

# Tips for new business

## Top tips to help your long-term care (LTC) business run smoothly

Our promise of caring expertise at every step of the way includes helping ensure your and your clients' application and new business processes are as seamless as possible. Follow these top tips for a smooth experience.

1. When possible, complete product training and submit contracting paperwork prior to application submission.
2. Use the OneAmerica Financial<sup>®</sup> eApp and eDelivery processes, if possible, as they shorten our standard overall process by multiple days.
3. The application version should reflect the client's resident state.
4. The Certificate of Insurance (COI) must be state-specific and match the applicant's resident state. COI question 3 must be completed, and if answered "yes," an explanation provided. The COI signature is good for 10 days.
5. Ensure that the product applied for on the application matches the illustration submitted with the application.
6. When submitting an issue request, ensure that the total amount of the funds matches the illustration.
7. Submit all issue instructions through one method, e.g., if you have both coverage changes and agent split changes at issue, please submit them through the same method. Submitting separate requests, e.g., one through OneSource Online and one through email, will likely slow the process.
8. When funding a policy with a transfer, verify that the ceding carrier policy and the OneAmerica Financial company policy have "like" roles, e.g., client roles AND funding type (qualified or non-qualified) must match the policy. Mismatched roles and funding on applications and transfer paperwork will lead to lengthy delays in transferring funds from other carriers.
9. Mismatched or missing information on the HIPAA form will prevent the policy from moving into the underwriting process, which creates lengthy delays.
10. If using electronic signatures, only an approved vendor (DocuSign, Agreement Express and OneSpan) can be used to complete the process.
11. Finally, ensure that all signatures within the application packet are completed prior to submission.

**For business submission support or assistance with any of our asset-based LTC strategies, contact our Care Solutions Sales Desk at 844-833-5520 or [LTCSales@oneamerica.com](mailto:LTCSales@oneamerica.com).**

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