



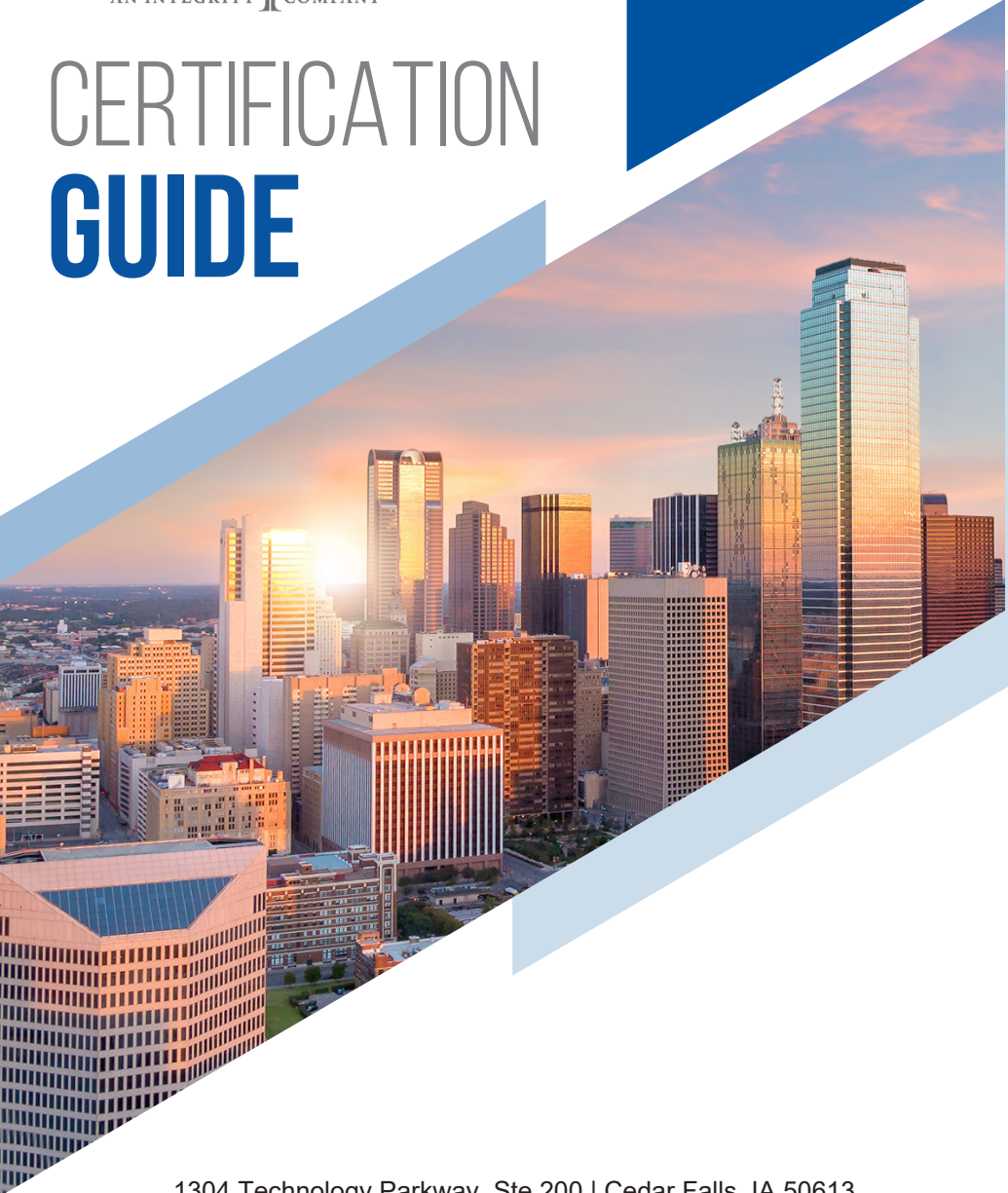
PIPAC™

Health & Life Insurance Brokerage

AN INTEGRITY II COMPANY

2027

# CERTIFICATION GUIDE



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# CONTENTS

## MEDICARE CERTIFICATIONS

Medicare Certification Overview	3
Wellmark Medicare Advantage Health Plan (MAPD) and MedicareBlue RX PDP	4
UnitedHealthcare Medicare	5
Aetna Medicare	6
Centene/WellCare Medicare	7
MercyOne	8
Humana	9
HealthSpring	9
Devoted Health	10

## MARKETPLACE CERTIFICATIONS

FFM	11
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## MISCELLANEOUS

Wellmark Annual Certification	12
Meet the PIPAC Certification Experts	13
Certification Checklist	14

# MEDICARE CERTIFICATION OVERVIEW

Agents cannot market or receive renewal commission or sell any carriers' products until they are certified. You can begin marketing plans for January 1 effective dates on October 1st of the prior year and you can begin selling plans as of October 15th of the prior year. For this reason, we recommend that you complete your certification before October 1st.

Each carrier has their own certification process and therefore you should be aware of what their requirements are as to not duplicate trainings or spend extra time or money. Because your approach can vary depending on which carrier(s) you plan to certify with, we have listed several scenarios below based on which carrier(s) you plan to sell. Specific instructions on how to access these trainings are on the following pages.

## Selling for one company only:

- Wellmark Medicare Advantage/MedicareBlue Rx Only - Only take the Pinpoint Global training. The cost is \$99.95.
- UnitedHealthcare - Only take the UnitedHealthcare Medicare training. This training is free.
- Aetna and Silverscript only- You must take AHIP to sell these plans. Go to the training site and it will direct you to AHIP and Aetna product specific courses. The cost for AHIP through Aetna is \$125.  
Face-to-face or online product training is required this year.
- Centene/WellCare - AHIP is required. Cost is \$125.

## Selling for multiple companies:

- Aetna and any other company- Take Aetna training first as the AHIP will transfer to UnitedHealthcare Medicare, Centene/WellCare, Wellmark Blue Medicare Advantage and MedicareBlue RX, and take care of several of their training and exams.

**ALL AGENTS MUST PASS AHIP AND PRODUCT SPECIFIC TRAINING TO MARKET AND SELL PRODUCTS AND TO RECEIVE RENEWAL COMMISSIONS**



## MEDICAREBLUE RX (PDP)

**START  
HERE**

**Deadline: TBA**

All Wellmark Blue Cross and Blue Shield (BCBS) agents servicing, marketing, or selling MedicareBlue Rx plans must complete certification. To access the certifications for the MedicareBlue RX go to [www.pipac.com/certification-central](http://www.pipac.com/certification-central)

### [Initial Access to Medicare Online Training Center for Certification](#)

#### 1. Login to Wellmark Pinpoint Portal

- Go to the Returning user section on the top left side of the screen.
- Your username will be your NPN (National Producer Number)
- If you don't have your password - Click on forgot password & continue through the steps to reset it.
- It is recommended that you view the site in Chrome.

#### 2. Go to the Certifications page:

- If you have taken AHIP through another Carrier, you will be instructed to upload a copy of your AHIP certificate. If you have not taken AHIP and are only certifying for the MedicareBlueRX, you will need to purchase and complete Medicare Basics Training through the Pinpoint Global training site. If you are completing Medicare Basics Training through Pinpoint Global, you are only allowed 3 attempts and must get a score of 85% to pass.

#### 3. Complete the Product Training assigned to you and the FWA Training Attestation:

- MedicareBlue Rx: There are two certification tracks — one for Individual MedicareBlue Rx and the other for Group MedicareBlue Rx. Agents may be assigned to one or both tracks.

**NOTE: All portions of training must be completed before you are certified to service, market or sell the MedicareBlue Rx product. Marketing for these new plans cannot take place prior to October 1st.**

If you are experiencing issues accessing your online training, please email the Help Desk at [SalesCompliance@wellmark.com](mailto:SalesCompliance@wellmark.com).



**START  
HERE**

**Deadline: Prior to 1st Sale  
or by 12/07 for renewals**

To access the **UnitedHealthcare Medicare Certifications**, please go to [www.pipac.com/certification-central](http://www.pipac.com/certification-central). Certification is located in the Learning Lab Link under the Knowledge Center tab. AHIP is NOT required for certification with UnitedHealthcare. If you have **not** taken AHIP you will be required to take two prerequisite courses and assessments in addition to the product certifications. There is no cost for the UnitedHealthcare certifications if you choose to do them instead of AHIP. **You are required to pass the assessments at 85% within six (6) attempts.**

**If you do not pass a prerequisite assessment in six attempts, you will not be able to sell any UnitedHealthcare Medicare Solutions products for the selling season.**

**PLEASE NOTE: If you have completed the AHIP Certification you MUST click on "AHIP" FIRST in order to use AHIP to complete some of your prerequisites for UnitedHealthcare.**

**\*AARP - All agents must complete the full AARP course to meet the AARP portion of the certification requirement.**

If you have technical issues or questions on the training site, please contact the Producer Help Desk at 888-381-8581 or [phd@uhc.com](mailto:phd@uhc.com) with questions and/or instructions.



**START  
HERE**

**Deadline: Prior to 1st Sale  
or by 12/07 for renewals**

If you are an agent who is contracted with Aetna & Silverscript, certification for both carriers is done through Aetna Acedemy.

Once you access the website, you will need to log in using your NPN and existing password. If you are a new user you will click on create a new account and register.

### **Path 1 - Aetna Individual Medicare Certification**

(AHIP Certification | Certifies producers to sell for multiple carriers, including Aetna)

- Producers complete 8 CMS general courses and apply it toward certification for Aetna and other carriers you are appointed with
- Fee: \$125 | Fee includes three (3) attempts to achieve passing score of 90% or higher
- CE credit offered: Yes
- Includes knowledge checks and required test completion
- Available in English and Spanish

### **Path 2 - Aetna Silverscript - Only Training**

(Aetna Medicare compliance training (AHIP alternative) certification | Certifies producers to sell Aetna only\*)

- Producers complete 8 CMS general courses and apply it toward certification for Aetna. \*The Aetna medicare compliance training (AHIP alternative) certification option is specific to Aenta only and is non-transferable to other carriers
- Fee: \$0 | Three (3) attempts to achieve passing score of 90% or higher
- CE credit offered: No
- Includes knowledge checks and required test completion
- Available in English and Spanish

\* Please note: Either Face-to-Face or online product training is required.

If you still have questions regarding the website or navigating the test, please contact [Aetna Broker Services at 1-866-714-9301](#).



**START  
HERE**

**Deadline: Prior to 1st Sale  
or by 12/07 for renewals**

AHIP is required

In order to sell the Centene/WellCare as well as to continue to receive renewal commissions, you are required to take the Centene/WellCare annual certification, [www.pipac.com/certification-central](http://www.pipac.com/certification-central).

If you are a new agent with Wellcare, you will need to Click on First Time Visitor and create a new account.

AHIP is required for the Centene/WellCare certification. Once logged in, you will take the AHIP training and the cost is \$125.

If you have already taken the AHIP training, you will be able to transmit your AHIP credit to Centene/WellCare.

There are 2 modules that will need to be completed before you will have access to the Mastery Exam. You must attain a passing score of 85% or better, on the Mastery Exam, and you are only allowed 3 attempts. After each failed attempt there is a lock out period of 24 hours before the training can be re-accessed and the Mastery Exam can be attempted again.

For Technical and website support for the training site, please call WellCare Plans at 866-822-1339.



## Health Plan

**START  
HERE**

**Deadline: Prior to 1st Sale**

Once you access the website you will log in using your Miramar username and existing password.

### **Access to Medicare Online Training Center for Certification**

#### 1. Login:

- Click on “Register New” in the Agent Dashboard.
- Enter the registration code 3275MG2989.
- Click on “Start” to kick off your program.

#### 2. Certification

- You will need to upload your AHIP certificate
- After completing the pre certification questions, you will be directed to product training. Select the green arrow to launch your product training.
- Once you have completed and passed your MediGold product training, please select “Close” on the top right.
- Click on your “Agent Dashboard” on the left hand side of your screen. Select “Next Steps”.

NOTE: Once the product training has completed, your appointments will be submitted to the state. You will be able to monitor your “Ready to Sell” status on your agent Dashboard. You will also receive an email once you have been marked Ready to Sell”

#### Helpful Tips

- Miramar: Agent is NOT compatible on tablets or phones.
- It is recommended to sign off any VPN prior to starting certification.
- Make sure pop-ups are enabled before starting the training.

Helpdesk: Agents are advised to contact Miramar: Agent Help Desk

1. Submitting a ticket: <https://convey.na2.teamsupport.com/createticket>
2. Calling Miramar: (855) 856-7871
3. Use Knowledge Base for FAQs: Miramar: Agent ([miramar-agent.com](http://miramar-agent.com))

# Humana

**START  
HERE**

**Deadline: Prior to 1st Sale**

To access this training you will login at [www.Humana.com](http://www.Humana.com), then click on the “Get Certified/Recertify” button from the Humana Vantage home page.

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**HealthSpring<sup>SM</sup>**

**START  
HERE**

**Deadline: Prior to 1st Sale**

**Log In & Access Training**

Log in to Producers' University via CignaForBrokers and click My Learning.

**Complete Required Courses or Test Out**

Finish all required training modules in your learning track or utilize the test-out option (score of 85% or higher required; maximum 3 attempts).



# Devoted

## HEALTH PLANS



**START  
HERE**



**Deadline: Prior to 1st Sale**

You'll need to complete the certification process to be ready to sell.

You'll need to complete the following steps:

- Agent Agreement
- Code of Conduct Acknowledgment
- Background Check Consent
- Certification Trainings
- Devoted Health Certification Exam
  - You'll have 3 attempts to pass the exam with a minimum score of 85%
  - Each time the exam is initiated it will count as an attempt and must be completed in one sitting (~30 minutes)

Once you complete the certification process and have "Ready to Sell" (RTS) status, you will receive notification both via email and in the agent portal for the appropriate plan years.

If you have completed the certification process but have not received any email, please contact Devoted Health's Agent Support at 877-764-9446.

**It takes approximately 1-2 business days to review certificate.**

# FFM CERTIFICATION



**Deadline: Prior to 1st Sale**

**FFM (Federally Facilitated Marketplace) Certification** is required by all licensed agents if they are going to be selling ACA Health Plans through the Federal Marketplace ([healthcare.gov/HealthSherpa](https://healthcare.gov/HealthSherpa)).

To get started, please access [www.pipac.com/certification-central](http://www.pipac.com/certification-central).

## **Existing User:**

If you are a returning user, you will log in with your username and password. After login you will be able to access PY20XX\* AB Marketplace Training -Individual Marketplace for Returning Agents and Brokers.

## **New User Registration:**

1. Access training & registration at [www.pipac.com/certification-central](http://www.pipac.com/certification-central)
2. Select the blue box “New User Registration”
3. Select “Add Application” and chose Federally Facilitated Marketplace(FFM)/Request for MLMS Training Access.
4. Register your information and create User ID and Password.
5. Log out and back in. Request Application (Federally Facilitated Marketplace; Select Role of Agent/Broker; Complete Identity Verification and Reason for Request.
6. Log out and back in to complete Agent Profile and Access Training.

For technical support please contact MLMS Help Desk at [MLMSHelpDesk@cms.hhs.gov](mailto:MLMSHelpDesk@cms.hhs.gov) or 1-855-267-1515.

\* Will Read upcoming certification year, Example (PY2024, PY2025, etc.)



# ANNUAL CERTIFICATION



**Deadline:** Announced  
Annually, May through June  
Dates released in April

**Wellmark's Annual Certification** is required to maintain your Wellmark contract. If you do not complete the Certification, you will lose your contract and you will not be able to reappoint for a minimum of 2 years.

The Certification should be available the end of May. Please watch your emails for launch date and date the certification must be completed by. You will get an email from Wellmark Channel Management ([no\\_replay@pinpointglobal.com](mailto:no_replay@pinpointglobal.com)) letting you know that the Certification is available.

To access the Certification, please go to [www.pipac.com/certification-central](http://www.pipac.com/certification-central) and login. This is the Pinpoint Global site, the same site and login that you used for the Wellmark Product certification in the fall.

If you cannot remember your Password, enter your NPN (National Producer Number) in the username box & then click on "Forgot Password". The next page will ask for your credentials which will be your NPN number again. An email will be sent to your email address that Wellmark has on file, with a link to reset your password.

Please Note: This annual certification does not take the place of the Centers or Medicare and Medicaid (CMS) FFM Certification for the Marketplace, or the Medicare Advantage or Prescription Drug Certification.

# PIPAC CERTIFICATION EXPERTS



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# PIPAC CERTIFICATION CENTRAL



## WE'RE HERE FOR YOU!

Call us today at  
(319) 277-8541  
or visit

[www.pipac.com/  
certification-central](http://www.pipac.com/certification-central)

# CERTIFICATION CHECKLIST

- WELLMARK MEDICAREBLUE RX PDP CERTIFICATION**
- UNITEDHEALTHCARE MEDICARE CERTIFICATION**
- AETNA CERTIFICATION**
- WELLCARE/CENTENE PDP CERTIFICATION**
- FFM CERTIFICATION**
- MERCYONE HEALTH PLAN CERTIFICATION**
- HUMANA CERTIFICATION**
- HEALTHSPRING CERTIFICATION**
- DEVOTED HEALTH CERTIFICATION**





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