

Successor Agent Program Q&A

What is a Successor Agent?

A Successor Agent is defined as a qualified agent who will service the members in the book of business being transferred to him or her, and in turn, that qualified agent will receive renewal commissions for the UnitedHealthcare members in that book of business.

Why would I use the Successor Agent Program?

- Exiting the Business: Transfer a book of business to another eligible agent/agency with the expectation that the new agent/agency will service the members in that book.
- Maintaining Business: Manage continuity of past business written as an individual by enacting a successor agreement to your own corporation.
- Deceased Agent: UnitedHealthcare will allow an eligible successor agent to take over a book of business when notified within 6 months and the agreement is completed within 7 months from the original agent's date of death.
- Successor requests are processed as received, and will not be retroactively dated or held for future processing. Since requests for the Successor Agent Program are processed as received, effective dates cannot be guaranteed.

What are the minimum requirements for the Successor Agent Program?

- Original and successor agents cannot be the subject of an open complaint investigation.
- Original and successor agents must be in the EDC or ICA channels. The Successor Agent Program is not available to Solicitors or Direct to Consumer (DTC) agents.
- Overrides are not eligible for transfer to a lower level (for example, MGA to Agent level).

I currently have a chargeback debt balance. Am I eligible for the Successor agent program?

Yes, the original agent's outstanding chargeback debt balance will be transferred to the successor agent upon execution of the successor agent agreement.

Will the original agent be able to terminate the successor agent agreement?

No, the original agent loses all rights to their book of business upon execution of the successor agent agreement. All active writing ID's will be terminated post execution of the agreement. (Individual & Family Plan writing ID's will not be impacted).

I also sell Individual & Family ACA Marketplace Plans. Can I successor that business too?

Yes, this requires a separate Individual & Family ACA Marketplace Plans interest form and agreement.

What is the Successor agent process?

This is a two-step process that includes an initial Successor Agent Interest Form followed by acceptance of the actual Successor Agent Agreement completed by both the Original and Successor agents.

1. Submit the Successor Agent Interest Form to sh_commissions_administration@uhc.com.
2. Broker Commissions team will verify eligibility and send out the Successor Agent agreement to the email addresses in the system via Adobe Sign for the Original and Successor agent to sign electronically.
3. Broker Commissions team will complete the agreement and send all final documentation to both the Successor and Original agents.
4. Original agent's active writing ID's will be terminated. (Individual & Family Plan writing ID's will not be impacted).
5. If any of the program policies are not followed the request will be denied.

I still have questions. What should I do?

Refer to the Agent Guide (Section 2: How do I Get Started?) or contact the Producer Help Desk (PHD) Successor Agent Hotline at 888-240-9165.