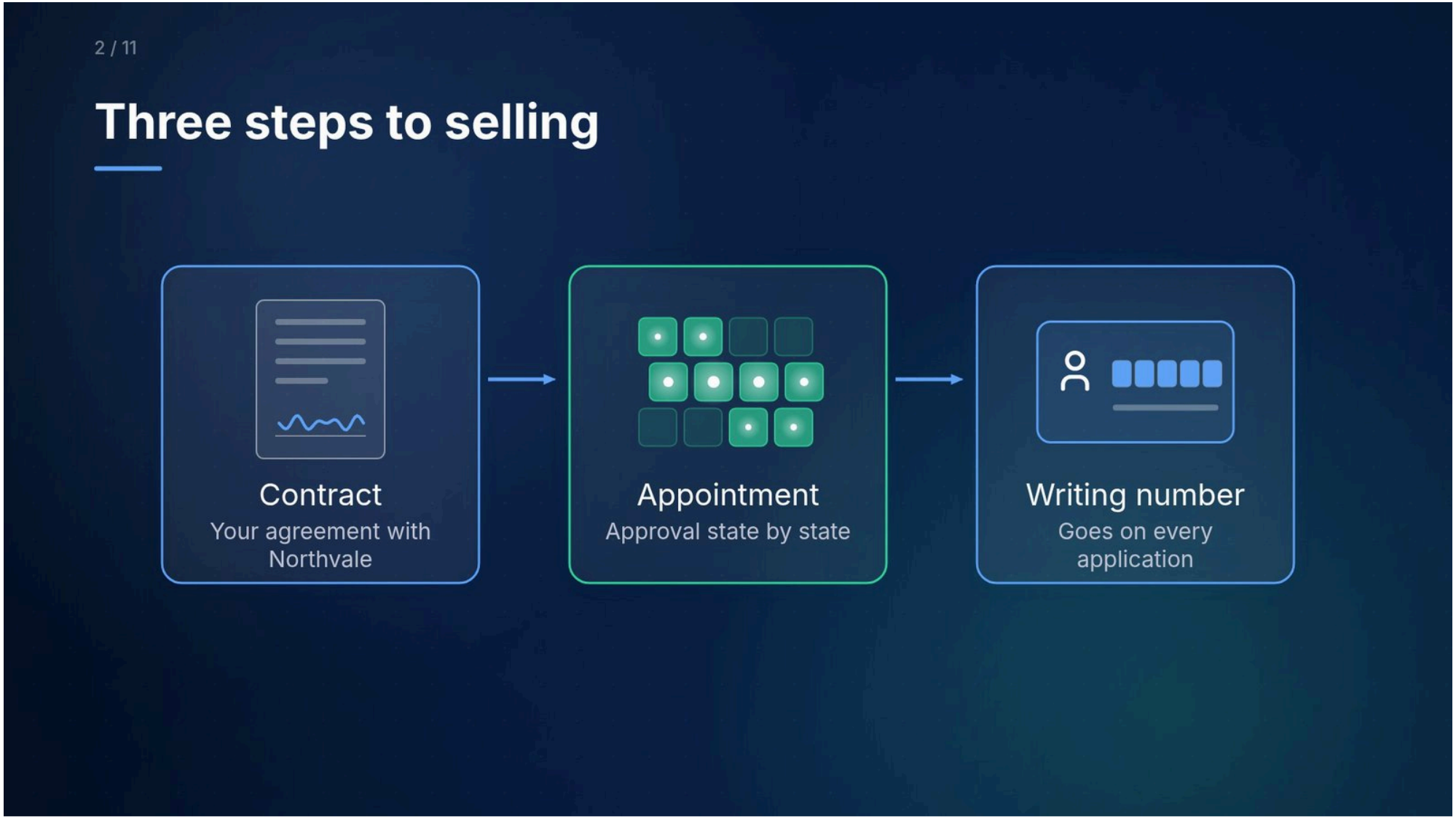


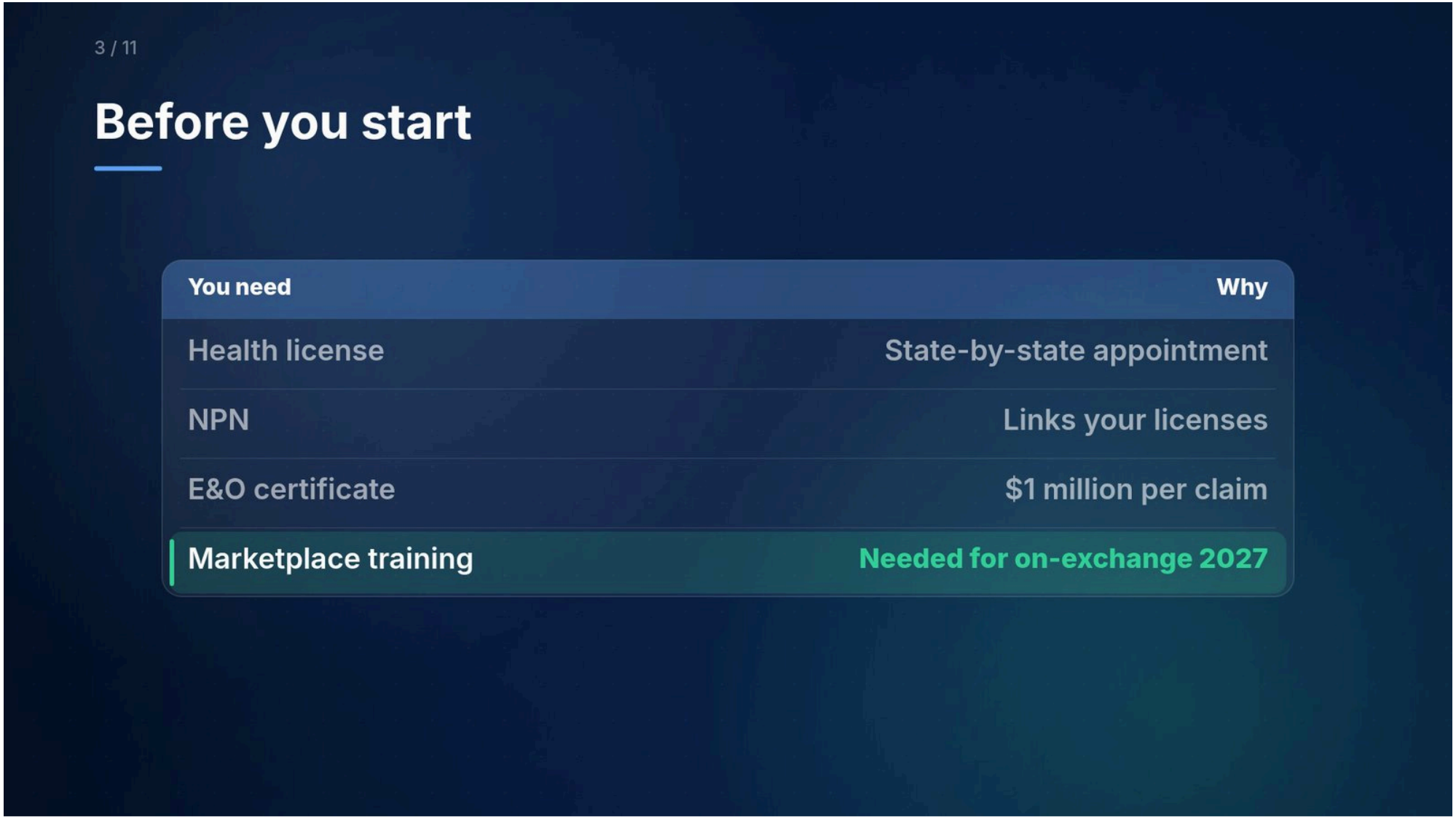
1 / 11 · Getting contracted

Before you can sell Northvale's Individual and Family plans for 2027, you need to get contracted. By the end of this video, you'll know what to prepare, how to apply in the Producer Portal, and how to avoid the mistakes that sent requests back last season.



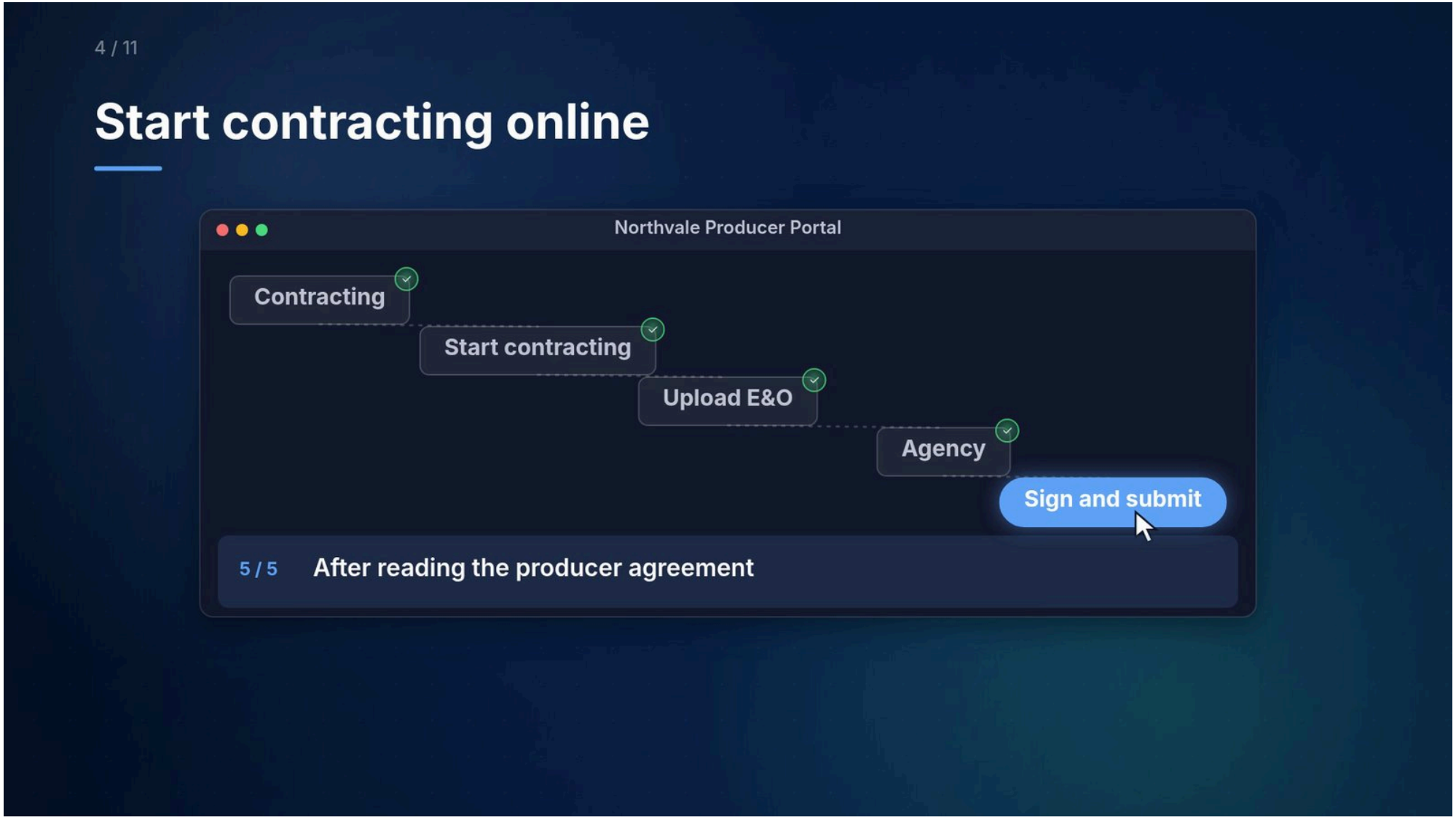
2 / 11 · What has to happen

Three things must happen before you can sell. Northvale contracts you, then appoints you in each state where you're licensed, and finally issues your writing number, a code you put on every application. Applications without it are returned unpaid, so start now.



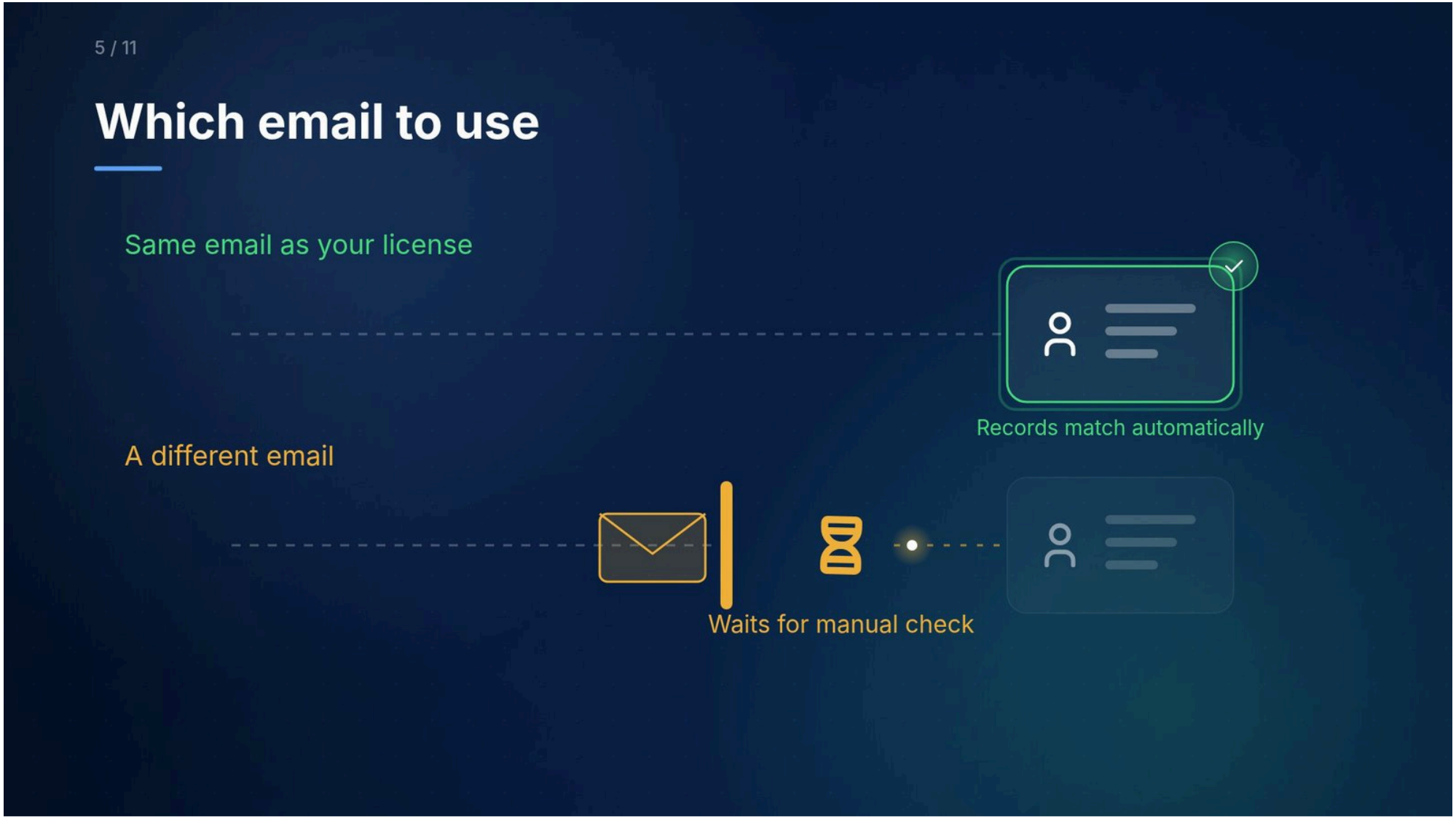
3 / 11 · Have these ready

First, gather four things. An active health insurance license in each state you'll sell in. Your National Producer Number, or NPN, which links your licenses to your record. An errors and omissions certificate of at least one million dollars per claim. And this year's Marketplace registration and training.



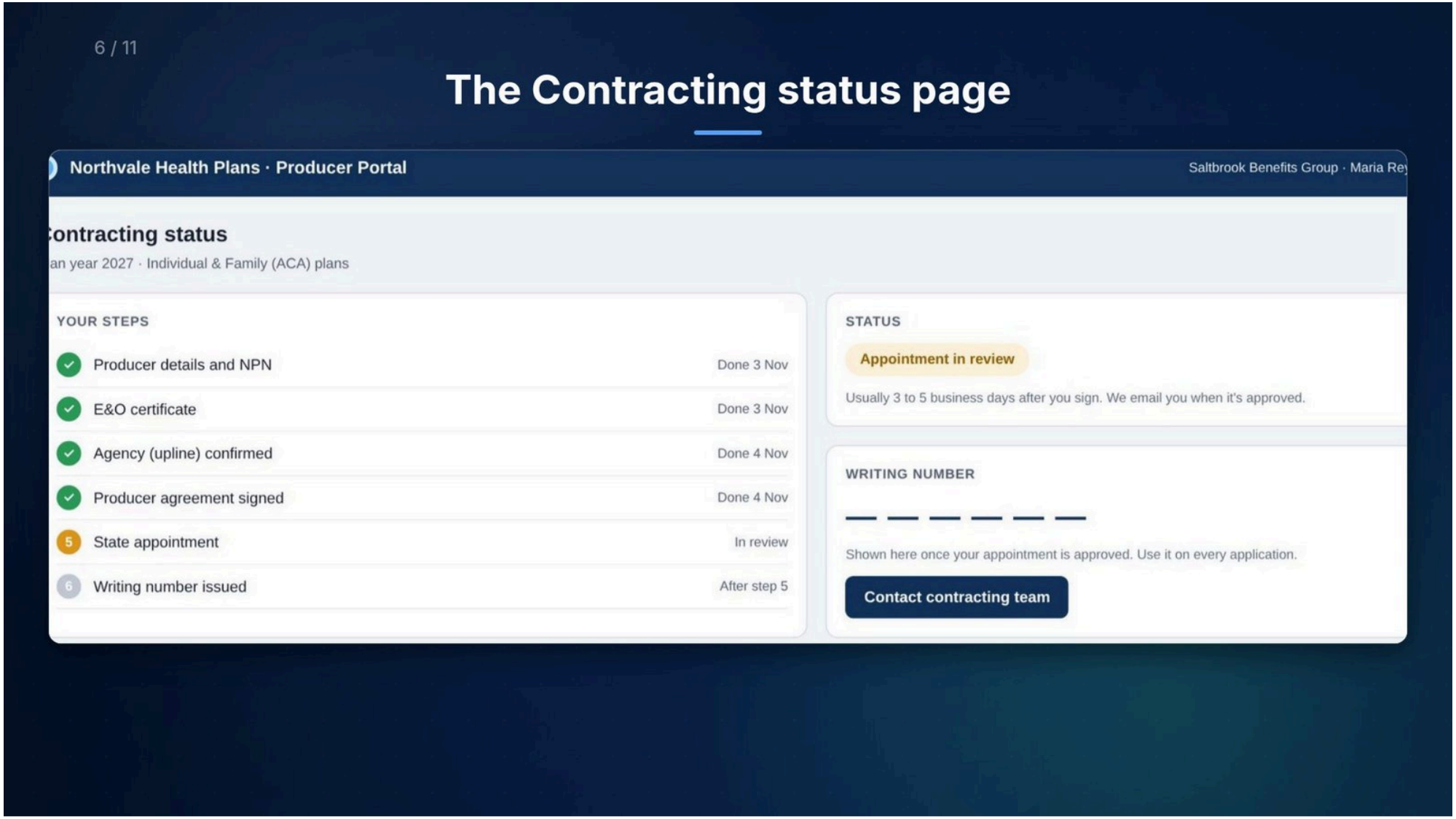
4 / 11 · Apply in the Producer Portal

Sign in to the Producer Portal and select Contracting, then Start contracting, and enter your NPN. Select Upload E&O to add your certificate as a PDF. Under Agency, choose Saltbrook Benefits Group, or your commissions go elsewhere. Then read the agreement and select Sign and submit.



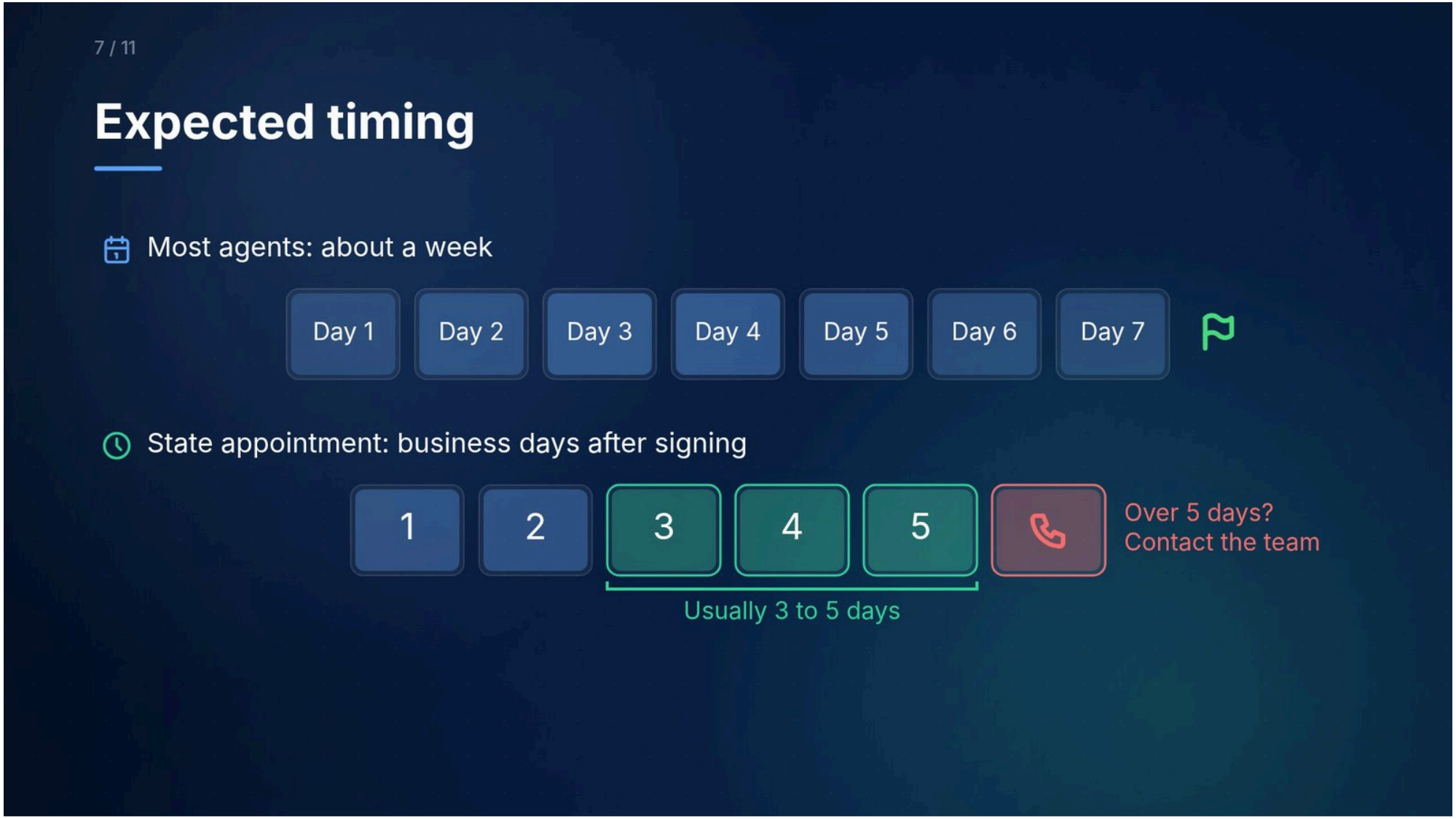
5 / 11 · The email tip

One small detail can save you days. Use the same email address as on your license, and the portal matches your records automatically. Use a different one, and your request waits for a manual check.



6 / 11 · Checking your status

After you submit, the Contracting status page tracks your progress. On the left, each step turns green when it's done. Here the state appointment is still in review, and the writing number box on the right stays empty until you're approved.



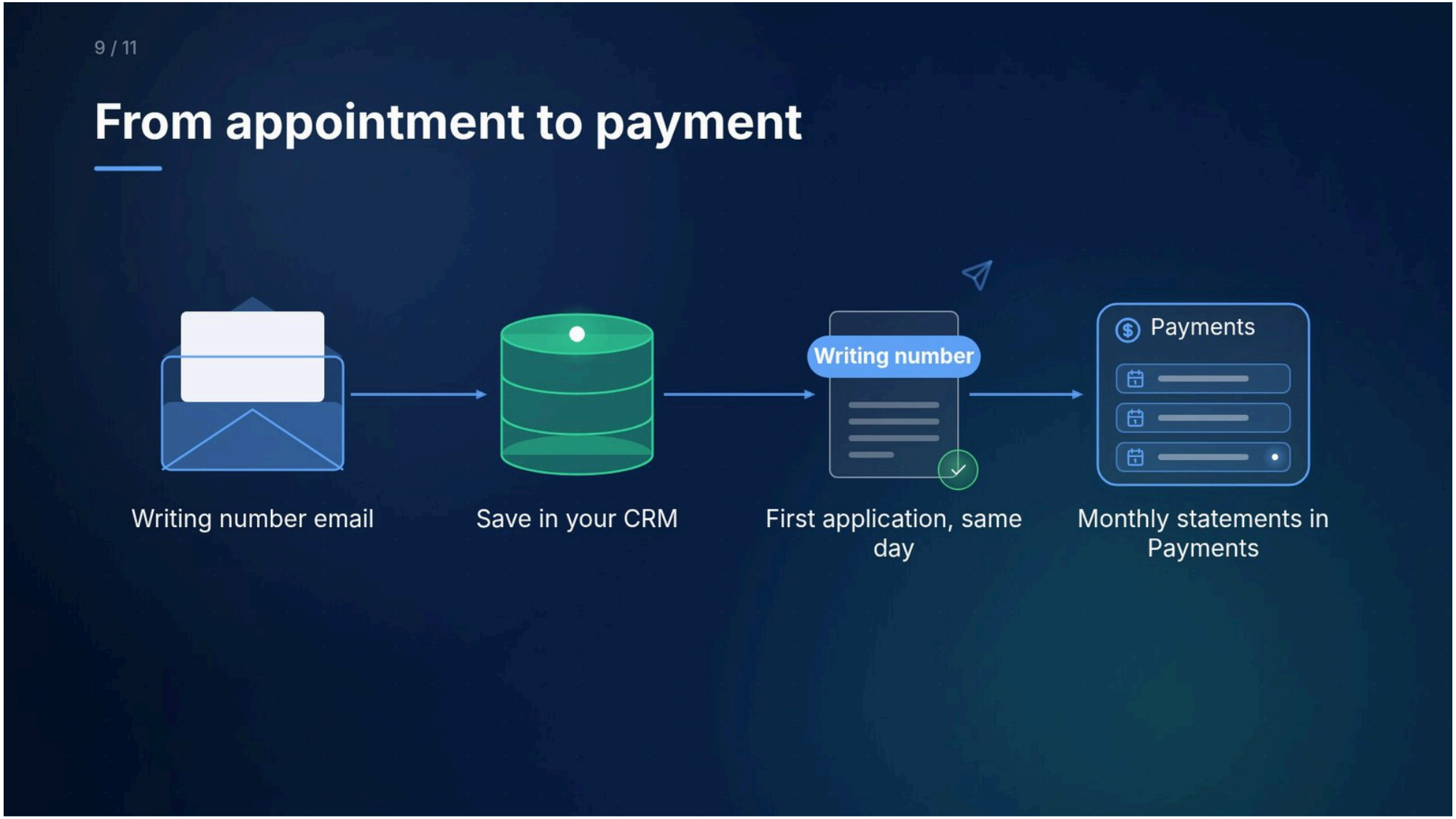
7 / 11 · How long it takes

Most agents finish the whole process in about a week. The state appointment takes longest, usually three to five business days after you sign. If a step stays in review for more than five business days, select Contact contracting team.



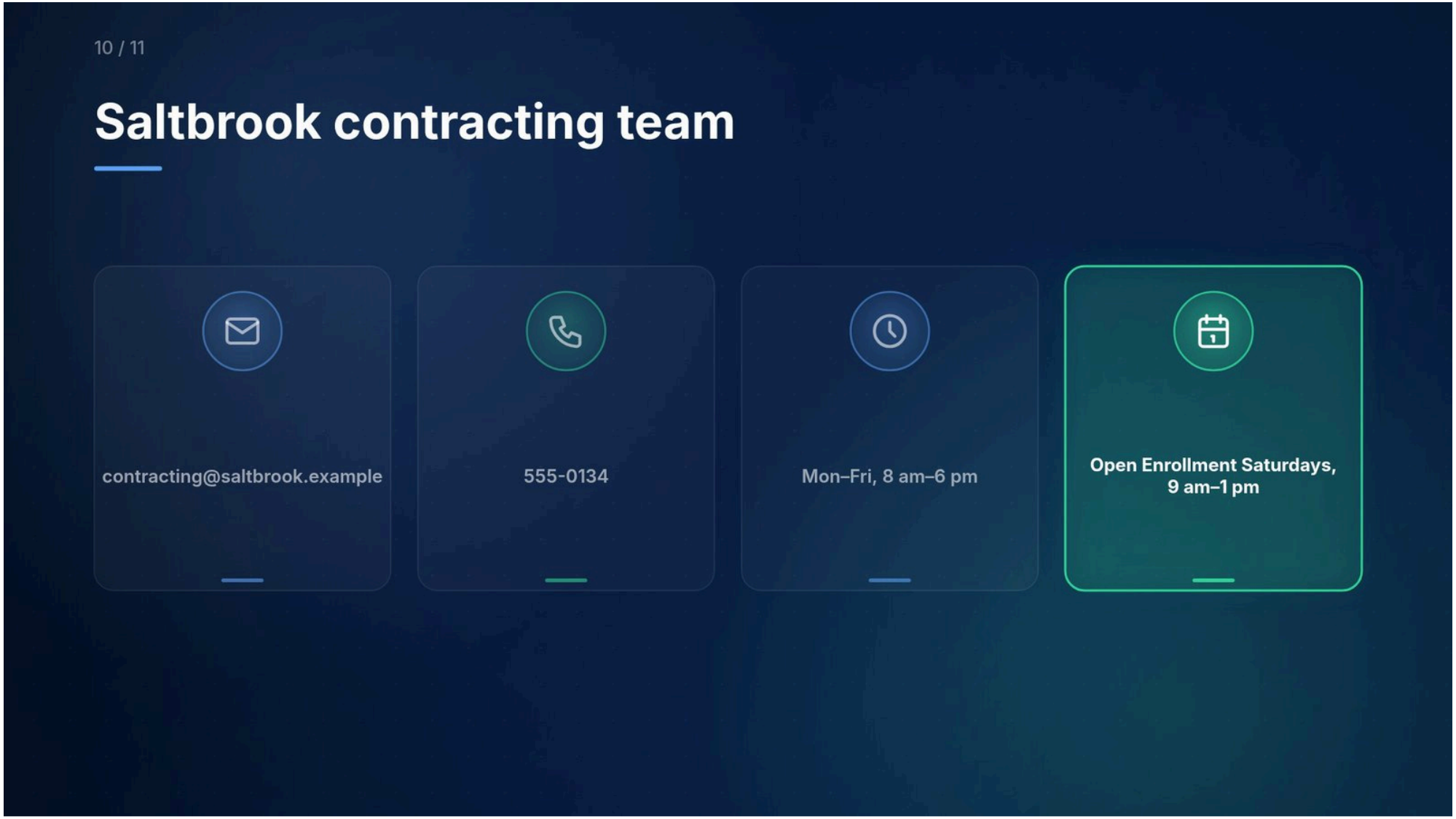
8 / 11 · Why requests came back

Last Open Enrollment, 212 requests were returned to agents. Forty-one percent had a missing or expired E&O certificate. Twenty-seven percent had an NPN or name that didn't match the license. Nineteen percent had an unsigned agreement, and thirteen percent chose the wrong upline.



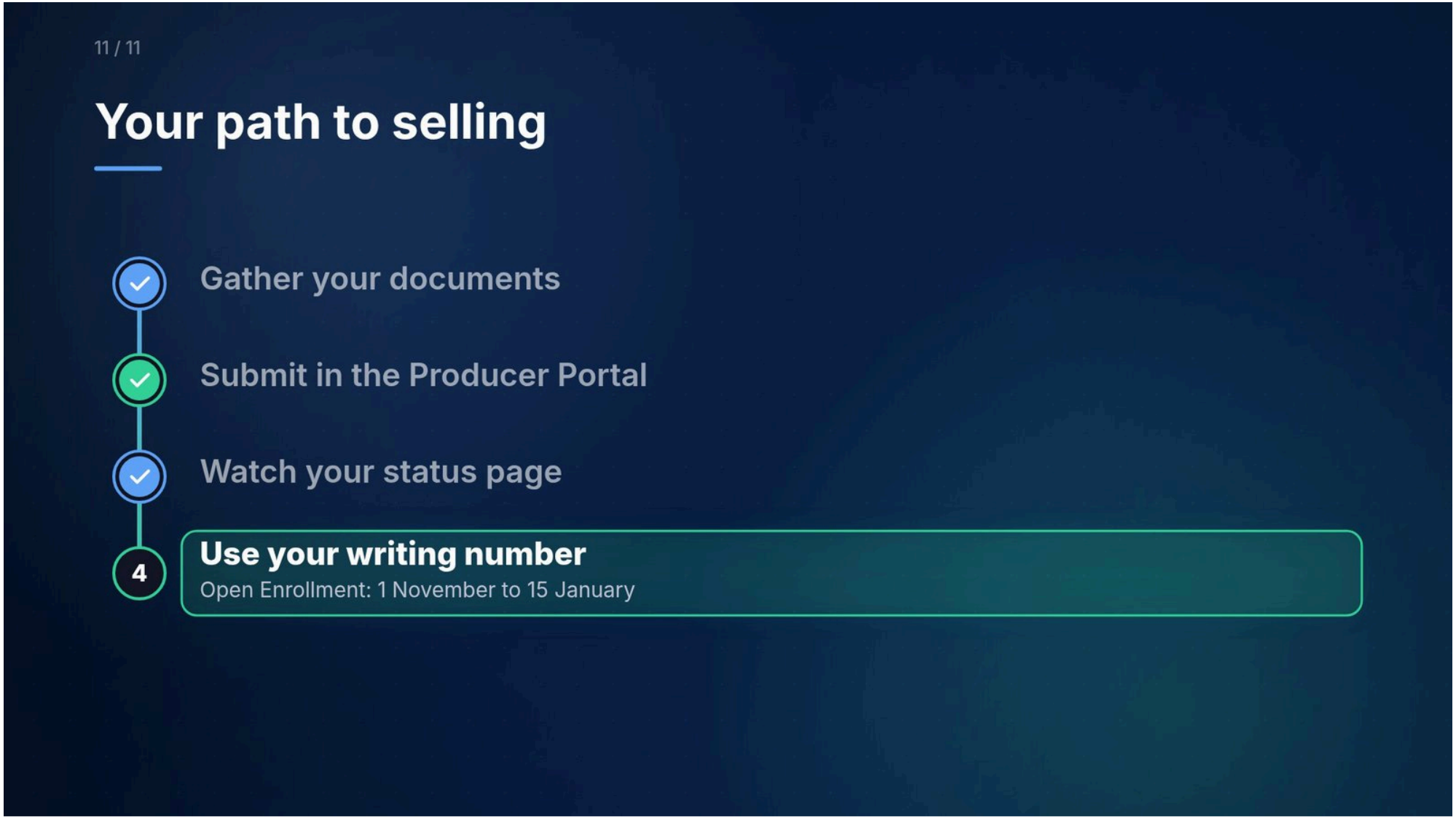
9 / 11 · After you're appointed

Once you're appointed, you get an email titled Your Northvale writing number. Save that number in your CRM. Your first application can go in the same day. After that, commission statements arrive monthly in the portal under Payments.



10 / 11 · Need help?

If you get stuck, the Saltbrook contracting team can help. Email contracting at saltbrook dot example, or call 555-0134. They answer Monday to Friday, 8 am to 6 pm, and during Open Enrollment also on Saturdays, 9 am to 1 pm.



11 / 11 · Recap

To recap: gather your license, NPN, E&O certificate and Marketplace training. Submit in the Producer Portal with Saltbrook as your upline. Watch your status page. Then put your writing number on every application, ideally before Open Enrollment, which runs from 1 November to 15 January.