



# Frequently Asked Questions (FAQs)

## 1. How long is the turnaround time to get quotes?

This depends on the time of year and the product. We can usually get fully insured quotes back in about 24-48 hours. Level-funded takes a little longer, typically sitting around 5-7 business days. Large group quotes usually take around 2 weeks. Busy season and team capacity can impact these time frames, but these are the standard turnaround times.

## 2. Where can I find SBCs for plans?

Our team can take the quotes we gather for groups and put them into a streamlined spreadsheet. On the “plan name” column, there is a hyperlink you can click that will take you to the SBC for that plan.

## 3. What states can we quote in?

We mainly quote in Nebraska, Minnesota, and Kansas. We can quote in other states—the options will just be more limited as we can only quote them with a few carriers.

## 4. What if I’m not appointed with a carrier or in a certain state?

We have a contracting department that can assist you with any appointments. Just reach out to us and we can get you set up with them to get the appointment process started.

## 5. What are your most requested carriers?

Our most requested medical carriers are Aetna, Allstate, UHC, Medica, and Blue Cross Blue Shield.