FREE PRINTABLE · FOR INDEPENDENT MEDICARE, LIFE & FINAL EXPENSE AGENTS

STRONGSIDE *Formation*

Carrier Recert & License Renewal Tracker

For independent Medicare, life and final expense agents. Free to use and share.

What this is

One workbook for the dates that cost you money when you miss them: carrier recerts, state license renewals, and contracts that have been sitting with a carrier too long. There's also an AEP prep checklist you can reuse every year.

How to use the printout

1. **Carrier Recerts:** one row per carrier, per plan year. Get the due date from each carrier's portal or your FMO. Every carrier sets its own.
2. **Licenses:** one row per state. Use the expiration date on your license or NIPR. Write in your CE hours needed and done for each renewal.
3. **Carrier Contracts:** one row per contract request. Write the date you submitted it and the date 14 days later. If it's still waiting on that date, call.
4. **AEP Prep Checklist:** work top to bottom. Put a name in Owner and check each box as you go. Carrier dates are left blank on purpose so you can fill in the real ones.
5. Look at it once a week (Monday morning works).
6. The first row on each page is an example, in grey, so you can see what goes where.

A few things worth knowing

- Finishing AHIP isn't the same as being ready to sell. Each carrier has to receive your AHIP score and you usually have their own modules too. Check that each carrier shows you as ready to sell before you book AEP appointments.
- AEP runs October 15 to December 7. Marketing for next year's plans can start October 1.
- The AHIP course for the next plan year has opened in late June the last few years. Many carriers give a discount link, so ask before you pay full price.
- Most states let you renew a license 60 to 120 days before it expires. Try to finish CE at least 30 days early, since providers can take a few business days to report hours.
- CE hours and ethics requirements vary by state. Check your state's insurance department or NIPR rather than relying on a number in a spreadsheet.

Want this to run itself?

This sheet only works when you open it. Strongside Formation is an office app for agencies that tracks these same dates and sends you a 7 AM email with what's due. It works next to the CRM you already have.

strongsideformation.com · (614) 681-0917

This tracker is a planning tool, not legal or compliance advice. Always confirm dates with the carrier, your FMO, CMS, and your state insurance department.

Carrier Recerts

One row per carrier, per plan year. Get due dates from each carrier or your FMO.

Write one item per row. The grey first row is an example.

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Agent	Carrier	Plan year	AHIP completed	AHIP score sent to carrier?	Carrier cert status	Carrier due date	Ready-to-sell date	Where to check / who to call	Notes
EXAMPLE – Jane Agent	*Carrier A (example)*	*2027*	*Sep 3, 2026*	*Yes*	*Ready to sell*	*Nov 22, 2026*	*Oct 3, 2026*	*Carrier agent portal*	*Example row.*

Licenses

One row per state license. Dates come from your license or NIPR.

Write one item per row. The grey first row is an example.

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Agent	State	Resident / non-resident	License #	NPN	License type / lines	Renewal (expiration) date	CE hours needed	CE hours done	Renewed on	Notes
EXAMPLE – Jane Agent	*OH*	*Resident*	*0000000*	*00000000*	*Life, Accident & Health*	*Jan 16, 2027*	*24*	*12*		*Example row. CE hours vary by state.*

Carrier Contracts

One row per contract request. Anything still waiting 14 days after you submitted it: call.

Write one item per row. The grey first row is an example.

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Agent	Carrier	Product line	Submitted through	Submitted date	Call if still waiting on (+14 days)	Contract status	Writing number	Approved date	Who to call	Notes
EXAMPLE – Jane Agent	*Carrier D (example)*	*Final expense*	*FMO / IMO*	*Oct 14, 2026*	*Oct 28, 2026*	*Pending*			*FMO contracting*	*Example row.*

AEP Prep Checklist

AEP runs Oct 15 – Dec 7. Typical timing below; fill in your carriers' real dates.

Check each box as you go, and write in who owns it.

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	When	Task	Why it matters	Your carrier / FMO date	Owner	Date done
☐	May – June	List everyone who sells for you and every carrier they'll sell this AEP.	You can't track recerts for people or carriers you forgot to list.			
☐	May – June	Check every license expiration date. Make sure none lapse before Dec 7.	A license that expires mid-AEP stops sales in that state.			
☐	May – June	Collect AHIP discount links from your carriers or FMO.	AHIP's list price is $175. Many carriers offer a lower price through their link.			
☐	May – June	Ask each carrier whether they accept NABIP training instead of AHIP.	Some do, some don't. Find out before anyone pays for the wrong course.			
☐	Late June	Create or log into your AHIP account once next year's course opens.	The course has opened in late June the last few years.			
☐	Late June	Decide whether you want CE credit before you take the final exam.	CE credit usually has to be chosen before the exam, not after.			
☐	June – Aug	Finish AHIP. Track attempts and save the certificate.	You get a limited number of attempts. Plan for the 90% passing score.			
☐	July – Sept	Send your AHIP score to each carrier, then confirm each one received it.	Finishing AHIP doesn't mean the carrier knows you did.			
☐	July – Sept	Complete each carrier's own product and compliance modules.	Most carriers need their training done before you're ready to sell.			
☐	July – Sept	Check contracts and state appointments for every carrier and state.	Missing appointments are a common reason sales get held.			
☐	July – Sept	Look up ready-to-sell status in each carrier portal and write down the date.	Ready to sell is the date that counts, not the date you finished AHIP.			
☐	Aug – Sept	Chase any contract that's been waiting 14 days or more.	Waiting quietly is how contracts slip past October.			
☐	Aug – Sept	Confirm your E&O coverage is active through AEP.	Most carriers and FMOs require it.			
☐	Aug – Sept	Review this year's CMS marketing rules and your carriers' compliance updates (scope of appointment, call recording, required disclaimers).	The rules change. Your FMO or carriers usually send a summary.			

	When	Task	Why it matters	Your carrier / FMO date	Owner	Date done
☐	Late Sept	Review plan changes once carriers and CMS release next year's plan info.	Plans send members an Annual Notice of Change by the end of September, and clients will call about it.			
☐	Before Oct 1	Everyone on the team is ready to sell with every carrier they'll offer.	October 1 is when marketing for next year's plans can start.			
☐	Before Oct 1	Put a name next to every open item.	Things without an owner don't get done.			
☐	Before Oct 1	Don't book AEP appointments for carriers you can't sell yet.	A booked client you can't help is a lost client.			
☐	Oct 1	Marketing for next year's plans can begin.	Set this from CMS rules, not memory.			
☐	Oct 15	AEP opens.	Enrollment changes take effect January 1.			
☐	Oct 15 – Dec 7	Check this tracker every Monday. Watch for contracts and recerts still open.	Late surprises are cheaper to fix early in AEP.			
☐	Dec 7	AEP closes.				
☐	December	Write down what slowed you down this year.	Your notes are next year's checklist.			
☐	December	Set next year's reminders: AHIP, carrier recerts, license renewals.	Do it while it's fresh.			
☐	Jan 1 – Mar 31	Medicare Advantage Open Enrollment Period. Check in with new MA clients.	Clients in MA plans can make one change in this window.			