

**qSig** - our new Security Question option – makes getting signatures on your Med Supp applications easier!

Lumico's unique signature ceremony uses a verbal consent with a Security Question and Answer, allowing your customer's signature to be affixed to the application electronically.

Using qSig:

[Step 1: Select qSig](#)

[Step 2A: Send Forms & Disclosures via email](#)

[Step 2B: Send Forms & Disclosures without email](#)

[Step 3: qSig Consent Agreement](#)

[Step 4: Agent Attestation](#)

## Step 1: Selecting qSig

Fill out your application as you normally do!

At the Signature section, enter the Social Security Number and select a signature method.

Enter customer's Social Security Number.

Select 'Security Question' as your signature option.

Go to Step 2A (via email) or Step 2B (without email.)

**Lumico** SEND TO CLIENT

Personal Coverage Health Quote Payment Review **Signature** Finish

**You're almost done. Please review the next steps**

**Ivanna Buymore - Social Security Number**

In order to prepare your official medicare supplement application, similar to other official documents, we need your social security number.

Social Security Number

000-00-0000

+ Show SSN

**Ivanna Buymore - Consent**

Before signing, we need your social security number.

The application will automatically submit after the customer successfully signs.

How will the customer be signing the authorization?

**Security Question** Electronic Voice Signature Pad Wet Sign

You can download a copy of the documents here:

- [Application \(unsigned - download\)](#)
- [Agent Certification Form \(unsigned - download\)](#)
- [Bank Authorization form \(unsigned - download\)](#)

**GO BACK**

## Step 2A: Send Forms & Disclosures via email

A pop-up window explains what documents must be provided to the customer prior to obtaining signatures.

The simplest way to deliver the required forms is to use our automated email service.

Enter your customer's preferred email address.

Click button to email forms.

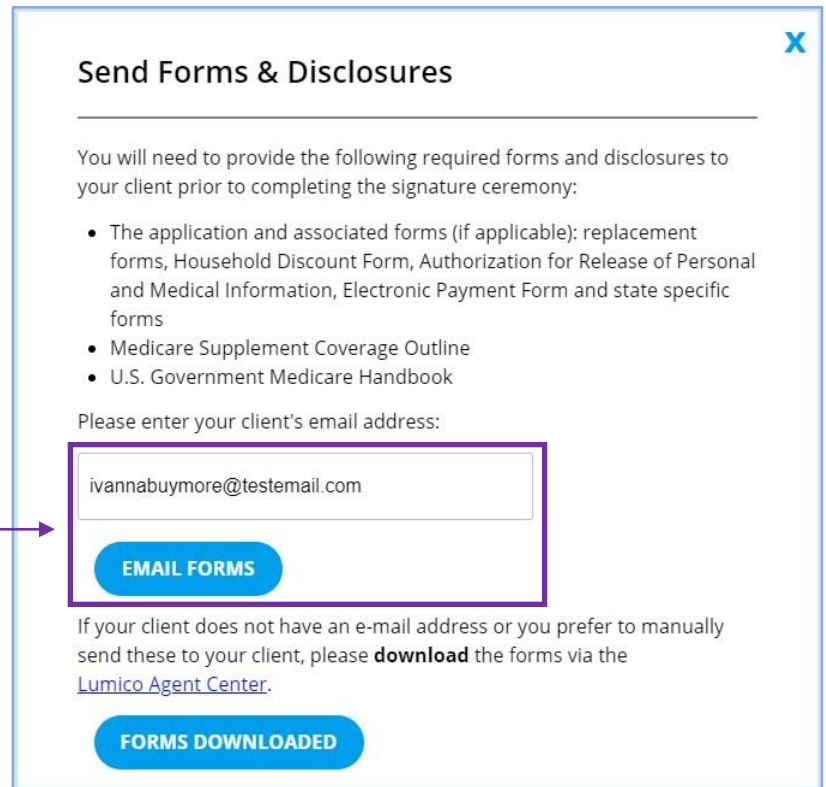
Lumico immediately sends an automated email with links to the required documents from [health@lumico.com](mailto:health@lumico.com).

We do not retain the email address used in this step.

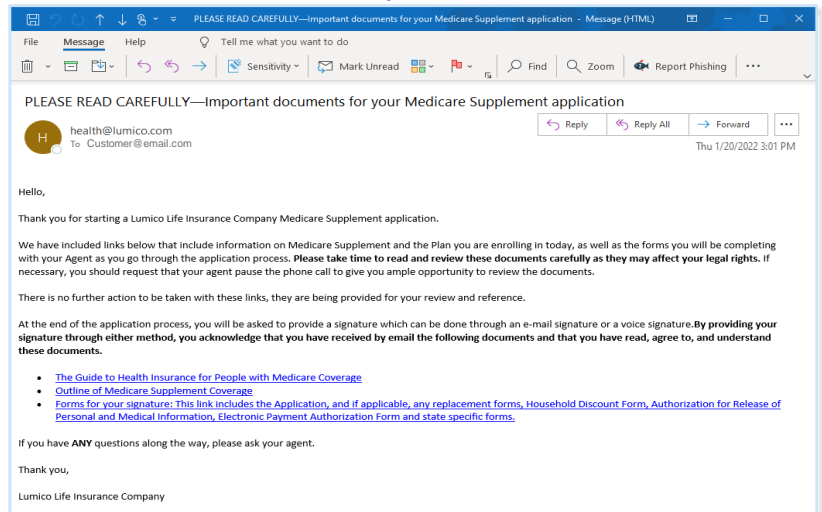
Confirm customer's receipt of the email and ability to review required documents and electronic disclosures.

### Note:

No further action is required by the customer after you get the verbal confirmation above.



### Example email



Continue to Step 3.

## Step 2B: Send Forms & Disclosures without email

A pop-up window explains what documents must be provided to the customer prior to obtaining signatures.

If your customer does not have access to an email account, you need to provide the required documents to the customer in another manner better suited for them.

Click to access the Lumico Agent Center (LAC) where you can find the required forms.

On the LAC Resources page, customize your forms with the dropdowns and a list of required documents will populate.

Select your selling state.

Download forms package.

Click to confirm download and deliver the forms package to your customer.

**Send Forms & Disclosures**

You will need to provide the following required forms and disclosures to your client prior to completing the signature ceremony:

- The application and associated forms (if applicable): replacement forms, Household Discount Form, Authorization for Release of Personal and Medical Information, Electronic Payment Form and state specific forms
- Medicare Supplement Coverage Outline
- U.S. Government Medicare Handbook

Please enter your client's email address:

Email Address

**EMAIL FORMS**

If your client does not have an e-mail address or you prefer to manually send these to your client, please **download** the forms via the [Lumico Agent Center](#).

**FORMS DOWNLOADED**

**Lumico Agent Center**

**Resources**

Resource Type: Disclosures and Forms  
Product Type: Health  
Product: Medicare Supplement  
State: All

**Results**

File Name	Resource Type	Product Type	Product	State
No resources found for the selected criteria				

**Download**

If your client does not have an e-mail address or you prefer to manually send these to your client, please **download** the forms via the [Lumico Agent Center](#).

**FORMS DOWNLOADED**

Continue to Step 3.

## Step 3: qSig Consent Agreement

After delivering the required forms package to your customer, you will see the Consent script.

### **REQUIRED:**

The on-screen script must be read verbatim to the applicant.

### Consent with qSig:

1. Read the required script.
2. Select Security Question from dropdown list.
3. Enter applicant's answer. (Max 20 characters)
4. Click blue button to affix the customer's signature!

The screenshot shows the 'Security Question' tab selected. Below the tabs, a purple-bordered box contains the following text:

**Agent, please read the following to the Applicant:**  
By providing an answer to the security question you choose below:

- You confirm that the answers you provided to the questions in the Application are true and complete, to the best of your knowledge;
- You confirm your intent to apply for insurance and your consent to receive electronic disclosures and related documents;
- You confirm that you received and were able to review the following documents and electronic disclosures:
  - The application and associated forms (if applicable): replacement forms, Household Discount Form, Authorization for Release of Personal and Medical Information, Electronic Payment Authorization Form, and state specific forms
  - Medicare Supplement Coverage Outline
  - U.S. Government Medicare Handbook
- You agree with the process of inserting your name as an electronic signature to the Application Forms, the Authorization for Release of Personal and Medical Information, the Electronic Payment Authorization form (if applicable), and the Replacement Notice (if applicable);
- You agree that your electronic signatures will be legally binding and enforceable as if you had signed on paper

Below the script, there are two input fields: 'Security Question\*' (a dropdown menu) and 'Answer\*'. A 'SUBMIT APPLICATION' button is at the bottom, with a link 'or go back' below it.

This screenshot shows the same form as the previous one, but with the 'Security Question\*' dropdown menu set to 'What is the name of your favorite pet?' and the 'Answer\*' field filled with 'Beagle McBeagleface'. The 'SUBMIT APPLICATION' button is now blue.

### Note:

The Security Question & Answer are not part of the application and we do not ask the customer to 'prove' their answer. The act of asking and answering creates the unique signature ceremony.

Continue to Step 4.

## Step 4: Agent Attestation

You are done with qSig!

Next step is to affix your signature to the application.

Click check to affix your signature on the eApp and to activate submit button.

The screenshot shows the 'Agent Signature' section of the application. It includes a blue header with the title 'Agent Signature'. Below the header, the user is identified as 'I, Ivanna Sellmore, certify:'. There are two bullet points: 'that I provided the Applicant(s) with all required forms and disclosures listed above, and that they have received and reviewed those documents' and 'that I have interviewed the Applicant(s), asked all questions as written on the application, and I have truly and accurately recorded on the application the information supplied to me by the Applicant'. Below this, a statement reads: 'I agree that my electronic signature will be legally binding and enforceable as I had signed on paper, and understanding this, I agree to apply my electronic signature to:'. There are two bullet points: 'The Agent signature page of the application and overflow page, if applicable' and 'The Replacement Notice form, if applicable'. At the bottom, there is a checkbox labeled 'I agree to affix my signature' which is currently unchecked. Below the checkbox are two buttons: 'Go Back' and 'Submit Application'.

Click Submit Application.

This screenshot shows the same 'Agent Signature' page as the previous one, but with the checkbox 'I agree to affix my signature' now checked. The 'Submit Application' button is now highlighted in blue, indicating it is active. The 'Go Back' button remains grey.

**Congratulations on your submission!**

**qSig** – Lumico's unique signature ceremony – enables you to affix your customer's signature to forms electronically, helping you write business faster!