



Licensing Readiness Program FAQ

What Is the Licensing Readiness Program?

It's a self-paced pathway that helps you earn your state Medicare insurance license using our discounted partner courses (Xcel or ExamFX). After you successfully complete licensing and obtain your National Producer Number (NPN), you can apply for a Licensed Agent role with our team. All new hires will complete onboarding. All new hires hired on or before August 26 will be eligible to receive the \$1,250 commitment bonus, paid in installments to help offset up-front costs. This bonus is not a reimbursement of the exact amount you pay for licensing; rather, it is a financial incentive that both helps offset those expenses and provides additional compensation as part of your onboarding package.

What Do I Need to Know About the Program?

How do I express interest?

Visit BloomThrive.com and submit an interest form located on our Careers page. You will be asked to provide your contact information, state of residence, and confirm that all licensing expenses are paid up front by you at our corporate-discounted rate.

Do I need prior insurance experience?

No. The pre-licensing course prepares first time candidates with the fundamentals needed to pass the state exam.

Which pre licensing courses can I choose?

You may select either **Xcel** or **ExamFX**, both approved partners offering access at our corporate discount.

ExamXF: [Product](#) Enter PL@bloominsurance.com in the manager email address to see the discounted rate

Xcel: partners.xcelsolutions.com/bloom

Do I have to pay for the course myself?

Yes. All fees are paid by you up front, including the course, state exam, fingerprinting/background check, licensing application, and NPN. If hired on or before August 26, the \$1,250 commitment bonus helps offset these expenses. State exam and licensing fees vary by state. Visit NIPR.com for state specific requirements. This bonus will be paid in installments and you will be required to remain in an active status to receive payment.

How long do the courses take?

Many candidates finish the entire process in 3–6 weeks, depending on pace and state timelines.

What materials are included?

Partners typically provide on demand study modules, practice exams, and study guides. Optional add-ons may be available at an additional cost.

What happens after I complete the course?

You'll pass the provider's course exam, then schedule your state licensing exam through your state's authorized testing vendor.

How many times can I take the state exam?

Most states allow retakes, though some require waiting periods or additional fees. Check your state's guidelines.

What is an NPN and how do I get it?

Your National Producer Number (NPN) is your unique identifier as a licensed insurance producer. You'll receive your NPN after passing the state exam and completing any remaining state requirements.

Will I need a background check or fingerprinting?

Most states require fingerprinting and/or background checks as part of licensing.

When should I apply?

Apply by visiting BloomThrives.com once you've obtained your NPN. You will upload proof of licensure and your NPN during the application process.

Am I guaranteed a role after completing the program?

No. Completion of the program does not guarantee employment. All licensed applicants must formally apply through our careers page at BloomThrives.com and complete the standard hiring process.

What does onboarding include if I'm hired?

You'll complete Medicare training, compliance training, systems onboarding, sales methodology, product training, and all required certifications.

How much is the commitment bonus, and when is it paid?

Eligible employees hired on or before August 26 will receive a \$1,250 commitment bonus, paid in three installments:

- First installment: Paid no later than two paychecks after your hire date
- Second installment: Paid on November 27
- Third installment: Paid on December 25

To receive each installment, an employee must not be terminated for cause before the scheduled payment date.

- Those who are terminated for cause before the payment date will not be eligible for any unpaid installments.
- If an employee is terminated by the Company without cause, they remain eligible to receive any unpaid installments.

Do I receive reimbursement for my out-of-pocket licensing expenses if I don't pass the exam or am not hired?

No. Licensing expenses are paid up front by you and are not reimbursed if you do not pass the exam or are not hired. Candidates who are hired before or on August 26 as Licensed Agents are eligible for a commitment bonus, which helps offset these upfront costs. Regardless of hiring outcome, you are still able to complete the licensing process at our corporate-discounted rate, which significantly reduces your total expense.

Can I work while completing my licensing?

Yes. The program is fully self-paced, allowing you to study around your schedule.

Who can help if I need support?

For course platform issues, contact your selected provider (Xcel or ExamFX). For questions about our program, email our recruiting/licensing support team at PL@bloominsurance.com.

Are testing accommodations available?

Yes. Most state testing vendors offer accommodations upon request. Documentation should be submitted directly to the vendor.

Will I need continuing education (CE) later?

Yes. After you are licensed and employed, you must follow your state's CE requirements. We will support you with instructions and timelines once hired.

Will my license transfer if I move?

Many states offer non-resident licensing reciprocity, although the specific rules vary by state. If you move, we'll guide you through your new state's licensing requirements and support you every step of the way. Bloom covers the cost of obtaining both your non-resident license and your new resident license, ensuring you remain fully licensed, compliant, and ready to sell—no matter where you relocate.

What if I don't pass the state exam?

You can typically retake the exam. We recommend additional study and practice exams before attempting again.