance, Caswell, Chatham, Durham, Franklin, Granville, Johnston, Lee, Orange, Person, Vance, Wake	

Aetna® ACA Individual and Family plan service areas (cont.)

STATE	REGION	COUNTIES
Texas	Austin	Hays, Travis, Williamson
	Corpus** Christi	Aransas, Bee, Duval, Jim Wells, Kleberg, Nueces, San Patricio
	Dallas**	Collin, Dallas, Denton, Ellis, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Wise
	El Paso	El Paso
	Houston	Brazoria, Fort Bend, Galveston, Harris, Montgomery
	San Antonio	Bexar, Comal, Guadalupe, Kendall
Virginia (Innovation Health is one service area for 2023)	Northern VA (NOVA) (IH)	Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Fauquier, Fredericksburg City, Loudoun, Manassas City, Manassas Park City, Prince William, Spotsylvania, Stafford, Warren
	Richmond	Amelia, Chesterfield, Goochland, Hanover, Henrico, New Kent, Powhatan, Richmond City
	Roanoke	Botetourt, Franklin, Montgomery, Radford, Roanoke, Roanoke City, Salem City



KEY

*New Market for 2023

**Expansion Market for 2023

All counties listed are subject to the July 25, 2022 regulatory approvals

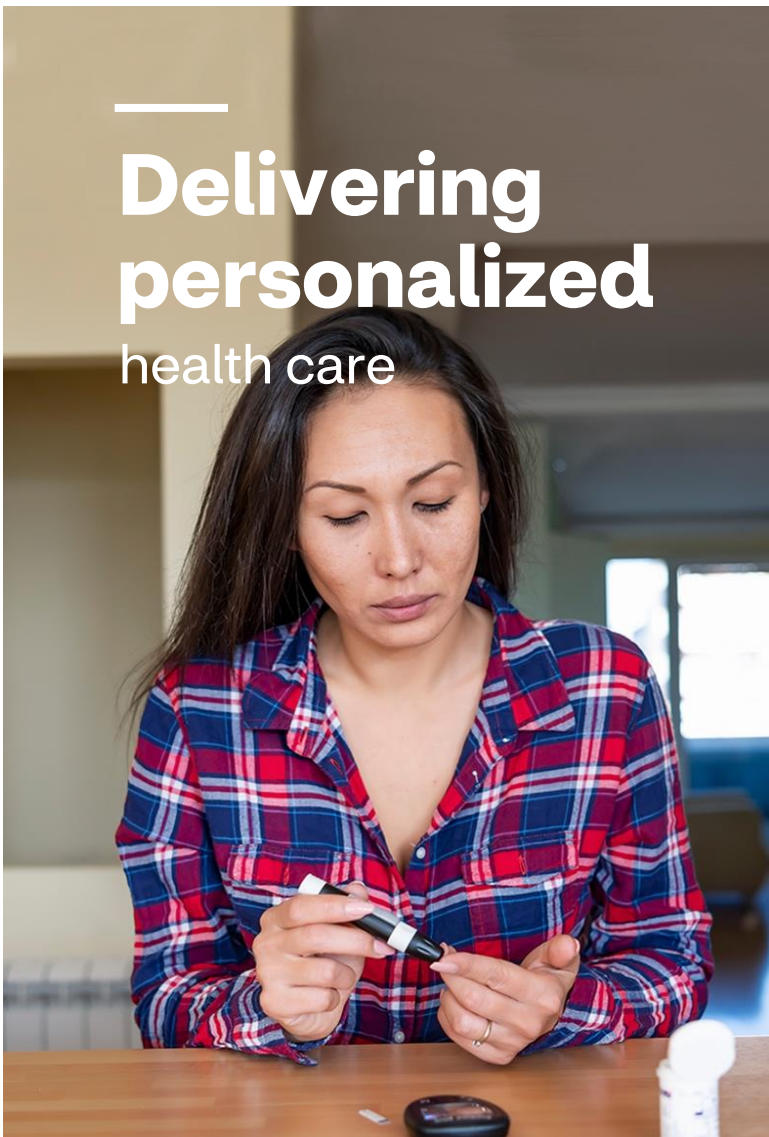
2022 Entry

2023 Expansion

2023 Entry

Why Aetna CVS Health™

Delivering personalized health care



What consumers demand

Consumers shopping for individual health insurance plans are seeking:

- Plans that are easy to understand
- Plans that are easy to open and manage
- Plans with new and more convenient care options
- Plans with affordable premiums
- Plans with low out-of-pocket costs
- Plans that personalize health care experiences

What we offer

- Plain language and simplified documentation
- Fast online tools that empower the member
- \$0 virtual care* and plans that include \$0 walk-in clinic visits**
- Plans that offer more value for less money
- \$0 preventive screenings and low co-pays
- Seamless record sharing between care providers

*Members may be required to pay a cost-share based on what medical services were received and the type of a provider a member visits. Please consult benefit documents for more details. Members enrolled in a high-deductible health plan must meet their deductible before receiving non-preventative virtual care services at no cost-share. However, such services are covered at negotiated contract rates.

**For a complete list of participating walk-in clinics, log in to [Aetna.com](https://www.aetna.com) and use our provider search tool. Includes select walk-in clinic services. Not all walk-in clinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventative walk-in clinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states. Services at all walk-in clinics are subject to a cost-share in California. Access to walk-in clinics may vary by geography. Walk-in appointments are based on availability and not guaranteed. Online scheduling is recommended.

Ready to sell requirements

Requirements to sell Aetna CVS Health™ Individual & Family plans

As simple as 1, 2, 3

1

Get licensed and appointed

Select “Sell Commercial and Individual”

2

Assign commissions

Two options for assigning commissions

Assign/view general agency relationship

3

Upload federal facilitated marketplace (FFM) or state certification

Optional to complete during the compensation requirements

Visit Aetna.com and select “Join our producer team”

The screenshot shows the Aetna website's navigation menu with the following items: Get appointed, Products and Services, Solutions, Resources, Trends and Insights, and a purple Login button. The main content area features a large image of an elderly woman in a red hat and blue denim shirt, with a white heart outline overlaid on the image. To the left of the image, the text reads: "Get to know us, and grow your business" followed by "As an Aetna® producer, you get the total package: local, flexible and affordable health benefits to surpass your clients' needs." Below this text is a purple button labeled "Join our producer team", which is pointed to by a purple arrow. A vertical "Feedback" button is visible on the right side of the image area.

Choose “Sell Commercial and Individual”

← → ↻ 🏠 aetna.com/insurance-producer/become-appointed-with-aetna.html

🔗 ☆ ⚙️ 👤



Contact us

Español

Search 🔍

Explore Aetna sites ▼

Get appointed

Products and Services

Solutions

Resources

Trends and Insights

Login

Join our producer team

Get appointed with us for inside access to new products and digital firsts to meet your clients' needs — plus plenty of support to help you sell.

Sell Commercial and Individual

Sell Individual Medicare



feedback

Online application and screening questionnaire (Pangea)

1. Select *“Start a new application”*



Welcome to the Aetna Online Application for Appointment. Thank you for your interest in applying to become appointed with one or more of the Aetna companies.

New Applicants:

If you are a new applicant, click on the New Applicant button.

Returning Applicants:

If you are a returning applicant, please enter your User Name and Password and click on the Login button.

Thank you for applying with us

A screenshot of the Aetna online application interface. At the top, it says "Apply Here!". Below this, there is a button labeled "Start a new application" which is highlighted with a red arrow. Underneath the button are two input fields: "Returning User Name:" and "Password:". To the right of the "Password:" field is a "Login" button. Below the input fields, there is a link that says "Forgot Username or Password?".

This online application tool recommends you use *MicroSoft Internet Explorer (Version 9.0 or Higher)* or *Mozilla Firefox (Version 31.0 or Higher)*. If you are unsure what browser you are currently using, please click [HERE](#) to find out.



To download the latest version of *Microsoft Internet Explorer*, click on the following *Internet Explorer Logo*:



To download the latest version of *Mozilla Firefox*, click on the following *Mozilla Logo*:

Online application and screening questionnaire (Pangea)

2. Select **“Agency”** or **“Agent”**

3. Click **“Begin”**

Reminder: We may be paying commissions on your behalf to an agency. If so, the agency principal must first complete the “Agency” application. Then you’ll need to go back and complete the “Agent” application.

Please identify how you would like to be contracted by selecting the application type in the drop down below.

If you are completing an Agency Application for Appointment and you will be a producer for that agency as well, you will also need to complete an Individual Application for Appointment.

Please select an on-line application from the list.

Click the Begin button to get started.

Agency
Agent

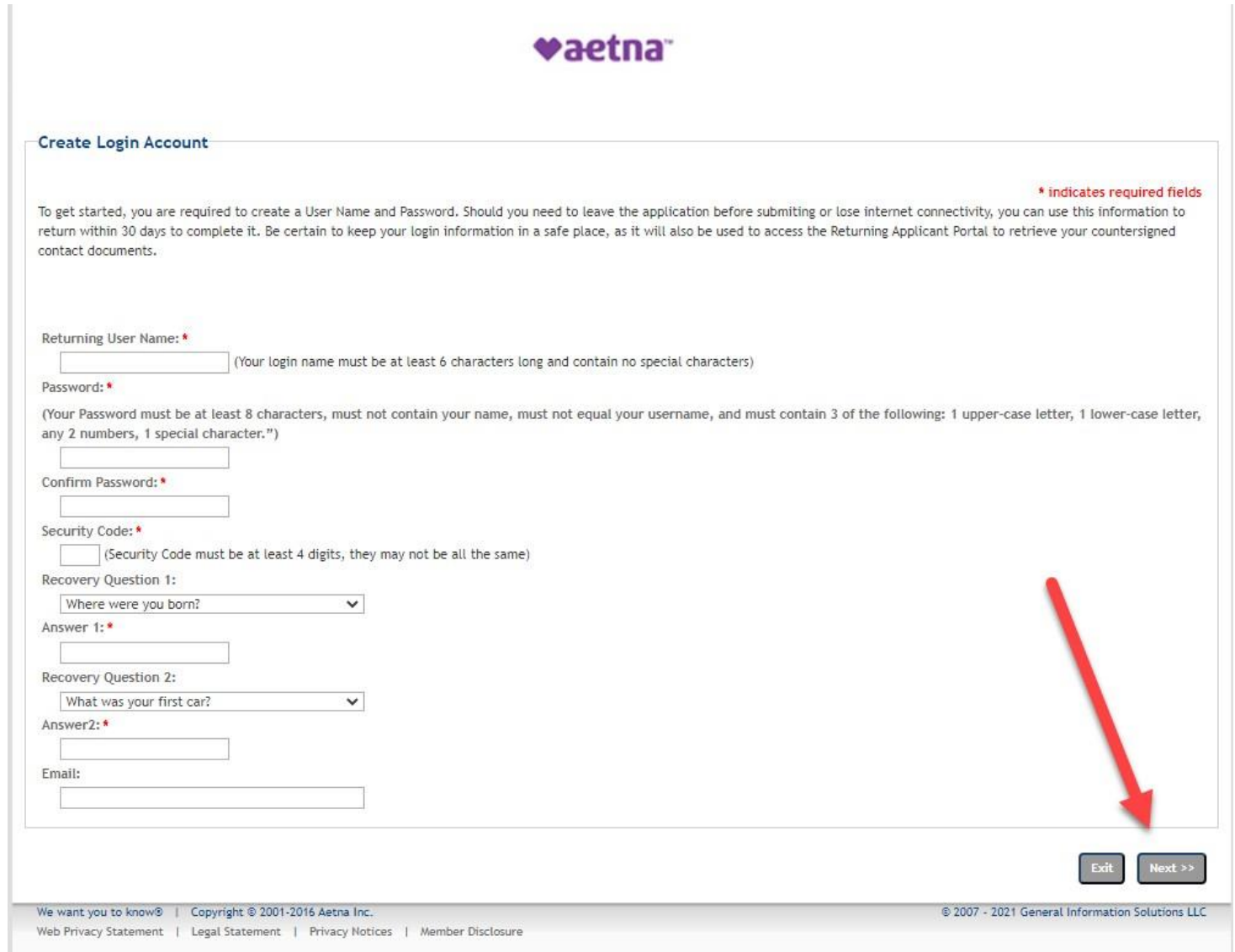
Begin Exit

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Online application and screening questionnaire (Pangea)

4. **Create a Login Account**
 - **This will allow for broker, agent and agencies to save and return to the application**
5. **Once completed, select "Next"**



aetna™

Create Login Account

* indicates required fields

To get started, you are required to create a User Name and Password. Should you need to leave the application before submitting or lose internet connectivity, you can use this information to return within 30 days to complete it. Be certain to keep your login information in a safe place, as it will also be used to access the Returning Applicant Portal to retrieve your countersigned contact documents.

Returning User Name: *
 (Your login name must be at least 6 characters long and contain no special characters)

Password: *
(Your Password must be at least 8 characters, must not contain your name, must not equal your username, and must contain 3 of the following: 1 upper-case letter, 1 lower-case letter, any 2 numbers, 1 special character.)

Confirm Password: *

Security Code: *
 (Security Code must be at least 4 digits, they may not be all the same)

Recovery Question 1:
 ▼

Answer 1: *

Recovery Question 2:
 ▼

Answer2: *

Email:

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Online application and screening questionnaire (Pangea)

Agent

To revisit any page that has been completed, click on the page title listed below:

- Producer Type
- Individual Information
- Addresses and Phones
- Errors and Omissions Insurance
- Report Copy
- Disclosure and Authorization
- Summary of Rights and Additional Notices
- California Disclosure
- Other Disclosures and Authorizations
- Producer SSN and DOB
- Questions
- Electronic Funds Transfer
- W-9
- Additional Documents
- Comments

Producer Type

Please check the appropriate legal entity item (select one): *

Individual

Sole Proprietor

Other

Note:

Group Medicare

Must complete the Aetna required training. Training information can be obtained via: <http://aetna.cmpsystem.com>

Please indicate market segment (check all that apply): *

Individual and Family Plans

Small Group

Middle Market

Group Medicare

National Accounts

Medicare Supplement (Not available for Independent Agents)

Please select your Med Supp Products Business Partner if applicable or select "None" *

None

Aon Exchange

Aon Retail

eHealth

Health Plan One

Towers Watson

Next >>

6. Under Producer Type check ***“Individual”***
7. For the market segment check ***“Individual and Family Plans”***
8. Select ***“Next”***

Online application and screening questionnaire (Pangea)

9. Under Individual Information add **Name of Parent Entity*** (if applicable).

- This establishes a link with your agency/firm in our systems

10. Add **Parent Tax ID Number**

- Required if you entered a Parent Entity name

11. Add **National Producer Number**

- Click on National Producer Look Up if need to find your (NPN)

12. Select **“Next”**

The screenshot displays the Aetna logo at the top center. On the left is a vertical navigation menu with the following items: Agent, Producer Type, Individual Information (highlighted), Addresses and Phones, Errors and Omissions Insurance, Report Copy, Disclosure and Authorization, Summary of Rights and Additional Notices, California Disclosure, Other Disclosures and Authorizations, Producer SSN and DOB, Questions, Electronic Funds Transfer, W-9, Additional Documents, and Comments. At the bottom of the menu are 'Save and Exit' and 'Cancel and Exit' buttons. The main content area is titled 'Individual Information' and contains several fields: 'First Name *', 'Middle Name', 'No Middle Name' (with a 'None' checkbox), and 'Last Name *' (marked as 'Required'). Below these are 'E-mail Address *' (with 'xyz@abc.com' as an example), 'Name of Parent Entity (Please enter the word "None" if you are a Sole Proprietor) *' (with a red arrow pointing to it), 'Parent Tax Id Number' (with a 'Numbers Only' label), and a dropdown menu for 'In which State do you hold a Resident or Business Resident License? *'. A link 'Click here to look up your National Producer Number:' is followed by a blue 'National Producer Number Look Up' button. At the bottom, there is a 'National Producer Number *' field (with a 'Numbers Only' label and a mouse cursor icon) and a 'National Producer Number' label.

*Make sure to complete an online application for the parent entity if an application for appointment is not already on file with us.

Our appointment approval

Congratulations! We have approved your application to represent Aetna. Your appointment will become active when you submit your first sale. Once your first application is received, your appointment will be submitted to the State and the status of the appointment will be changed to “active”. Shortly after, you will receive a “Welcome” letter updating you on your appointment. As a broker who represents Aetna, you must maintain an active license and abide by the Aetna values and code of conduct. If you have any questions, contact our Licensing and Appointment team at 1-866-511-2863 or e-mail at LAAU@aetna.com.

Register for Producer World®

Producer World is the online service center to help you sell Aetna products. You'll find the information and tools you need to support your sales and grow your business. [Register now for Producer World](#) so you may:

- Get quotes
- Find product and compensation information
- Check your license status
- Set up direct deposit
- Pull your book of business reports
- View electronic broker alerts, newsletters
- And even update your email address

If you have any questions, regarding Producer World please contact us at 1-800-225-3375 Monday through Friday 8 a.m. to 5 p.m. local time.

Producer World[®] – action items

Requirements to sell Aetna CVS Health™ Individual & Family plans

As simple as 1, 2, 3

1

Get licensed and appointed

Select “Sell Commercial and Individual”

2

Assign commissions

Two options for assigning commissions

Assign/view general agency relationship

3

Upload FFM or state certification

Optional to complete during the compensation requirements

Producer World®

← → ↻ 🏠 aetna.com/about-us/login.html#tab_content_section_tabs_link_tabs_2

aetna® Contact us Español Search 🔍 Explore Aetna sites ▾

Who we are Initiatives Investors Health section **Login**

Member

[Agents/Brokers >](#)

Employer

Medical Provider

AGENTS/BROKERS LOGIN

Get quotes, find compensation information, access reports and more.

USERNAME

PASSWORD

Log in to Producer World®

Forgot your [user name](#) or [password](#)?

DON'T HAVE AN ACCOUNT?

Become an insider. Register today to access smart tools and resources to grow your business.

Register for Producer World®

NEED HELP REGISTERING?

For help setting up your Producer World account, call 1-800-225-3375 (TTY: 711) Monday to Friday, 8 AM to 5 PM. Or check out the helpful guidelines below.

Feedback

Producer World® – Individual – Ready to sell

Contact us | Log out

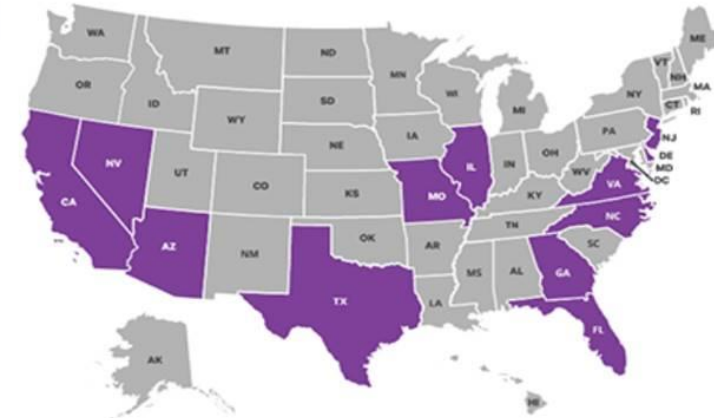
[Home](#) [Individual](#) [Small Group](#) [Middle Market](#) [National, PEO, P&L](#) [Group Medicare](#) [Individual Medicare](#) [Joint Ventures](#)

[Producer World Home](#) \ [Individual and Family Medical Plans](#)

Individual and Family Health Plans

- Products & services
- Quoting & Renewal
- Enrollment & billing
- Providers & medication
- Tools & forms
- Compensation
- Book of business
- Reports
- License and appointment
- Manage personal & firm profile
- Manage access for others
- News
- Contact us / Help

We've expanded to new markets!
Check out our coverage map to see where we are for 2023.



[Overview](#) [Ready-to-sell](#) [Products|Plans](#) [Quote|Enroll|Renew](#) [Compensation](#) [Contacts](#)

Are you ready to sell ACA marketplace individual and family plans?

Quick links

Producer World® – Individual – Ready to sell tab

Overview

Ready-to-sell

Products | Plans

Quote | Enroll | Renew

Compensation

Contacts

Ready-to-Sell

Brokers selling ACA marketplace individual and family plans must assign commission payments to themselves or to an agency. And select a general agent, if applicable.

- Assign your commissions
- Select a general agent, if applicable.

Marketplace (FFM) or state certification for California, New Jersey or Nevada, if applicable

- Verify/upload your 2023 FFM and or 2023 California, New Jersey, Nevada certification
- Get 2023 FFM certified
- Get state certified for California, if applicable
- Get state certified for New Jersey, if applicable
- Get state certified for Nevada, if applicable

Ready-to-sell reports

The ready-to-sell report is available to an individual producer receiving compensation paid to their SSN or the firm's principal and compensation designees.

The report displays license and certification information making it easy to identify who is ready to sell on exchange or off exchange. Robust search gives firms easy access to find their selling agents, contracting agents, and contracting agencies selling status.

Compensation payee process



Individual and family plans: Requirements to sell

Update commission assignment, if applicable, to ensure commissions are paid accurately. Review remaining optional sections.

Commission assignment
General agents
Federal Facilitated Marketplace certification (FFM)
State-based exchange certifications



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Feedback

Compensation payee process



Individual & family plans requirement to sell

Complete required sections below for selling individual & family plans

Compensation Payee

Please select your choice below to assign new Compensation Payee

I want my commissions to be paid myself

I want commissions to be paid to agency

Cancel

Compensation payee process



Individual and family plans: Requirements to sell

Update commission assignment, if applicable, to ensure commissions are paid accurately. Review remaining optional sections.

Commission assignment

[Manage payee](#)

Payee	Start date	Expiration date
Life's Insurance Company Aetna's Health's &	08/27/2021	--

Showing 1 to 1 of 1 entries

You must select a payee for commission payment. We're here to help, [contact us](#).

General agency selection



Individual & family plans requirement to sell

Complete required sections below for selling individual & family plans

- Compensation Payee
- General Agents
- Your Federal Certification
- Your State Certification



Start selling

Print Email Bookmark/Share

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Feedback

General agency selection

Commission assignment


General agents

Please select contract start date and hit search to find general agent

Contract start date: 

General agent: 



 We're here to help, contact us.

Federal Facilitated Marketplace certification (FFM)

State-based exchange certifications


General agency selection

Commission assignment

General agents

Select your general agent

Filter by general agent name or tax ID:

General agent 

- ABSGFIRM CLOUDY
- Aetna Health Insurance
- AWWAgency5
- AWWAgency8
- Bala123
- Bala123

Cancel

agent

Federal Facilitated Marketplace certification (FFM)

State-based exchange certifications

General agency pending

Individual and family plans: Requirements to sell


Update commission assignment, if applicable, to ensure commissions are paid accurately. Review remaining optional sections.

Commission assignment

General agents

General Agent	Start Date	Expiration Date	Action
Standard Insurance Group	3/31/2022	--	Pending - Add GA

Showing 1 of 1 entries

 We're here to help, contact us.

Federal Facilitated Marketplace certification (FFM)

State-based exchange certifications

General agency confirmation



Individual and family plans: Requirements to sell

Update commission assignment, if applicable, to ensure commissions are paid accurately. Review remaining optional sections.


Commission assignment

General agents

+ Add new

General Agent	Start Date	Expiration Date	Action
Standard Insurance Group	3/31/2022	--	 

Showing 1 of 1 entries

 We're here to help, contact us.

Federal Facilitated Marketplace certification (FFM)

State-based exchange certifications

General agency confirmation



Individual and family plans: Requirements to sell

Update commission assignment, if applicable, to ensure commissions are paid accurately. Review remaining optional sections.


Commission assignment

General agents

[+ Add new](#)

General Agent	Start Date	Expiration Date	Action
Standard Insurance Group	03/31/2022	--	 

State	Start Date	Expiration Date
Arizona	03/31/2022	--
Florida	04/10/2022	--
Georgia	03/31/2022	--
Texas	05/15/2022	--

 We're here to help, contact us.

Federal Facilitated Marketplace certification (FFM)

State-based exchange certifications

Requirements to sell Aetna CVS Health™ Individual & Family plans

As simple as 1, 2, 3

1

Get licensed and appointed

Select “Sell Commercial and Individual”

2

Assign commissions

Two options for assigning commissions

Assign/view general agency relationship

3

Upload FFM or state certification

Optional to complete during the compensation requirements

FFM and state certification verification

Update commission assignment, if applicable, to ensure commissions are paid accurately. Review remaining optional sections.


Commission assignment

General agents

Federal Facilitated Marketplace certification (FFM)

Please upload your federal market certification details below

Certification year:

Certification completion date: 

Select FFM cert document:
[upload valid PDF or TIFF document only]

Browse

Submit

Cancel

State-based exchange certifications

Requirements to sell Aetna CVS Health™ Individual and Family plans

As simple as 1, 2, 3

1

Get licensed and appointed

Select “Sell Commercial and Individual”

2

Assign commissions

Two options for assigning commissions

—
Assign/view general agency relationship

3

Upload FFM or state certification

Optional to complete during the compensation requirements

Resources and support

- Assistance with Aetna® licensing and appointment call **1-866-511-2863 (TTY: 711)** (Weekdays 8:00 AM to 4:30 PM ET) or email **LAAU@Aetna.com**
 - Aetna Appointment Application **[Pangea.geninfo.com/Aetna/Apply/](https://pangea.geninfo.com/Aetna/Apply/)**
- Producer World® registration and access assistance call **1-800-225-3375 (TTY: 711)** (Weekdays 8:00 AM to 4:30 PM ET)
- Aetna Individual and Family plans Broker Support Unit **1-844-374-5221 (TTY: 711)** (Weekdays 8 AM to 8 PM ET)
- Producer World registration – **Aetna.com/producer_public/registration/info.html**
- Ready to Sell Tab – Producer World – **Aetna.com/producer/Individual/index.html?tab=1**
- Compensation Payee Section – **Aetna.com/producer/ivl/landing.do#compPayeeCollapse**
- General Agency Selection – **Aetna.com/producer/ivl/landing.do#gaCollapse**

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