Agent Quick Reference Guide

Licensure & Appointments



Licensure and Appointments are required to ensure a producer is properly authorized to offer UnitedHealthcare products in specific states and sales channels. These requirements must be maintained to remain eligible to sell and avoid commission impact.

Frequently Asked Questions:

I want to sell in another state, where do I start?	If you're interested in expanding to another state, your first step is to connect with your upline. They can confirm whether they support sales in that state and, if so, will submit the request on your behalf.
What license types and lines of authority do I need?	States use different license types and lines of authority, and UnitedHealthcare may require additional license types or lines of authority beyond state requirements to determine selling eligibility. Your upline can help confirm which licenses and lines of authority apply to the products you would like to sell.
Where can I see my current license information?	Jarvis displays your current license details, including states, expiration dates, and appointment status. License updates show on your Jarvis Licensure & Appointments tab.
How is my license information kept up to date?	UnitedHealthcare receives regular license status updates from the National Insurance Producer Registry (NIPR). Jarvis reflects this information, so the license status shown there aligns with official state records.
Do I need to notify UnitedHealthcare when I obtain or renew a license?	No. UnitedHealthcare receives licensing information directly from state insurance departments through NIPR.
How long does it take for a new or renewed license to appear in Jarvis?	License updates show on your Jarvis Licensure & Appointments tab within 5 days.
Will UnitedHealthcare ask me to verify my license?	You are responsible for maintaining and monitoring your license status. UnitedHealthcare receives license data from the NIPR; however, if a license issue is identified, UnitedHealthcare will notify you and you are responsible for resolving the issue directly with the state insurance department.
What should I do if my license does not appear in Jarvis?	Check with the state insurance department or the NIPR to confirm that all licensing, continuing education, and state requirements are met. Once confirmed, contact UnitedHealthcare to ensure your license also meets UnitedHealthcare's licensing and selling eligibility requirements.
Can I apply for or renew a license through Jarvis?	Use your sircon.com account (linked through uhcjarvis.com) to apply for or renew licenses through state services in participating states. You may also complete licensing directly through NIPR or the state insurance department.
What is Sircon.com State Services?	Sircon.com State Services lets agents apply for licenses, add lines of authority, and update contact information with participating states' insurance departments. Updates apply to state records and NIPR, which then provides an electronic update to UnitedHealthcare.

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Who is responsible for maintaining my license?	You are responsible for keeping your license active and up to date.
Will I receive a license renewal reminder?	Sircon.com sends automated license renewal reminders through individual, UnitedHealthcare-sponsored Sircon accounts while you are an active UnitedHealthcare seller. Agents are solely responsible for maintaining active and compliant licensure at all times, regardless of reminders.
What is an appointment?	An appointment is state and UnitedHealthcare approval that lets a licensed agent represent specific UnitedHealthcare products.
When must my license and appointment be active?	You must have an active license before marketing. Some states also require an active appointment at the time of sale, unless they allow Just-in-Time (JIT) appointing.
Are licensing requirements different for JIT and non-JIT states?	No. JIT and non-JIT states have the same licensing requirements. You must meet all state and UnitedHealthcare licensing requirements before selling UnitedHealthcare products.
What is JIT appointing?	In JIT states, UnitedHealthcare processes your appointment when you submit business if you are properly licensed, and the state must approve the appointment for you to receive commissions on the sale.
What is a non-JIT appointment?	In non-JIT states, UnitedHealthcare submits appointment requests to the state insurance department, and the appointment must be approved by the state before marketing and selling UnitedHealthcare products.
Can I request a new state appointment myself?	No. State expansion requests must be submitted by your upline to ensure: • The state is supported by your agency or upline • Appointment and downstream requirements are handled correctly For JIT states, the appointment is submitted after your first enrollment.
If I requested a state appointment through my upline, can I assume it will be approved and that I can sell?	No. You will receive notifications after your upline submits an appointment request, and you can monitor the request status directly in Jarvis. Selling eligibility should be confirmed in Jarvis before every sale.
How do I confirm that I am eligible to sell in a state?	To check your selling eligibility in a state, review the license information shown in the left-hand columns and the Licensure & Appointments tab on the far right of your profile in Jarvis. A “Yes” in the Licensure & Appointments tab indicates you are approved to sell in that state.

Additional Reference & Usage Notice

Authoritative guidance: This FAQ is intended to provide high-level informational support and general clarification only. Information is subject to change without notice. In all cases, the Agent Guide available on Jarvis serves as the official source of truth and should be consulted for comprehensive policy requirements, eligibility criteria, and situation-specific guidance.

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