



## Lead Referral Program 2024

- The referral program for requests submitted after February 1, 2024 is a one time gift card to the person providing the lead information via email. The referral person will receive their gift card via email no sooner than 30 days after the effective date of the policy. The date of gift card email is at the discretion of Murray Insurance Agent.
- **It is the Agent's responsibility to check Member Search BEFORE writing the referral to make sure they are not aligned to another Agent/Agency**
- Referrals are only paid for an Individual Health Plan per contract. No other ancillary or other plans are eligible for referral gift.
- **On completion of the sale**, the Agent will need to fill out the Lead Referral Program Gift Card Request that can be found at <https://www.murrayins.net/agents/> or by [clicking here](#). **Do not submit the request until the policy has been written and the binder collected.**
- Agent's will need to update the lead information in Agency Bloc (the Lead Date & Lead Source Fields can be used to track the Agent's Leads) You do NOT include any name in the Signed BY field on the policy)

### Lead Info

Lead Date	Lead Source	Other Lead Source
<input type="text" value="12/14/2023"/>	<input type="text" value="Client Referral"/>	<input type="text" value="Sue Smith"/>

- Murray Insurance will check for the effectuation of the policy within the next month after the effective date.
- Once effectuation is confirmed, the Referring person will receive their emailed gift card. **IMPORTANT: CONFIRM THE EMAIL OF THE PERSON WHO WILL BE RECEIVING THE GIFT CARD!!**
- The Referring person will NOT be paid under these circumstances:
  - If the policy does not effectuate or if binder payment is not made.
  - If the referral is a Z-code (has an active policy with Blue/FHCP but no Agent)
  - If the referral has an active policy with another Agent/Agency
  - Is a Medicare client
- If the Agent chooses to write the referral that is aligned to another agency in order to cross sell or other reason, they are consenting that they understand they will not be paid a referral fee for the health policy. Additionally, if the referral is aligned to another active Murray Agent, the AOR will NOT be moved.
- Gift card dispersion is at the discretion of Murray Insurance Agency's management.