Getting contracted with Northvale Health Plans

Contracting guide for new agents · Saltbrook Benefits Group · Individual & Family (ACA) plans, plan year 2027

Before you can sell Northvale's Individual & Family plans, Northvale has to contract and appoint you, and give you a **writing number**. Most agents finish in about a week. Applications sent without a writing number are returned unpaid, so start now: Open Enrollment runs from **1 November to 15 January**.

Before you start, have these ready

You need	Why
An active health insurance license in each state you'll sell in	Northvale appoints you state by state, using your license.
Your National Producer Number (NPN)	It links your licenses to your Northvale record. Look it up on the NIPR website if you don't know it.
An E&O certificate with at least $1 million per claim	Errors and omissions cover is required for every appointed agent.
This year's Marketplace registration and training, completed	Without it you can't sell on-exchange plans for 2027.

Start contracting in the Producer Portal

1. Sign in to the Northvale Producer Portal and select **Contracting**, then **Start contracting**.
2. Enter your **NPN**. The portal fills in your name and licenses; check they're right.
3. Select **Upload E&O** and add your certificate as a PDF.
4. Under **Agency**, choose **Saltbrook Benefits Group** as your upline. If you pick another agency, your commissions are paid to them.
5. Read the producer agreement and select **Sign and submit**.

> **Tip:** use the same email address you use for your license. If they differ, the portal can't match your records and your request waits for a manual check.

Checking your status

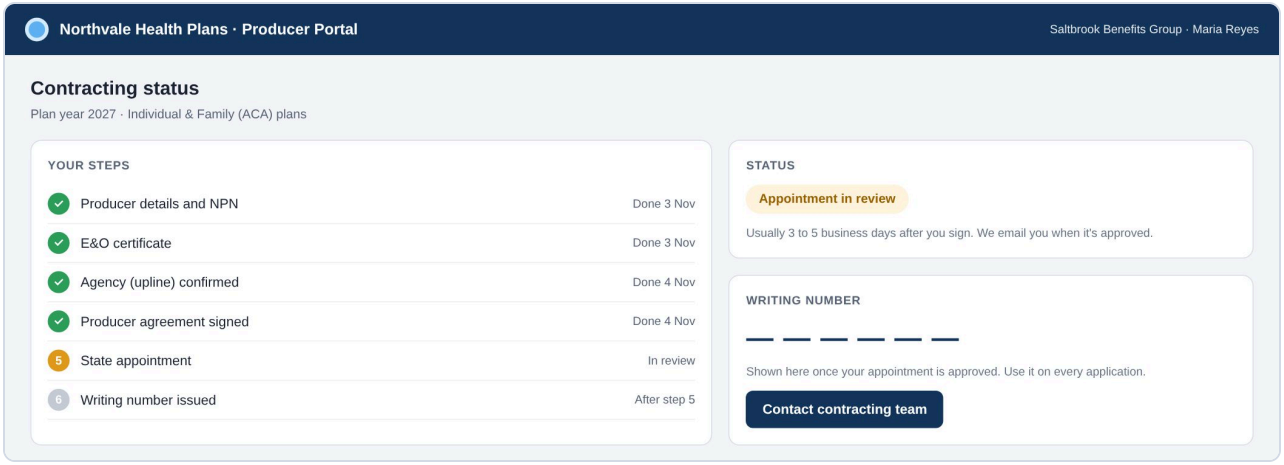

Figure 1. The Contracting status page while the state appointment is in review.

- **Your steps** (left): each step turns green when it's done. Step 5, the state appointment, is the one that takes longest.
- **Status** (top right): “Appointment in review” usually lasts 3 to 5 business days after you sign.
- **Writing number** (bottom right): appears here once you're appointed. Put it on every application.
- **Contact contracting team** (bottom right): use it if a step has been in review for more than 5 business days.

Why requests were sent back last season

Last Open Enrollment, Saltbrook's contracting team returned 212 requests to agents. The reasons:

Reason	Share of returned requests
E&O certificate missing or expired	41%
NPN or name didn't match the license	27%
Producer agreement not signed	19%
Wrong agency chosen as upline	13%

Every one of these is fixed before you submit by checking the list at the top of this guide.

After you're appointed

- You get an email titled “Your Northvale writing number”. Save the number in your CRM.
- Your first application can go in the same day.
- Commission statements arrive monthly in the portal under **Payments**.

Need help?

Email the Saltbrook contracting team at contracting@saltbrook.example, or call 555-0134, Monday to Friday, 8 am to 6 pm. During Open Enrollment we also answer on Saturdays, 9 am to 1 pm.