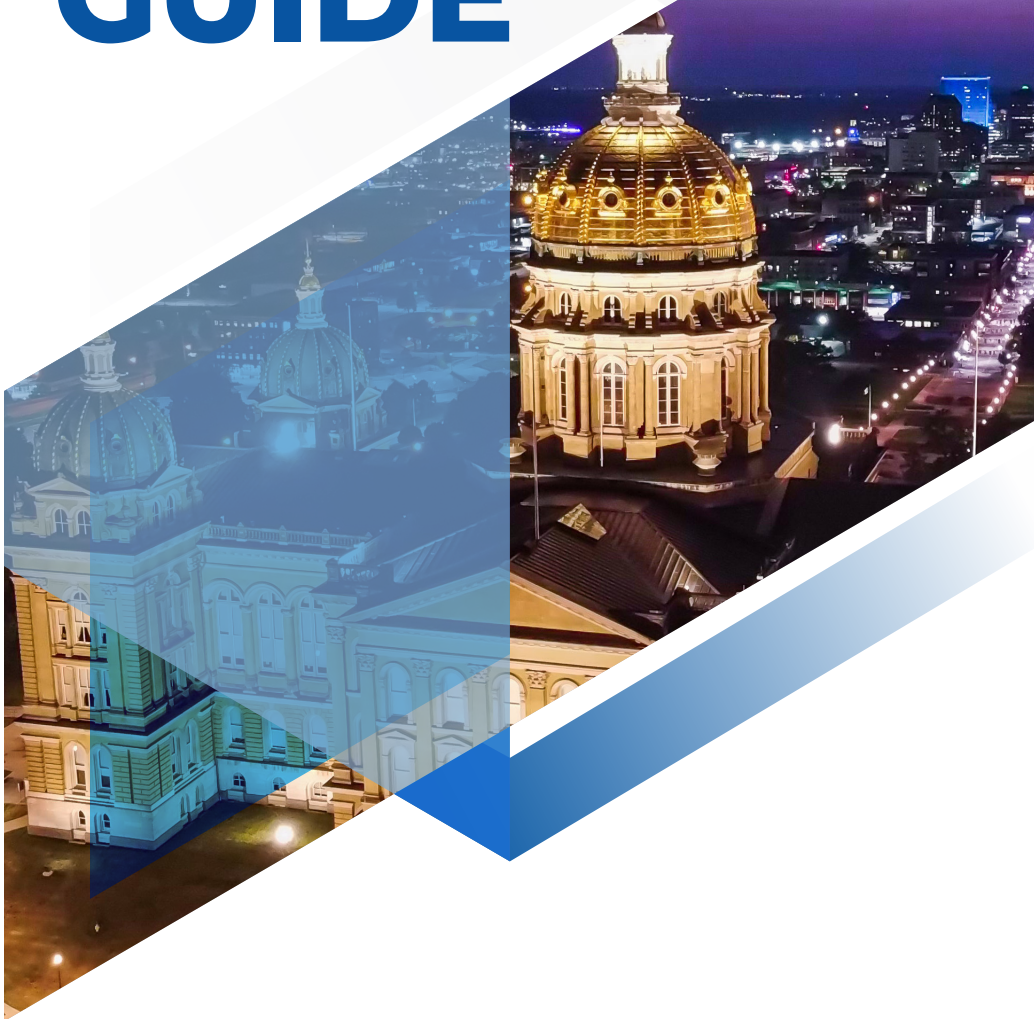




2026

CERTIFICATION GUIDE



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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



WELLMARK ADVANTAGE HEALTH PLAN (MAPD) & MEDICAREBLUE RX (PDP)

**START
HERE**

Deadline: October 1st

All Wellmark Blue Cross and Blue Shield (BCBS) agents servicing, marketing, or selling MedicareBlue Rx plans or Blue Medicare AdvantageSM plans must complete certification. To access the certifications for the Medicare Advantage and the MedicareBlue RX go to 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 Wellmark Medicare Advantage and/or 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.
- Blue Medicare AdvantageSM: Training is state specific for Iowa, South Dakota, or both depending on the state(s) an agent is appointed. Agents will be assigned the Individual Blue Medicare AdvantageSM and/or the Group Blue Medicare AdvantageSM track for your appointed state(s). Please complete all courses assigned to you.

NOTE: All portions of training must be completed before you are certified to service, market or sell the MedicareBlue Rx product and Blue Medicare AdvantageSM 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.



UNITEDHEALTHCARE

A blue arrow pointing to the right, containing the text "START HERE" in white, bold, uppercase letters.

**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. 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 with questions and/or instructions.

AETNA & SILVERSCRIPT

**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 the Aetna training site.

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 Aetna 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](#).

aetna®

CENTENE/WELLCARE



**START
HERE**

Deadline: Prior to 1st Sale
or by 12/31 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.

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.

CENTENE[®]
Corporation

 **WellCare[®]**
Beyond Healthcare. A Better You.

MERCYONE

**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)

M+ERCYONESM

Health Plan

HUMANA & CIGNA

Humana

**START
HERE**

Deadline: Prior to 1st Sale

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



**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).

FFM CERTIFICATION GUIDE

**START
HERE****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).

To get started, please access 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
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 or 1-855-267-1515.

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



WELLMARK ANNUAL

**START
HERE**

Deadline: Announced Annually,
May through June. Dates will be
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) letting you know that the Certification is available.

To access the Certification, please go to 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.



MEET THE PIPAC CERTIFICATION EXPERTS



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PIPAC CERTIFICATION CENTRAL

We're Here For You!

Call us today Toll Free at
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[www.pipac.com/
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CERTIFICATION CHECKLIST

☐ **Wellmark Blue Medicare Advantage & MedicareBlue RX PDP Certification**

☐ **UnitedHealthcare Medicare Certification**

☐ **Aetna Medicare Certification**

☐ **Centene/WellCare PDP Certification**

☐ **FFM Certification**

☐ **MercyOne**

☐ **Humana**

☐ **Cigna**



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