



Insurance Supermarket - Medisys Signature Service

Insurance Supermarket is pleased to announce a newly established partnership with **Medisys** to provide a unique opportunity to underwrite your applicants



Background

Advisor's Responsibility

- A licensed representative (advisor) speaks to the applicant and completes the full insurance application over the phone. Advisor forwards the application and any other paperwork to applicant, either originals via post, or via email.
- They need an independent third party to witness the applicant's signature, and to pick up the signed documents, as well as a cheque for insurance premium, as required.
- Insurance Supermarket sends an email to the applicant to confirm status and next steps, as well as the appropriate forms to complete (see Appendix).
- The Insurance Supermarket administrator will place an order via the Medisys ParaWeb site and will enter in the appropriate insurance medical requirements of the particular insurer. They will duplicate the order, and change the insurer and LOB to "Insurance Supermarket". Under the Insurance Supermarket LOB the only service listed is Signature and Pick-up.
 - This service is only available as an additional service with paramedical requirements, and is not available on a stand alone basis at this time.
- As a part of the 'enrollment' package for members of Insurance Supermarket, credit card payment for the service will be set up on an as-needed basis.
- In remote areas, there may not be mobile HP coverage, in which case the HP signature service may not be available if a clinic is to be used for the paramedical services.

Medisys' Role

- Medisys, like other insurance medical services providers, agrees to have our health professionals (HP) fulfill Insurance Supermarket's advisor's documentation, to witness applicant's signature, verify applicant's original ID, and cheque collection requirements, in addition to providing other paramedical services
- Prior to assignment of para services and signature service to our HP, Medisys will ensure that advisor's credit card authorization is on file.
- Medisys is careful to assign both duplicated orders (noted above) to the same HP so that...
 - insurance medical requirements are completed to satisfy the insurer's requirements
 - document witness and cheque pick-up are completed to satisfy Insurance Supermarket's needs
- Medisys' contracted HP is directed to schedule an appointment with the applicant at a location of their choosing (home, work, etc). The HP is requested to confirm that the applicant has received the documentation from the advisor and/or Insurance Supermarket prior to setting an appointment. The HP meets with the applicant and verifies applicant identity by appropriate photo ID.
- Once identity is verified, the HP completes the Paramedical requirements (varies from one insurer to another). He/she witnesses the applicant signing the documents in the required areas. He/she collect the cheque for insurance as required. The medical requirements documents, as well as Insurance Supermarket's witnessed document and cheque are taken by the HP and sent to the Medisys office.
- Medisys forwards the ID verification documents and cheque to the Insurance Supermarket advisor's recorded address. No client information should be forwarded to Insurance Supermarket office, except as special request.

Fee for Service:

- \$20.00 for document witness service, per applicant
- Service is ordered under "Insurer 163 – Insurance Supermarket." and "Division 2091 – Insurance Supermarket"
- Medisys will charge the advisor's credit card (per authorization form) for each signature service provided, on a per applicant basis.
 - Return **courier** fees for the documentation to be returned to the Medisys office will be charged to the advisor's credit card. Canada Post returns will not be charged.
 - Medisys QA process must ensure that the credit card authorization is sufficient to use courier if that is the return method chosen.

Insurer Notification:

While we have not specifically notified any of the insurers of this service, it has become a more common practice in the Canadian insurance industry. Shari Gottschalk indicates that in her recent meeting with Manulife (Feb10), this represents a small portion of their business, but they do support the practice, and are willing accept the applications.

Business Case:

Traditionally insurance sales have been conducted face to face between the advisor and applicants however, with advancements in technology (internet) and the evolution of sales advisors. Insurers and advisors have adapted sales practices.

- Direct mail marketing
- Internet sales
- Mailing Applications

Additional Pertinent Facts to Support Service Offering

- Insurers are open to the concept of Internet sales and promoting this type of sale.
- Health professionals are only to witness the client's signature, not verify or attest to the clients or advisors statements or insurance applied for. This is a training issue to be strongly reinforced with the HPs.
- It is the advisor's responsibility to conduct business according to the insurers' guidelines.
- The application that is witnessed has been completed in its entirety prior to the arrival of the H.P., and is available.
- Health professionals routinely verify client's identity during the course of contracted service delivery.
- Transporting confidential documents is a regular practice of Medisys and the contracted health professionals we utilize. We follow standardized practices and enforce the same with our contracted health professionals.
 - ***Medisys will not accept a copy of the unsigned application for transportation to the applicant via the HP.***
- Medisys assumes no responsibility to the content of the application in any part. Medisys' sole responsibility is to insure that the applicant produced I.D. for verification, and to witness the client signing the application.

Appendices:

Sample letter / email from Insurance Supermarket to applicant

Thank you for the opportunity to provide you with life insurance services. I have included applications from _____, along with additional questionnaires:.

We will have Medisys, the paramedical company contact you shortly to book an appointment for the requirements for medical evidence.

The medical tests you will be undertaking include:

- | | |
|--|---|
| <input type="checkbox"/> Paramedical Exam | <input type="checkbox"/> Stress EKG |
| <input type="checkbox"/> Urine / HIV | <input type="checkbox"/> Saliva sample |
| <input type="checkbox"/> Blood profile + urine | <input type="checkbox"/> Vitals / Mini Para (Ht, Wt, Pulse, BP) |
| <input type="checkbox"/> Physician's exam | <input type="checkbox"/> Other Questionnaires (enclosed) |
| <input type="checkbox"/> Internist / Cardiologist Exam | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Resting EKG | |

Before your appointment with the nurse please:

- *Print the application, notice of disclosure, and life insurance disclosure forms*

When the nurse visits, please have your doctor's name and address ready. In addition, the nurse will check your driver's license (or similar photo identification) for identification purposes.

During the nurse's visit, please:

- *Sign pages _ and _ of your applications (sign in two spots on page 3). The nurse will witness your signatures on page _.*
- *The nurse will ask you to provide original identification (driver's license or similar) for verification.*

The nurse will then need to return to us:

- *Original application form(s)*
- *Questionnaires (as required)*
- *Identification Verification form*
- *'Notice of Disclosure' form*
- *A sample cheque, marked 'Void'*
- *A cheque in the amount of \$__ payable to _____ Life Insurance Company*

Sample ID Verification form



CLIENT IDENTIFICATION SUPPLEMENTARY INFORMATION

Policy number: _____

Applicant Name: _____

As required, the following information about the Proposed Insured must be gathered and provided to _____
(Insurance Company)

Identification verification process:

To ascertain the identity of an individual (the Proposed Insured), you must verify in person one of the following government issued documents:

- Driver's license;
- Birth certificate;
- Passport, or;
- Permanent resident card.

The document used to identify an individual must be an original and not a copy of the document. Furthermore, an expired document is not valid to ascertain the identity.

Identification Details (Complete blank fields below):

- The type of document used to ascertain the individual's identity,	
- Its reference number, and	
- Its place of issue.	

Examiner Declaration

I have ascertained the identity of the Proposed Insured in accordance with the instructions above by examining in person the original and valid identification documents for each of them.

Paramedical Examiner's signature

Date

Medisys Insurance Medical Services (Paramedical Service Provider)

Sample Credit Card Authorization Form



CREDIT CARD PAYMENT REQUEST

Order Number: _____

Applicant Name: _____

Policy / Application #: _____

Insurance Company: _____

Advisor Name: _____

Regular Mail: No charge

Purolator: (Courier – Next Day) \$ _____ Express Post: (2 Day) \$ _____

CREDIT CARD

Name on Credit Card: _____

Credit Card Number: _____

Expiry Date: _____ / _____
(MM) (YR)

Check Card Type: Visa _____ Master Card _____

Authorization Signature: _____

CSR Name: _____

Date: _____

Sample Advisor Instructions

Advisor Instructions for Medisys Signature Service

- After you have completed the application over the phone with the applicant, please contact Medisys Insurance Medical Services for completion of your paramedical services order at 1-800-465-0725, or by logging on to www.medisys.ca for your ID and password.
 - Medisys' Express Paramedical ordering website is available 24/7 for your convenience.
 - Our Customer Service call centre is open 8 a.m. – 5p.m., Monday to Friday.
- When you place an order for insurance medical services, you also request the 'Signature Service' as a separate order
 - The signature service is billed per **applicant**, so please place orders for **all** applicants requiring signature verification.
- Send the client's original application, along with any additional forms and paperwork, **DIRECTLY TO THE CLIENT**.
 - Medisys will not accept a copy of the application at this time, until it has been signed by the client, and witnessed by our Health Professional (HP).
 - Please ensure that the additional "*Client Identification Supplementary Information*" form ([attached here](#)) is included in the package to be completed by the client.
- Medisys will contact your client to advise them that a HP will be coming to visit, and will confirm their requirements via email. The email will also prepare your clients with recommendations of how to best prepare for insurance medicals.
 - For example, we recommend that lots of water so that the HP will more easily be able to draw a blood sample, if required, or fasting may be required for a certain # of hours. Please see our 'Application Tips' client guide ([attached here](#)) for further information.
 - We recommend that you forward a cover letter to the client, along with the original application package, outlining all of the requirements to settle the application upon arrival of the HP.
 - A sample letter is attached for your convenience.
 - For example, is there are cheque payable to ___ Insurance Company in the amount of \$__?

- Our HP, at the time of his or her appointment to complete the medical requirements, and will complete and verify the ID details on the “*Client Identification Supplementary Information*” form.
 - The signature service is available ONLY as an additional service, and not on a standalone basis.
- Once completed, the Health Professional will forward the completed medical forms and application to Medisys.
- Medisys will forward the paramedical information and forms to the insurance company.
- Medisys will return the original application to you.
 - Via Canada Post (no charge), or via express courier (charged to your credit card).
- The fee for this service is \$20.
 - If Medisys returns the application to you via Canada Post, there will be no additional cost charged to your credit card.
 - If Medisys returns the application to you via courier, the courier fee will be added to the \$20 service fee.
- The Medisys credit card authorization form is attached. This must be signed and returned to Medisys **before** we can process your order, and assign service request to a Health Professional.
 - Please ensure that you have selected the return method (either Canada Post or courier).
 - No services will be ordered with our HP until the credit card information is on file. Once on file, you need not complete the form every time.
- If this is a service that you will be requiring regularly, we may be able to invoice on a monthly basis for all signature and courier fees.