

March 9, 2023

Product News

Individual Life and Financial Services - Care Solutions

Two key improvements to our Care Solutions Underwriting process

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OneAmerica[®] is constantly looking for opportunities to improve our new business and underwriting processes for you and your clients.

Effective **March 11, 2023**, two new enhancements are being made to our eApp process, providing a more streamlined experience for your Asset Care clients:

- 1. New option for completion of Part 2 Health Questions:** Today, your clients have two options when completing the health questions (Part II) of their application: either agent-led or via the telephone. Based on client feedback, we've now added an online client-driven option for those that do not qualify for expedited underwriting. Now, your client can simply complete the health questions on their own if they'd prefer. You simply send them an email link from the eApp and have them complete the health questions online at their leisure.
- 2. A more streamlined path to the expedited or full underwriting approach:** We've moved key qualifying questions to earlier in the application process to more quickly identify if your clients qualify for expedited or will need to proceed to the full underwriting process. This will allow you to better set expectations for what's next in the application process and cut down on possible duplication during the information-gathering portion of the underwriting process.

These updates are reflected on pages 11 and 12 of our [Care Solutions Process Guide](#).

Will these enhancements impact cases in progress?

These enhancements are only available on eApp submissions and are not applicable to paper form submissions.

- Cases that are locked but not submitted will follow the current process.
- New cases, or any cases that have been started but not locked by March 11, will follow the enhanced process, and provide the new client-driven Part 2 completion option.

Ultimately, these enhancements are being made in response to client feedback, as well as yours. OneAmerica is committed to ensuring we can provide your clients with a service experience that allows them to apply for the protection they need in as timely a manner as possible.

If you're not yet using our eApp submission process, now is a great time to get on board. If you would like to learn more about eApp or have any additional questions about the Care Solutions product portfolio, please contact your Care Solutions Regional Sales Director or Internal Sales partner at (844) 833-5520.

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