Medicare Supplement

ON-THE-SPOT

Quick Reference Guide

Liberty Bankers™
Insurance Group | *For Life*

LBIG-0622-PMSOTSQRG1

On-the-Spot Underwriting

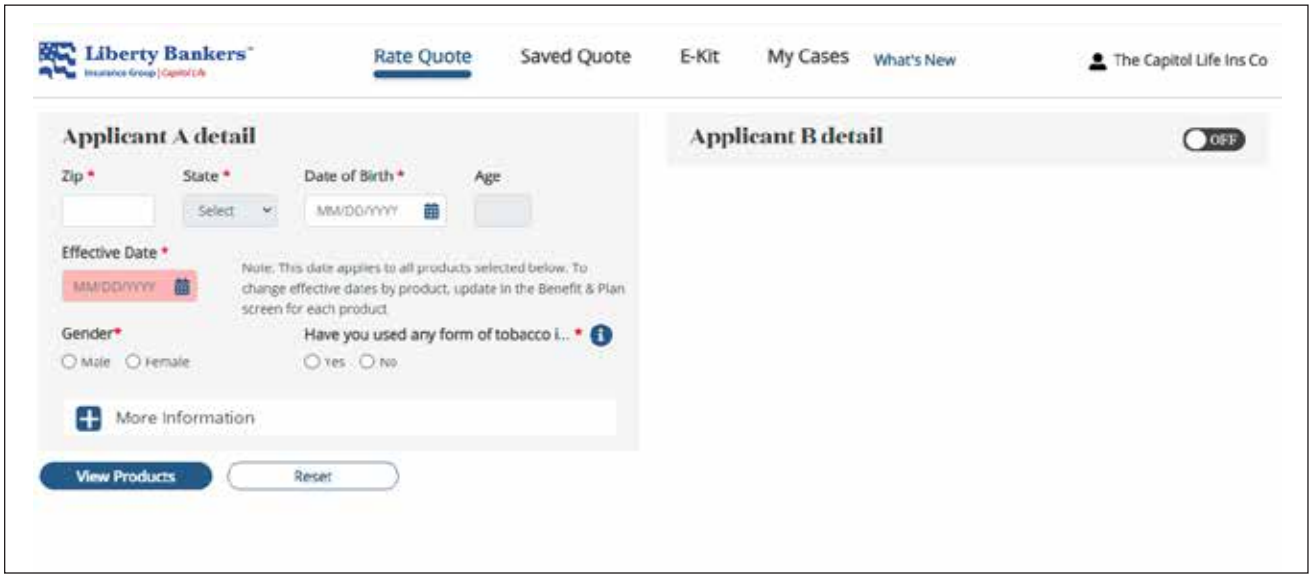
Liberty Bankers Insurance Group's (LBIG) On-the-Spot underwriting is a point-of-sale digital decision process that speeds up the underwriting of Medicare Supplement applications. On-the-Spot allows you to determine, while you are still with a client, whether the applicant has been approved or declined for coverage.

This revolutionary underwriting experience is available for licensed health agents appointed with **Capitol Life Insurance Company** and **American Benefit Life Insurance Company**.

STEP 1: QUOTE & ENROLL

Complete the online application process:

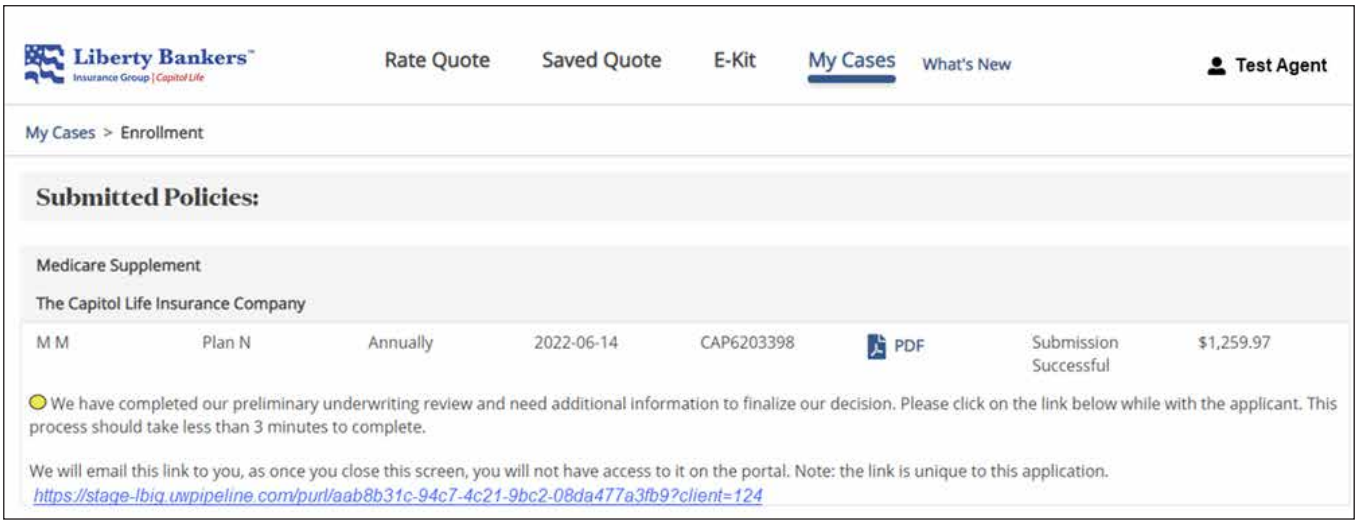
1. Login to your Agent Portal
2. Select **Rate Quote**
3. Enter the applicant(s) detail
4. Follow the prompts to complete the quote and enrollment process



STEP 2: SUBMITTED POLICIES

Upon submission of the application, you will receive one of the following underwriting decisions:

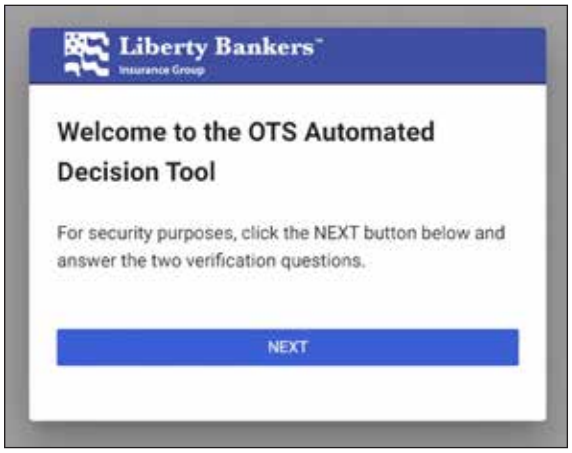
- Approved (green)
- Declined (red)
- Additional information needed (yellow)



STEP 3: ON-THE-SPOT UNDERWRITING

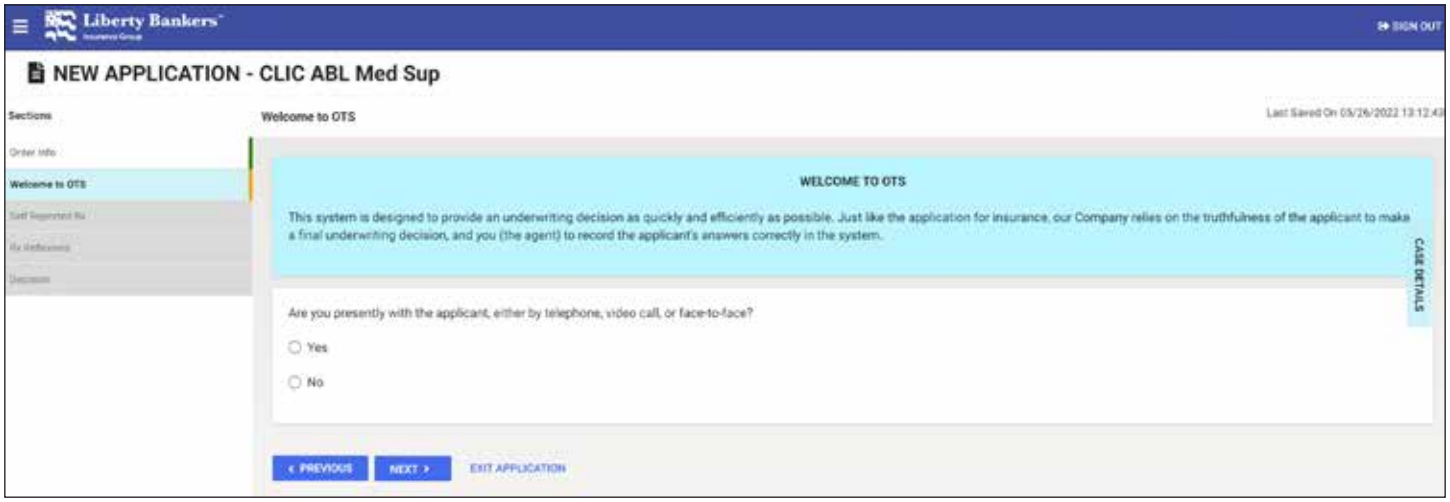
If you receive a **yellow** enrollment status, additional information is needed to finalize the underwriting decision.

1. From the **Submitted Policies** screen, click the **hyperlink.** *Note: This link is unique to the application. You will also receive the link via email.*
2. The link will launch the On-the-Spot Automated Decision Tool. Click **Next.**

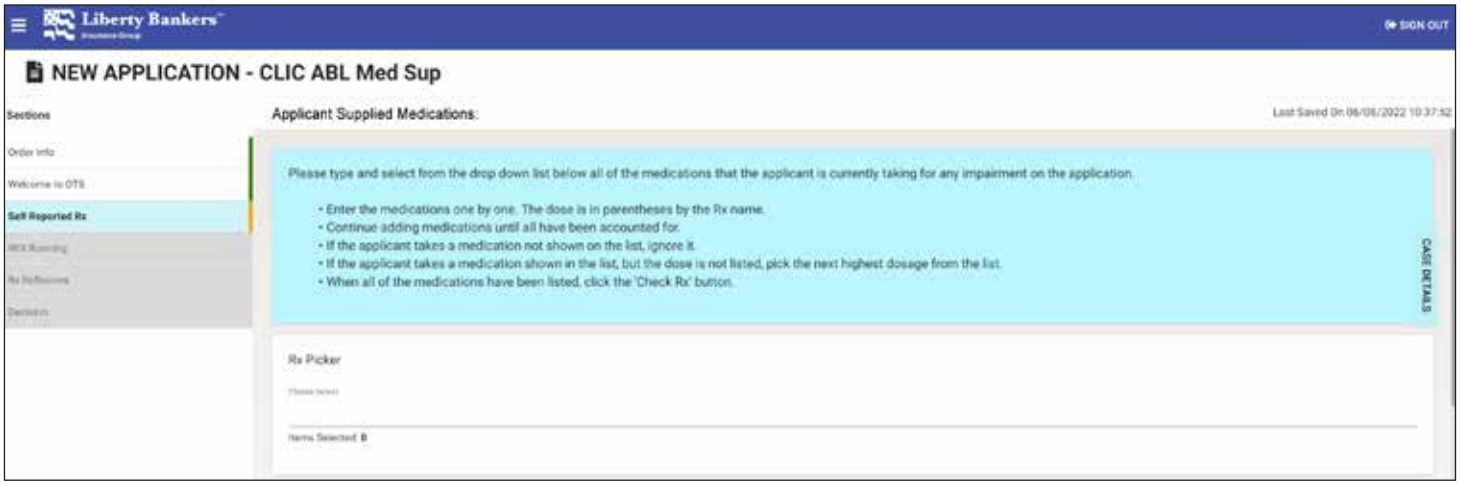


3. Enter the applicant's last name and zip code and click **Verify.**

4. Confirm that you are present with the applicant by telephone, video call, or face to face. Select **Yes** followed by **Next.** If you are not present with the applicant, select **No** and continue the process when you are with the applicant.



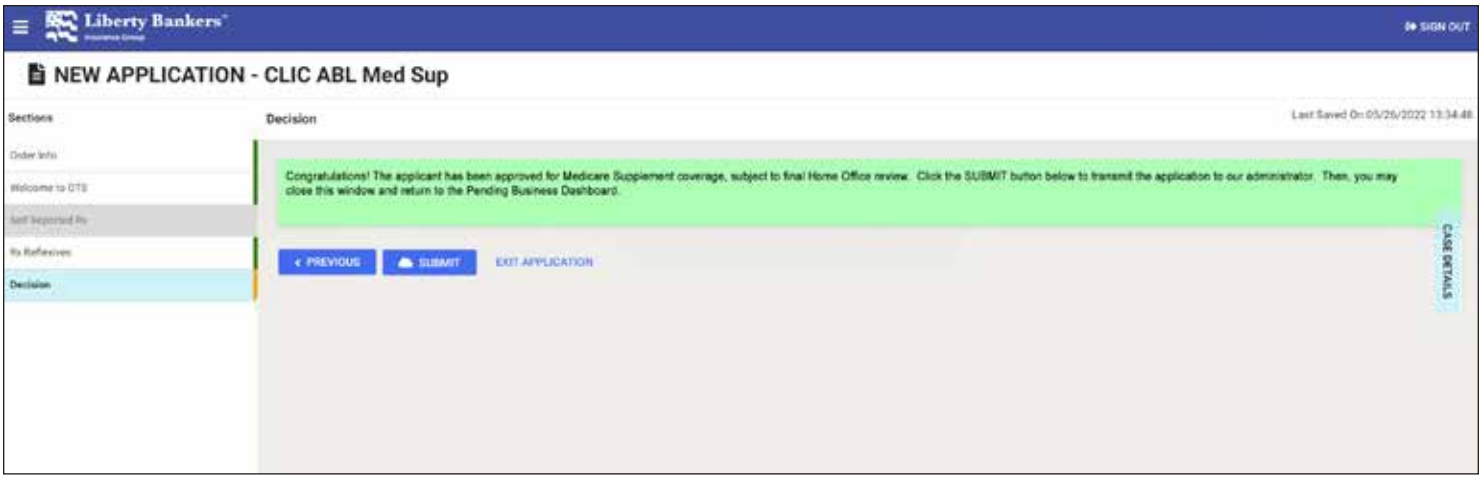
5. Depending on the applicant, you may be asked to report medications. If the applicant is currently taking medications, use the Rx Picker to enter medications one by one. Click **Check Rx** followed by **Next** to proceed.



6. Depending on the medication(s) selected, you may be asked to answer a few reflexive questions. Select **Yes** or **No** for each question, then click **Next.**

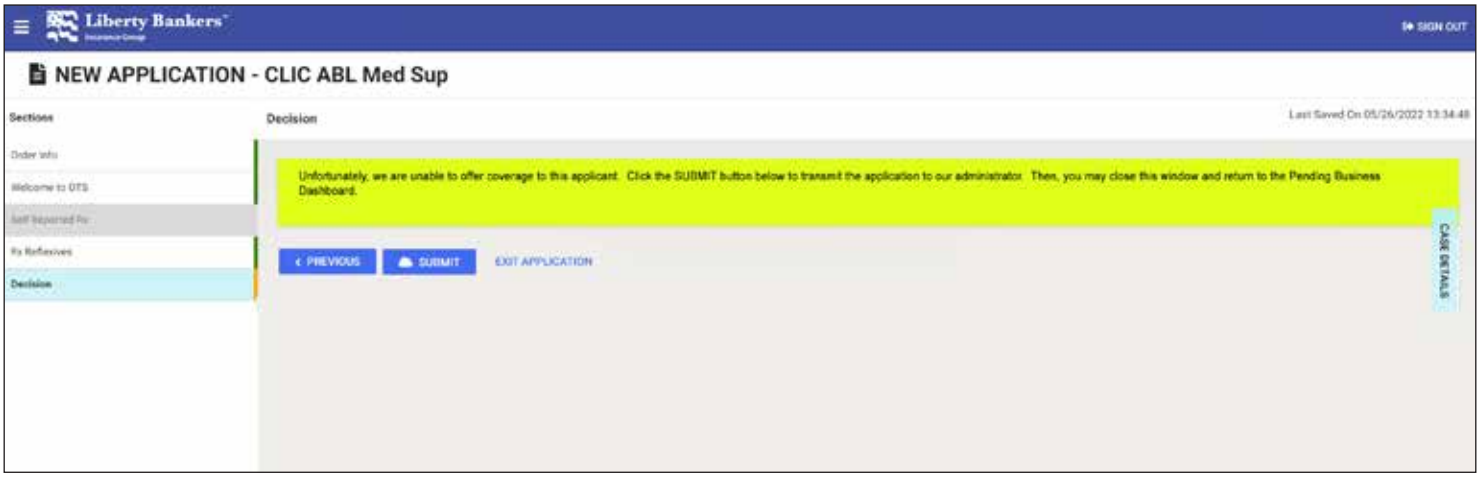
7. The underwriting process is complete. Review the underwriting decision.

Approved:



Click **submit.** A policy and ID card will be sent as soon as the policy has been issued.

Declined:



8. Click **Submit.** This will complete the application process and move the status from pending to declined on your agent portal. An explanation letter regarding the decline will be sent to your customer.