



**BlueCross BlueShield**  
of Texas



# Quick Start Guide for Selling Individual & Family Plans for BCBSTX

Congratulations and thank you for choosing to offer plans for Blue Cross and Blue Shield of Texas. Your dedication brought you to this point. Let's get you ready to enroll clients in a plan from BCBSTX that best meets their needs. This guide will help you build, service, and retain your book of business while you develop strong relationships and referral sources.

# Individual and Family Plan Basics



## Who

- Under 65
- Not eligible for or enrolled in Medicare or Medicaid
- Not covered by an employer plan



## What

- Guaranteed issue — coverage for pre-existing conditions
- Plans include:
  - Coverage for 10 Essential Health Benefits
  - \$0 preventive care
- Check our [glossary](#) of our commonly used words and phrases



## When

- **Open Enrollment**
  - 10/1: Discontinuance letters in home
  - 11/1: Renewal letters in home
  - 11/1 to 12/15 for 1/1 start
  - 12/16 to 1/15 for 2/1 start
- **Special Enrollment**
  - Window to get coverage outside open enrollment period
  - Generally 60 days before or after qualifying life event
  - List of [qualifying life events](#) for Special Enrollment
- **Effective Dates**
  - Open Enrollment by 12/15: 1/1 to 12/31
  - Open Enrollment by 1/15: 2/1 to 12/31
  - Special Enrollment: First of the month following enrollment to 12/31\*

\* Policy must be effectuated with an initial premium payment and any additional required documentation prior to the effective date.



## Where

- Log in to your producer-controlled enrollment pathway powered by [HealthSherpa](#)
- Get your direct link to share
- Your link goes to your enrollment website
- Clients can shop and enroll on their own



## Why

- Review a [list of reasons](#) health care coverage is a good idea

## REGTAP

### Registration for Technical Assistance Portal

- Get information and training about the Affordable Care Act directly from Centers for Medicare & Medicaid Services.
- If you do not have a REGTAP account, a new user account can be created [here](#). Select "Create an Account." Complete the form and select "Submit."
- [REGTAP tips page](#)



# Where to Access Your Resources



## Sales Toolkit\*

### [Find IFM Sales Materials and How-To Guides](#)

Downloadable PDFs to help you sell and stay on top of training.

- Medical and dental brochures
- Plan comparison charts
- Summaries of benefits and coverage (each with a link to the associated benefit booklet)
- Plan highlights
- Premium payment resources
- Retail Producer Portal how-to guides, including HealthSherpa enrollment details

\* Formerly Retail Readiness Site



## Blue Access for Producers<sup>SM</sup>

### [Manage Your Sales Account](#)

What you need to access: National Producer Number  
Tools just for you to help keep your business on track.

- Contract amendments
- Commission statements (How to Read)
- Link to quoting in Retail Producer Portal
- Product information
- Downloadable forms
- Producer news and updates
- SEP certification



## Retail Producer Portal

### [Enroll and Retain Your Clients as BCBSTX Members](#)

Tools for selling, enrolling and retaining clients.

- Deliver quotes (Note: The quoting link in BAP directs you here.)
- Enroll and renew members
- Manage prospects
- Service and support active clients
- Request ID cards
- Submit PCP changes
- View invoices
- Update member emails and phone numbers



## Producer Supply Portal

### [Over 65 Materials for Agents Who Sell Both](#)

Available file types (print and/or digital) vary by product.

- Medicare Supplement
- Medicare Advantage with prescription drug plans
- Prescription drug plans

# Where to Access Your Resources (cont'd)



## Individual & Family Markets Producer Contacts

Check [this page](#) for:

- Pre-sale support (e.g., product questions)
- Post-sale support (e.g., application status, policy changes)
- Producer-controlled enrollment pathway powered by HealthSherpa
- Billing & payments
- Producer Service Center
- Customer Service

## Additional Resources

### Tools

- [Blue Access for Members](#)<sup>SM</sup>
- [BCBSTX App](#)
- [Provider Finder](#)<sup>®</sup> ("Find Care")
- [Drug lists](#)
  - Look for "Prescription Drug Lists Metallic Individual Plans"
  - Also note \$0 preventive and contraceptive lists

### Benefits

- [MDLIVE](#)<sup>®</sup>
- 24/7 Nurseline (1-800-581-0368)

### Value Add Programs

- [Blue365](#)<sup>®</sup>
- [Well OnTarget](#)<sup>®</sup>

### Helpful Information

- [Choosing Care Options](#)
- [Connect Community](#)
- [Member Guides](#)



The producer-controlled enrollment pathway powered by HealthSherpa is operated by Blue Cross and Blue Shield of Illinois, Montana, New Mexico, Oklahoma and Texas.

Not all plans have MDLIVE.

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Value-added products and services may be discontinued or changed at any time and may be subject to geographical availability. The relationship between these vendors and Blue Cross and Blue Shield of Texas is that of independent contractors.

Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Please check your Benefit Book or call the Customer Service number on your member ID card for specific benefit facts. Use of Blue365 does not change your monthly payment, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. You may want to talk to your doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

Well onTarget is an informational resource provided to members and is not a substitute for the independent medical judgment of a health care provider. Members are instructed to consult with their health care provider before beginning their journey toward wellness. Participation in the Well onTarget program, including the completion of a Health Assessment, is voluntary and you are not required to participate. Visit Well onTarget for complete details and terms and conditions.

Blue Points program rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for further information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.