



# MorganAsh quotation portal

Frequently asked questions, for financial advisors

MorganAsh

# Introduction



The Care-Fees Plan quotation portal is a bespoke portal, which enables financial advisers to obtain quotations for Care-Fees Plans (CFP), also called Immediate Needs Annuities (INA). MorganAsh uses the portal to manage the collection of Care-Fees Plan Questionnaire (CFPQ) application forms and medical information – and passes these to the insurance providers.

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# Frequently asked questions



## **What is the cost?**

The service is free to financial advisers. MorganAsh is paid by the insurance providers signed up to the service (currently JUST, Legal & General and National Friendly).

## **Can I use the portal to obtain indicative quotes?**

No – for indicative quotes, advisers should contact providers directly. The portal is only for new fully underwritten, guaranteed quotations.

## **Can I use the portal for re-quotes?**

Not at the moment, but this functionality may be added later. Please contact providers directly.

## **How do I use the INA quotation portal?**

Advisers should first register; the portal can be used to submit new applications and to monitor the progress of these cases. We will arrange for the collection of medical evidence and forward this on to each of the providers signed up to the service. Each provider will individually underwrite the plans and issue their quotes directly to you.

## **How to submit an application:**

- Enter the names and contact details of the applicant, annuitant, GP and care provider.
- You can generate a draft CFPQ, which includes all the information entered onto the portal.
- Please work with your client to complete the rest of the CFPQ, ensuring it is complete and signed.
- Please upload the completed, signed CFPQ and powers of attorney, if applicable, on the portal.

If any information is missing or incomplete, MorganAsh will refer the case back for your further attention.

# Frequently asked questions



## **Do I need to use the portal?**

If you don't wish to use the portal, you can download a blank CFPQ, complete it, and either upload it on the portal or e-mail it to MorganAsh. However, you will not be able to track your case – and this is likely to take longer.

## **What does MorganAsh do when it receives the application?**

MorganAsh will:

1. Check all information on the CFPQ is complete.
2. Provide the CFPQ to JUST, Legal & General and, if applicable, National Friendly.
3. Contact the care provider to undertake a medical interview with the care home.
4. Request a GP report.
5. Provide all the information to the providers.

Once all the information is complete, providers will submit quotations directly to you, the adviser.

## **Which providers use the portal?**

JUST, Legal & General and National Friendly use the portal (National Friendly is only currently providing quotes to selected advisers). At present, Aviva does not use the portal, but will hopefully come on board soon. If advisers require a quotation from Aviva, then they will need to e-mail or use the postal service.

## **How to register**

All advisers need to register; simply complete the registration page with your FCA numbers and create a username/password.

## **Which qualifications are needed to use the portal?**

Users must be regulated and authorised financial advisers with the FCA, and in the UK. Advisers must have the CF8 qualification or equivalent from the Chartered Insurance Institute.

# Frequently asked questions



## **How will I know what is going on?**

Advisers can see the progress of cases. Advisers will also receive e-mails at key points of progress. If advisers do not complete the information on the portal, then they will not receive the updates.

## **What are the terms and conditions?**

The terms and conditions can be downloaded from the site.

## **Is a GPR still required?**

Different providers have different processes, but in the short term a GPR will be needed to get a quote from all providers.

## **Can I provide medical reports from the family, will this help?**

Yes – if you have access to recent medical reports you think may be helpful, you can upload these on the portal. This may help but will not negate us contacting the client's care provider and GP for additional information.

## **How long will it take?**

If a GPR is required, then it may take many weeks to months. If a GPR is not required, then it should take a couple of weeks.

## **What do advisers need to do differently?**

Advisers should complete the CFPQ as before and enter the details on the portal. Advisers should upload the CFPQ. Please ensure the appropriate e-mail address is provided for the care provider, as this will enable MorganAsh to contact them. Once MorganAsh has completed its checks, the CFPQ will be issued to the providers (JUST, Legal & General and National Friendly). The providers will return the quotes directly to advisers, as per the existing process. To improve the process, MorganAsh will undertake an interview with the care home to improve the quality of data and the speed of data collection.

# Frequently asked questions



## **Why complete online data and the paper CFPQ?**

We are slowly evolving this application process. In due course, the portal should replace the need for the paper CFPQ, but until this is agreed with all providers then the paper CFPQ still needs to be completed. You can generate a part-completed CFPQ, from the data you have entered onto the portal, thus avoiding the need to enter this data twice.

## **Can I just fill in the form and e-mail it?**

Yes – you can e-mail the CFPQ to MorganAsh, at the address below. However, processing the case may take longer, and progress updates will not be provided on the portal or via e-mail.

## **Who is MorganAsh?**

MorganAsh collects and manages medical data for the majority of UK life insurance companies, from its office in Cheshire, UK. MorganAsh is authorised and regulated by the FCA. More information can be found at [www.morganash.com](http://www.morganash.com).

## **What is a tele-interview?**

A tele-interview is an interview over the telephone to obtain medical information. By interviewing the care provider, MorganAsh is able to speed up the process and obtain better information than the previous approach of requesting the care home to complete a paper form.

## **Is this portal secure?**

Yes – the INA quotation portal is purpose-built to manage the medical data, and to share this between the financial advisers and providers. MorganAsh is certified to ISO 27001, the standard for IT security.

# Frequently asked questions



## **Do I have to send to Aviva, Just and Legal & General?**

At present, MorganAsh is processing for Just, L&G and National Friendly. Unfortunately, Aviva is not currently using the portal. In due course, we will add functionality so advisers can choose which providers from which they wish to obtain quotes.

## **Should I still send to Medicals Direct Group?**

No – please only submit on this portal. Any existing cases with MDG will be processed by them.

## **Should I submit to MDG and MorganAsh?**

No – please don't, it will just cause confusion. All applications should be submitted to MorganAsh; if you send to MDG, then it will be processed by MDG, and not MorganAsh.

## **If I have completed an old form can I send this to MorganAsh?**

Ideally, we would like all applications to use this new process. If you have an old form, just completed and signed by the annuitant, then yes, we will use it – providing that it includes the Legal & General privacy notice, and you upload it on this portal, and DON'T send it to MDG.

## **If I have a form with no Legal & General privacy notice, can I use it?**

If you don't have a signed form with the Legal & General privacy notice, then e-mail us, and we will arrange another way to obtain consent for Legal & General.

## **What technology does the portal work on?**

The portal is a Web application that has been tested on recent versions of Internet Explorer, Edge, Firefox, Chrome and Safari – and should work on PCs, laptops, smartphones and tablets. If you are using an old version of any of these, there may be issues; we recommend you upgrade to recent versions for security. If you do have technical issues, it is always helpful to let us know which version of which browser you are using.

# Frequently asked questions



## **Can I see all the cases for my firm?**

No, access is controlled for each adviser, so each adviser can see just their own cases. We will introduce access at firm level in due course.

## **How can I get help or talk to someone?**

For any enquiries, please contact the MorganAsh team, by e-mail or telephone.

### **E-mail**

[uwadmin@morganash.com](mailto:uwadmin@morganash.com)

### **Telephone**

0330 159 8162

# How can we help?



## To get in touch

### Phone

0330 159 8162

### E-mail

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