Clover Health

Agency Onboarding Guide

Everything You Need to Know About EvolveNXT Onboarding: Your Guide to Agent Certification, Management, Reporting & More

Welcome, valued agency partner!

Clover Health's certification process has undergone significant changes. All certification processes, including appointments and hierarchy changes, will now be conducted through **EvolveNXT**, replacing Miramar.

This guide is designed to walk you through Clover Health's annual certification process on our new, user-friendly platform, **EvolveNXT**. Please follow these steps carefully onboard new agents, certify existing agents, and manage your downline in our new system.

Before You Begin

To manage your downline, you will need access to your agency's admin portal. Be sure to have the email address and password associated with your agency portal readily available.

If you do not remember the password, click Lost Your Password? on the main login page to reset it. If you do not know your agency email, please reach out to **contracting@cloverhealth.com** for assistance.

EvolveNXT URL: https://account.evolvenxt.com/

Tip: Bookmark this page for easy access later.

Signing Your Agency Contract

Agencies must electronically sign the yearly agency contracts via EvolveNXT. You will be prompted to verify demographic and payment Information, upload the agency E&O and sign the 2026 Contract and W9. DocuSign will no longer be used for this purpose.

1. Log in to EvolveNXT with your agency admin login
2. Navigate to *My Certification Cases*
3. Click *Start*

Once completed, the agency will be prepared for this year's onboarding and certification of your downline brokers.

New Broker Subtypes

Agencies can choose from three broker subtypes when setting up and onboarding their downline agents in EvolveNXT.

Accurate agent setup is essential for correct commission payments.

1. **Downline Only**
   - This means that the agent has a 1099 upline and the **agent will receive their own commissions**. The agent will have the ability to change commissions assignments to their

upline, request to join a new hierarchy, or become Direct to Clover Health.

- Note: In our previous certification system, this was a *Direct* agent

2. **Dual Assignment**

- This means that the agent will have a 1099 upline and their **commissions are also assigned to that entity**. The agent will have the ability to request to join a new hierarchy, change their commissions assignment to self or become Direct to Clover Health.
- Note: In our previous certification system, this was a *LOA* agent

3. **Licensed Only Agent**

- This means that the agent has a 1099 upline and their commissions are also assigned to this entity. If the agent is released from this upline, the book of business will stay with the upline.

Adding New Brokers To Your Downline

To create an individual invitation:

1. Navigate to the *Contracting > Onboarding Management* tab on the left side of your dashboard
2. To create an individual invite: click *Create Individual Invite*
   - **LoB:** Medicare Advantage – MA
   - **Agent Type:** External Agent
   - **Subtype:** Downline Only, Licensed Only Agent, Dual Assignment
     - Downline Only – Agent has an upline, agent receives their own commissions.
     - Licensed Only Agent – Agent has an upline, commissions are assigned to this upline. Agent does not own the book of business.
     - Dual Assignment – Agent has an upline, commissions are assigned to this upline.
   - **Sales Level:** Agent – 01
   - **NPN:** Input the agent's NPN
   - **Email:** Input the agent's email address
   - **Change Next Upline:** If this agent should be in one of the agency's downlines, please input this here.
   - **Create Case:** This will send an invitation email to the broker (shown below)

To create bulk invitations:

Clover's contracting team will assist with bulk uploads if you have **10+ agents** that need to be onboarded at one time. Please complete the attached template in Excel format and submit it to **contracting@cloverhealth.com** for assistance.

Sub Type	NPN	Email Address	Direct Upline

We are excited to welcome you to complete Clover Health's 2026 Certifications! Your expertise and passion for helping individuals navigate their health insurance options make you a valuable part of Clover Health's team.

Our records show that your email address already owns an account with EvolveNXT.
Please use your current EvolveNXT login and password to log in with Clover Health.

Evolve URL: https://clover.evolvenxt.com/login.htm

If you have lost your password, please utilize the "Lost your Password?" functionality on the login screen to reset your password.

The first step is to complete our 2026 Certification Training in your Evolve profile, which will equip you with the knowledge, tools, and confidence you need to serve clients effectively and compliantly.

Throughout the certification process you will complete a series of steps, including completing Clover Health's Product Training and the 2026 Product Exam. Once passed, you will be ready to market and sell Clover Health plans in your area.

Please log in to your Evolve portal at your earliest convenience to begin! If you have any questions or concerns, please reach out to contracting@cloverhealth.com.

We look forward to working with you!

Just-In-Time (JIT) Appointments

Clover Health is now utilizing JIT appointments for agent appointments for 2026 and beyond for all states, except for Pennsylvania.

What is a "Just-In-Time" (JIT) state in the context of agent appointments?

In JIT states, Clover does not process an agent's appointment with the Department of Insurance (DOI) until that agent submits their first piece of business (e.g., an application from a client). This differs from non-JIT states where an agent might be appointed before submitting any business.

Which Clover states are JIT states?

Georgia, New Jersey, South Carolina, and Texas.

What steps must agents take to become appointed in the JIT states?

If an agent has an active license in one of the JIT states, they will be automatically enrolled into the state program for a JIT appointment during their certification process.

Pennsylvania Agent Appointments

What steps must agents take to become appointed in Pennsylvania?

If an agent has an active Pennsylvania license, PA will appear under the Pre Appointment Declared States section in the License Info step of an agent's onboarding case. The agent must check the box next to PA to become appointed in that state (see screenshot below). If an agent does not check the box, they will not become RTS in PA.

Pre Appointment Declared States
These states need an appointment to sell in this state. Please select the states you would like to sell in.

PA - Pennsylvania
☑ MA
Your License Status: **Active**

Self Service Hierarchy Changes and New Transfer Guidelines

Agents can now initiate hierarchy changes through their broker portal. To complete the transfer, two actions are required:

1. The new agency must log into the portal and accept the request.
2. The agent's current agency must approve the request.

Key Notes:

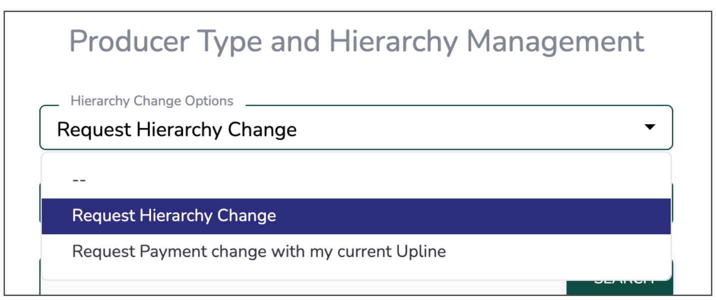
- Beginning July 15, 2025, all agency transfer requests must be submitted through the agent portal; paper forms will no longer be accepted.
- A hierarchy change request, once submitted, will be executed 90 days from the submission date, provided the requested upline approves.
  - Note: If the current upline approves before 90 days, the transfer will take place on the following day.
  - If the current upline does not approve, the transfer will still occur on the 91st day after the request date.

Clover Health Blackout Period

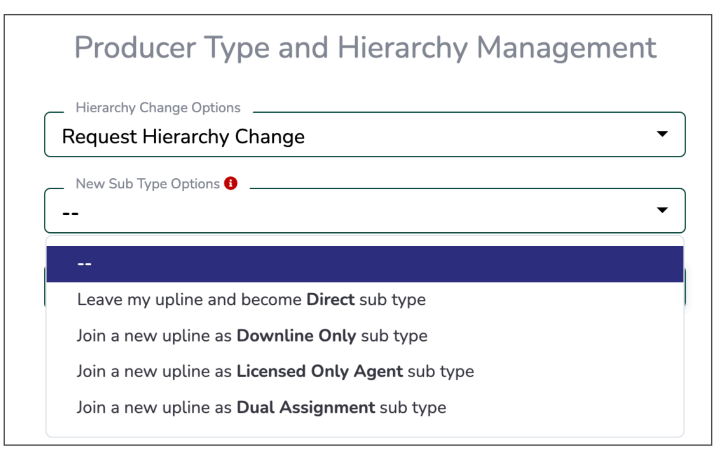
- Clover Health's Blackout Period is 10/1–12/31

How does an agent initiate a hierarchy change request?

1. The agent must log in to their Evolve profile.
2. Navigate to *My Account > My Hierarchy Info*.
3. Click *Change*.
4. The agent may choose *Request Hierarchy Change* or *Request Payment change with my current Upline*.
5. Choose *Request Hierarchy Change*.



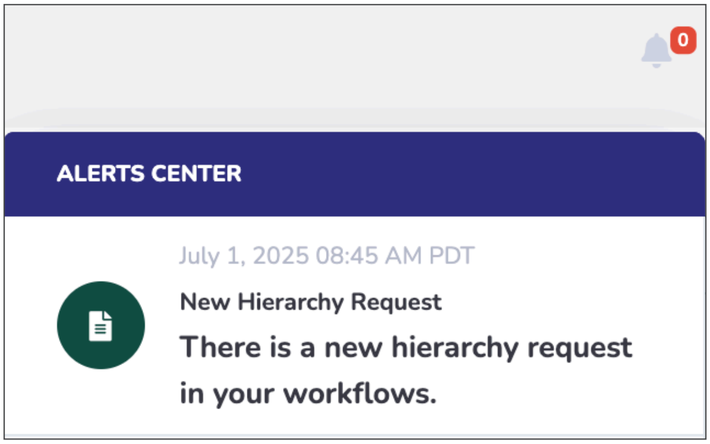
6. Choose New Sub Type Option (the red exclamation mark explains each subtype option).



7. Search for their new upline and click Select.
8. Once the agent has filled in all required fields, they may add a comment and click Update to send the hierarchy change request to the current upline and new upline.

How does an agency approve a hierarchy change request?

The agency will have a notification in their admin Evolve profile when there is a new hierarchy change request.



1. Navigate to the "Workflows" section of the agency dashboard.
2. All hierarchy change requests will be in this section. The agency can click into each one and approve or deny the request.
   - Please ensure the agent's subtype request is correct. If it is not, deny the request with a comment for the agent to resubmit with the correct subtype.

Note: This is also where the agency will find subtype change requests.

Contracting a Downline Agency

If you would like to contract a downline agency with your agency as the Top of Hierarchy (TOH), please have the agency complete Clover Health's agency vetting form and submit the vetting form to **contracting@cloverhealth.com** for review. Once approved, Clover's contracting team will send the onboarding and certification information to the new agency via EvolveNXT.

Reporting

To access a broker Status report, navigate to Contracting > Broker Credentials and click "Download Agent Status" to receive a RTS Status report.

- The report includes: broker name, subtype, NPN, status, state, and state status

Training

Our Sales Enablement and Training team is here to support Agents as they become RTS with Clover. We offer various training sessions to assist you in getting to know the brand, plans, and sales best practices. Find these training opportunities as well as reference guides on our Helpful Resources page on the Clover Health website. Custom, personal, and Agency-specific training sessions are available and encouraged.

Agent Marketing Materials

All RTS Agents and Agencies have access to Clover's Materials Portal to order and download marketing materials.

Clover's Materials Portal is found at: **materials.cloverhealth.com**

User setup: Individual Agents may request access once they are validated as RTS. Please have agents follow the prompts on the main login page to login and order their materials.

Materials: Agents can access, order, and download the following types of materials:

- Enrollment kits
- Sales and marketing materials
- Plan brochures, flyers, and postcards
- Sales and marketing event supplies
- Sales presentations
- Business cards

Frequently Asked Questions

How can my agency check if my downline broker is RTS?

1. Navigate to Contracting > Broker Credentials
2. Search by NPN or Agent Name
3. To indicate that your broker is Ready-to-Sell (RTS), the Agent Status field will display "Active/ Certified"

Our agency accidentally set a broker up with the wrong subtype or my broker needs to change their subtype. How can it be fixed?

The agent will need to log in and request a change:

1. The agent must log in to their Evolve profile
2. Navigate to My Account > My Hierarchy Info
3. Click Change
4. The agent may choose Request Hierarchy Change or Request Payment change with my current Upline
5. Choose Request Payment change with my current Upline
6. Choose the correct subtype
7. Click Update

The agency will need to approve this request:

1. The agency must log in to the admin Evolve profile

2. Navigate to the “Workflows” section of the agency dashboard
3. All hierarchy change requests will be in this section. The agency can click into each one and approve or deny the request.
    - Please ensure the agent’s subtype request is correct. If it is not, deny the request with a comment for the agent to resubmit with the correct subtype.

Does the principal of my agency need to be Ready to Sell (RTS)?

Yes, the principal of each agency must be RTS.

Is AHIP or NABIP required as part of, or in addition to, the Evolve appointment process?

Yes, agents will need to verify their completion of AHIP or NABIP by linking their AHIP/NABIP account to Clover during their certification process. There are detailed instructions for agents to complete this during their certification process.

How do agents know they are certified and RTS?

Each agent’s main dashboard has a Current Status section. If the agent is RTS, the current status will say “Active/Certfied”

Are background checks required and part of the RTS process?

It is a requirement that every agent passes a Level 1 background check. This happens as part of the appointment process.

Does Clover cover the state appointment cost?

Yes, Clover pays the appointment fees for all states.

What is the Agent’s writing number?

An agent’s national producer number (NPN) is their writing number.

Is E&O Insurance Required?

Yes, E&O Insurance is required for agencies and it must be uploaded during agency onboarding.

Can there be more than one principal per agency?

No, Clover only allows one principal per agency.

Can agents assign commissions to their own company?

Yes. As long as the agent is the sole writing agent in the company, updating W-9 information to writing agent’s information (tax ID, name, etc.) will assign commission to the writing agent’s company. If there are multiple writing agents under the company, contact contracting@cloverhealth.com for assistance.

Can agents assign commissions to their upline Agency?

Only Writing Agents are tied directly to a member. If agents wish to move business from the agent to the upline agency, it must be moved to another writing agent; in most cases that is the agency principal. This is completed by requesting a Book of Business transfer.

How do agents add/delete/update banking information for (ACH) direct deposit?

Please log into the EvolveNXT portal to update banking information. Clover cannot add, delete, update or view banking information for agents or agencies.

Where can agents find their 1099?

Each year Clover mails out 1099s using the address found on your W-9. Please make sure your W-9 is always up to date to ensure your 1099 is processed correctly. If you need a copy of your 1099, please contact **commissions@cloverhealth.com** for assistance.

Contact Information

We're here to help! Please feel free to reach out to the following contacts for assistance.

Clover Health Sales Managers: Find your local sales manager at cloverhealth.com/brokers

Broker Support: **Brokers@cloverhealth.com**, 1-855-979-2236 (9 am–5 pm ET, Monday–Friday)

Commissions: **Commissions@cloverhealth.com**

Contracting: **Contracting@cloverhealth.com**

Training & Sales Enablement: Margo Ward – **margo.ward@cloverhealth.com**

Clover Health **Website**

- Check out the For Brokers tab for enrollment forms, our Materials Portal, broker FAQ, helpful selling resources, and more!