MID-MARKET ENROLLING A NEW GROUP: ENROLLMENT TOOL USER GUIDE

Created by: RCoE Testing & Training

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Regulatory Requirements:

The Regulatory Requirements pertaining to non-discrimination based on health status as well as non-discrimination based on race, color, national origin, sex, age, or disability. Underwriters should not establish or approve separate rules for initial and/or continued eligibility, or separate premium rates that would apply discriminately to an individual member of a group based on any of these factors.

Purpose The purpose of this user guide is to provide step-by-step instructions and guidance to Producers and General Agents (GAs) as they enroll their groups using the enhanced eSales Group Enrollment tool.

Overview of the Enrollment Process

The eSales Small Group & Middle Market Enrollment tool enables you to enroll your groups online in a user-friendly, efficient step-by-step process. You can enter the required information and upload the necessary documents to release your group for enrollment, initiating underwriter review. Within this portal, you can enter account and additional group information; select medical, dental and life plans; enter the member census; view rates; review the account summary, print and verify all information with your client; upload all required documentation to release the case for enrollment. You can also view the relevant reports.

The enhanced online tool helps to streamline and automate the enrollment process. It provides faster turnaround time for an enrollment from review to final decision. You can track the status of the case online and keep your clients updated on the enrollment status.

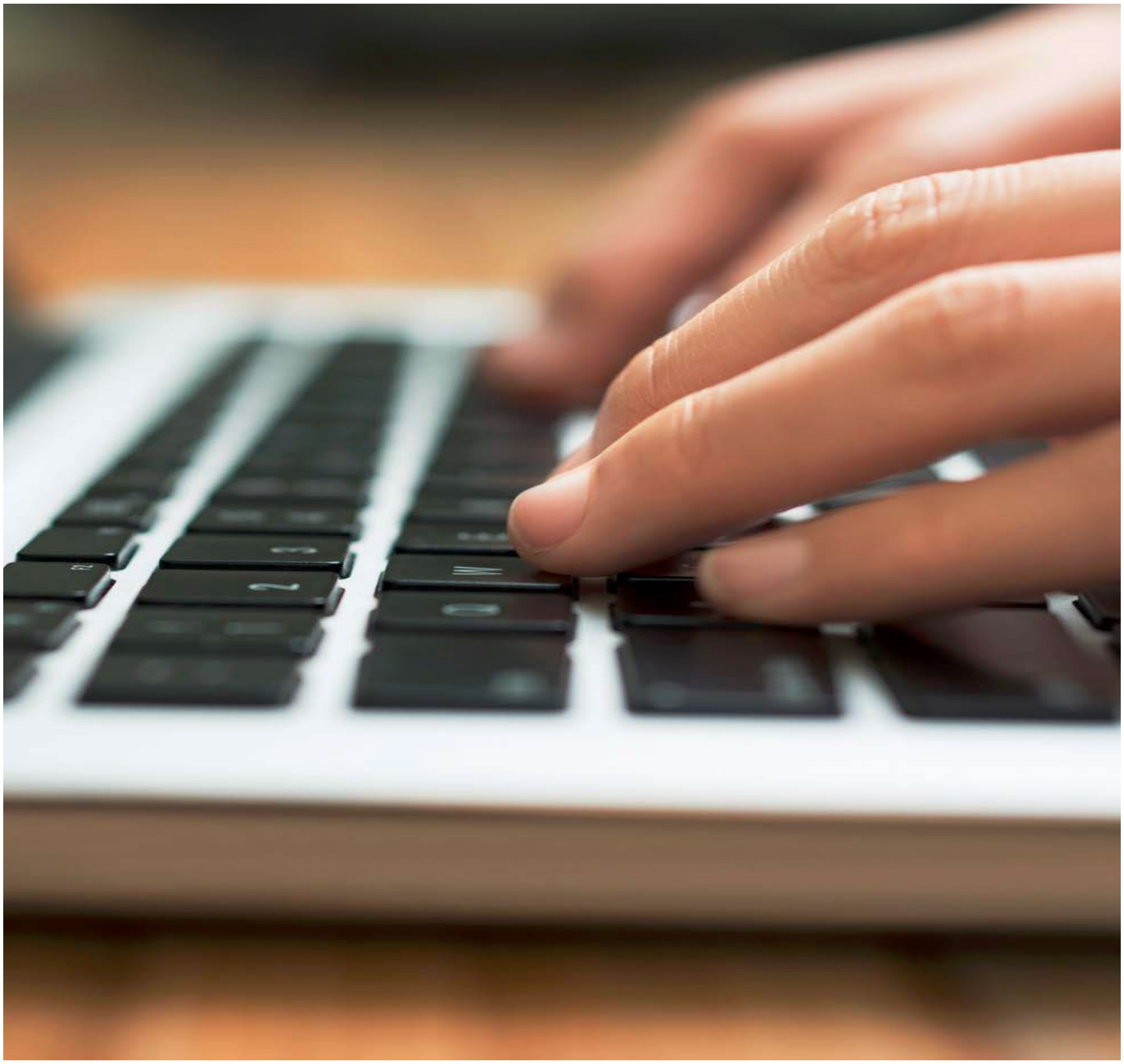
Enrolling a New Group

Once you have gathered the necessary information and documentation from your client, you access the eSales **Small Group & Middle Market Enrollment** tool to enter all required information to release the group for enrollment. This initiates the Underwriting review process. To successfully enroll your group online, follow the steps outlined in this user guide.

Group Sales Tool Application: Login

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td></td><td>When enrolling a case, click on the Small Group and Middle Market Enrollment link.

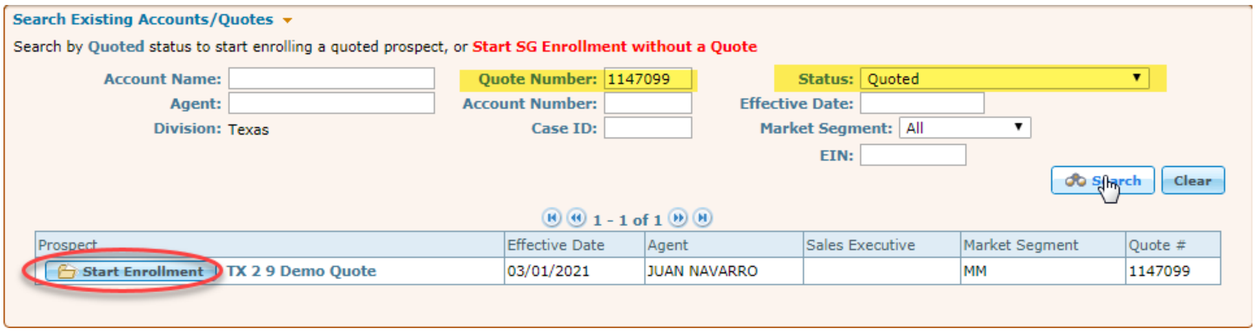

Result: The Enrollment window opens.</td></tr>
</table>



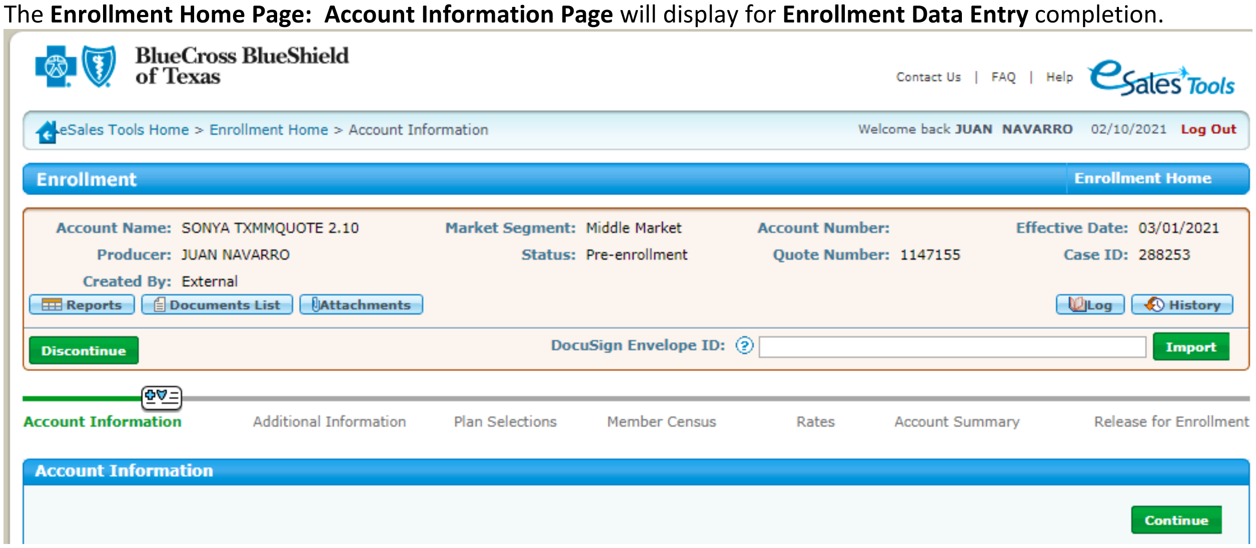
Enrollment with a Quote

Steps to start an enrollment process using a quote in eSales Tools.

Start Enrollment by Accessing Your Final Quote: A group can be enrolled with a quote and some of the information such as the Market Segment and Division will transfer over from the quoting system.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>Enrollment</td><td>On the Group Sales Enrollment Page, search Status “QUOTED” and enter the “Quote ID” in the Quote Number Field. If the Quote ID is not available. Search by the account name.


Click Start Enrollment to begin the Enrollment process.</td></tr>
<tr><td>Enrollment Home Page

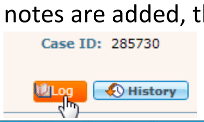
Account Information</td><td>The Enrollment Home Page: Account Information Page will display for Enrollment Data Entry completion.

</td></tr>
<tr><td>Enrollment Home Page</td><td>The Account Information header on the Enrollment Home page includes the following information:

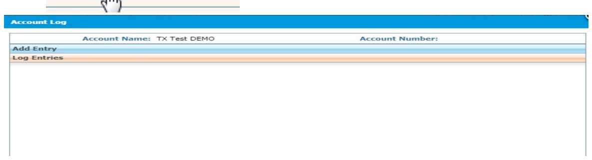
Account Name
Market Segment
Account Number
Effective Date
Producer
Status
Quote Number
Case ID
Created By
DocuSign Envelop ID (when applicable)
</td></tr>
</table>

The header information includes additional buttons available during enrollment.

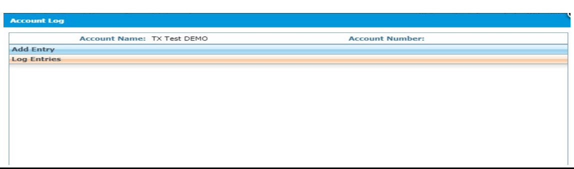
- **Reports**: Opens a list of available reports (only available after UW approval.)
- **Documents List**: Opens a list of required documents.
- **Attachments**: Opens all account enrollment paperwork attachments.
  - All active attachments are transferred from Request Center into Enrollment
- **Discontinue:** A case can be discontinued at any time during the enrollment process by clicking the Discontinue button. Enrolling cases that have not been released for enrollment review will be auto discontinued by the system 60 days from the effective date
- **Log**: Opens a text box used to enter or review notes.
  - Once the user begins enrolling, account details can be entered in the LOG. The LOG will be utilized by all users per assigned case for additional notated information when applicable up to and including missing information and Producer/Sales follow up documentation.
  - Any follow up information details should be added to the LOG.

Note: If there have *not* been any notes added to the Log, the radio button will appear blue, however once notes are added, the Log radio button will appear orange.





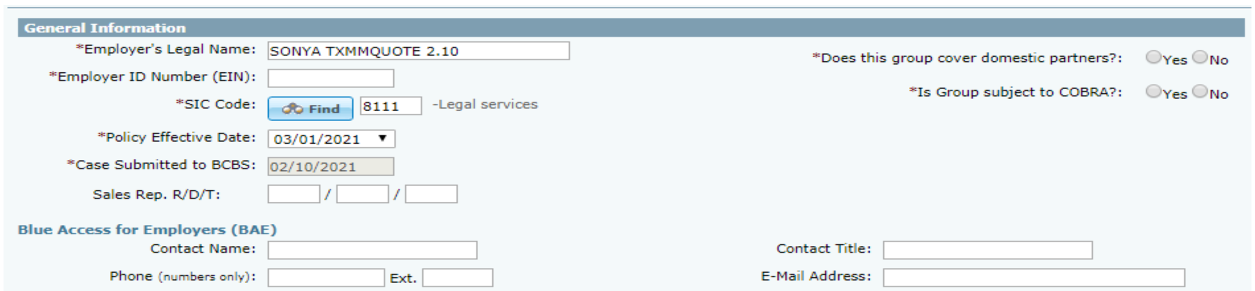
- **History:** Opens the Activity History window that shows the Activity Date, Activity, Status, and Duration of an account.



Enrollment Home Page

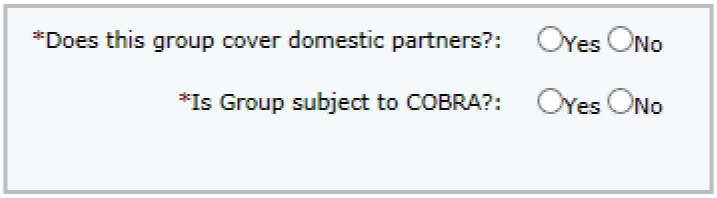
General Information

General Information Section:



Enter all required information on the **General Information** page using the paperwork as the source document. Some data entered in the quoting system will be carried forward to the enrollment system however, the Producer/GA is responsible for changing data in enrollment to match paperwork. All fields marked with an asterisk (*) are required.

- Answer Yes or No for the following questions:



Note1: Once the company EIN is entered, an alert will appear if there is an account in workflow with the same EIN. The alert reads "***Alert: A group with the same EIN has been previously entered in this system. This is an informational alert only.***" If the Producer/GA receives this alert, they will confirm the EIN with the client and make applicable updates. However, the tool will still allow you to enroll the case.

Note2: When a **Blue Access for Employers (BAE)** contact, name is entered, the email address field becomes required.

Employee Retirement Income Security Act (ERISA)

Employee Retirement Income Security Act (ERISA):

Answer the 'Employee Retirement Income Security Act (ERISA)' question.

Note: Additional fields open when the **Yes** radio button is selected

The ERISA Plan Sponsor and, ERISA Plan Year beginning, and end date are required fields.

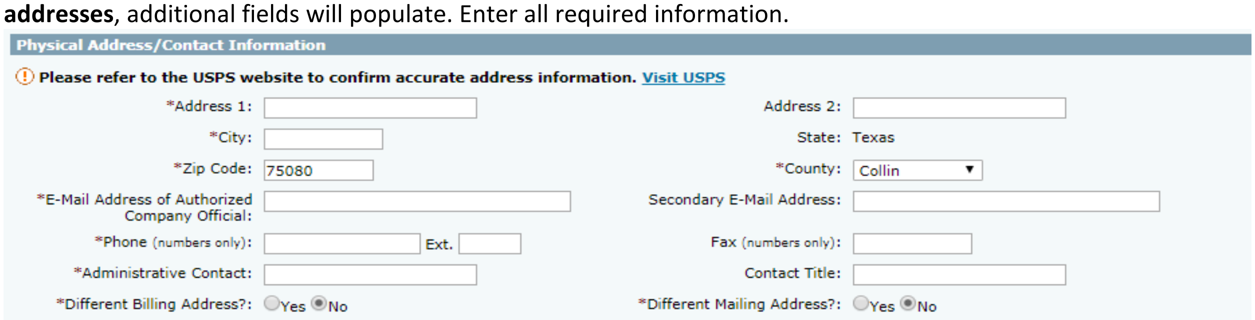
Complete all required fields.

Physical Address/Contact Information

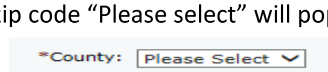
Physical Address/Contact Information:

Enter the Company's Physical Address/Contact Information.

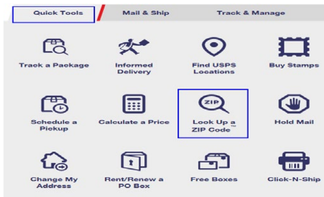
If there are separate physical and mailing addresses, select the **yes** radio button for billing and **no** for mailing address to populate the additional information. If the **'Yes'** radio buttons are checked for **billing** and/or **mailing addresses**, additional fields will populate. Enter all required information.

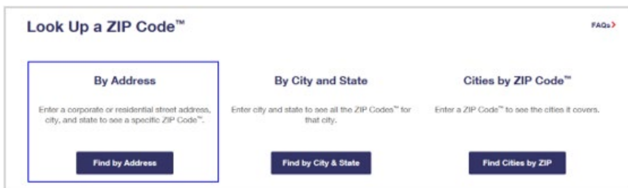


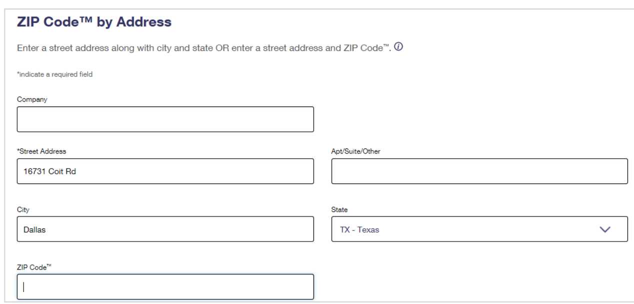
Note: The County will default based on the zip code entered, unless it is a shared zip code. When there is a shared zip code "Please select" will populate in the Zip Code field.

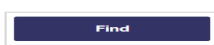


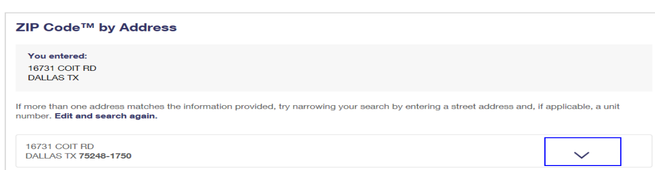
An informational message including the link to USPS.com populates instructing the user to visit USPS to locate the appropriate county.

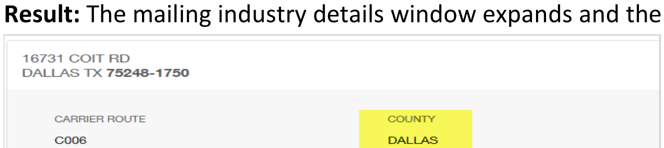
<table>
<tr>
<td>Find Zip Code (County) using USPS.com</td>
<td>
(!) Please refer to the USPS website to confirm accurate address information. <u>Visit USPS</u>
Click on the Visit USPS link to go to the USPS.com web page.
In the USPS.com web page, click Quick Tools and select Look Up a Zip Code.


In the Zip Code by Address tab, enter the accounts Street Address, City, select State from drop down and click the Find radio button.


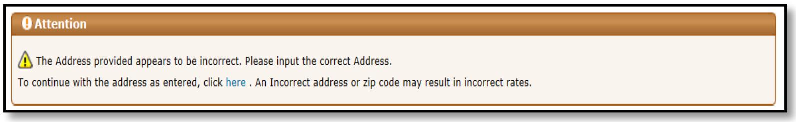


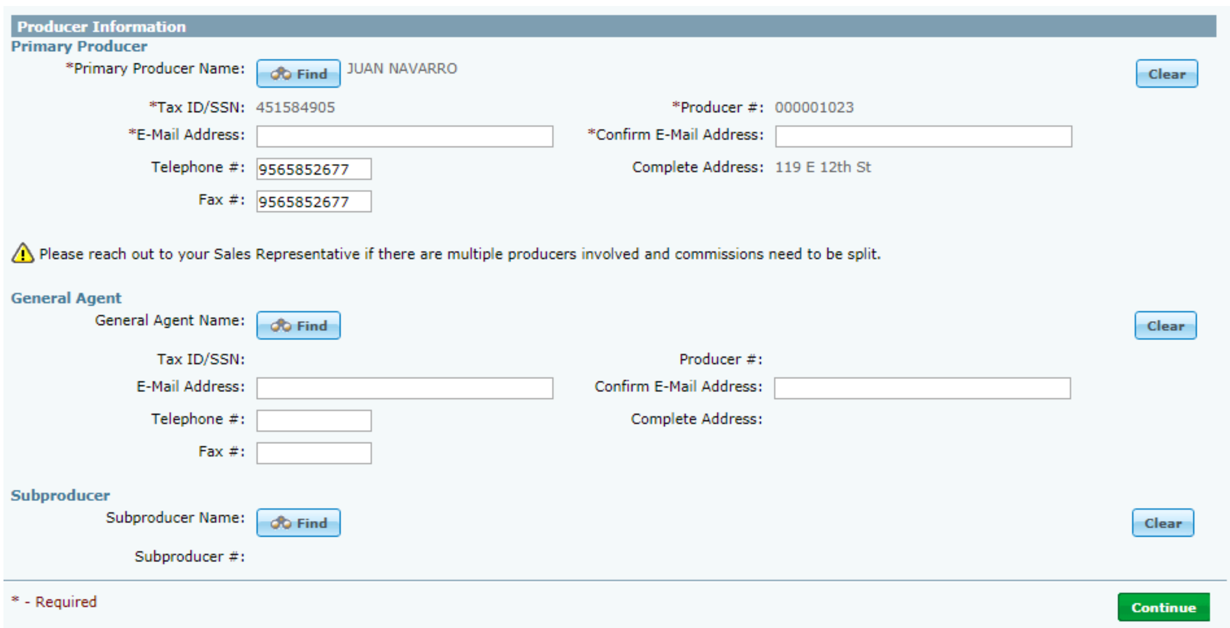
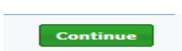


</td>
</tr>
<tr>
<td>Select County</td>
<td>
Result: the full address populates


Click on the  to expand the address to see the county.
Result: The mailing industry details window expands and the County for that address is listed.


Select this county from the dropdown in the County Field (Group Sales)
</td>
</tr>
</table>

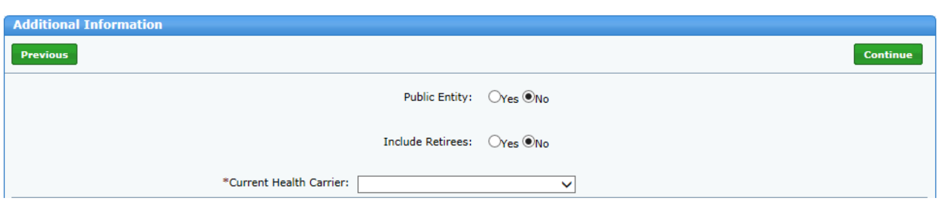
<table>
<tr>
<td>Address Message</td>
<td>If the Producer/GA receives a message that states <u>“The address provided appears to be incorrect. Please input the correct address.”</u>, Verify the address has been entered correctly and click on the “here” link to continue the enrollment data entry.

</td>
</tr>
<tr>
<td>Producer Information</td>
<td>In the Producer Information section

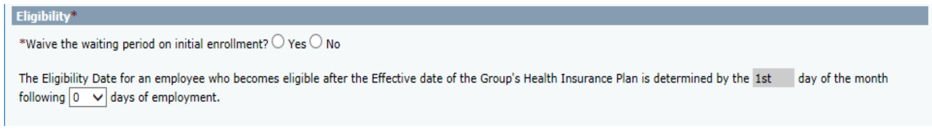
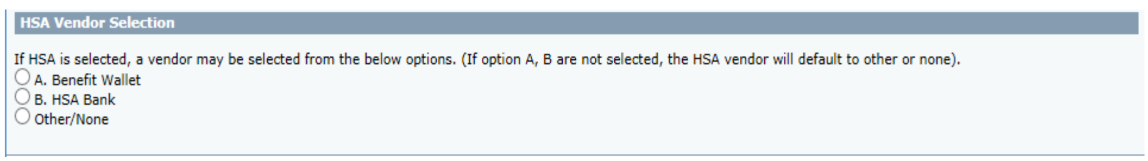
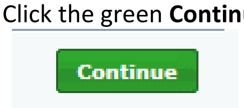
You will be required to re-enter the email address to validate it. The tool will confirm that both the email addresses match. The tool will not allow you to copy the first instance of the email address into the second field. If the entries do not match, then you will view an error message: “The email addresses do not match”. Enter the email address. Renter the email address to validate it.

</td>
</tr>
<tr>
<td>Continue Button</td>
<td>Click the green Continue radio button to move to the Additional Information page.

</td>
</tr>
<tr>
<td>Additional Information</td>
<td>Next, you will enter additional group level information.

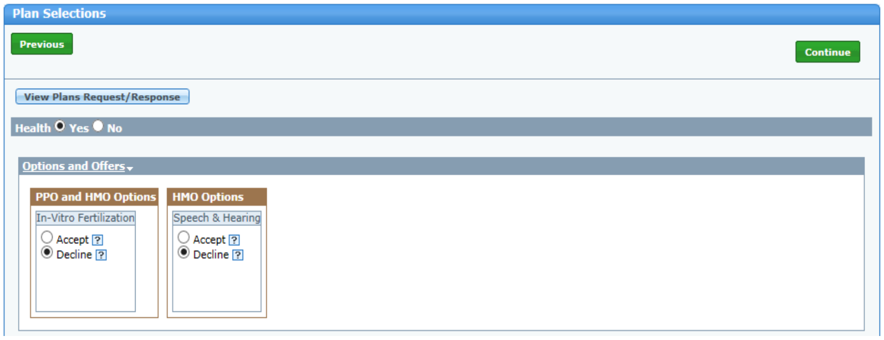
Answer Yes or No for the following questions:

Public Entity
Include Retirees

Select Current Health Carrier from the dropdown list

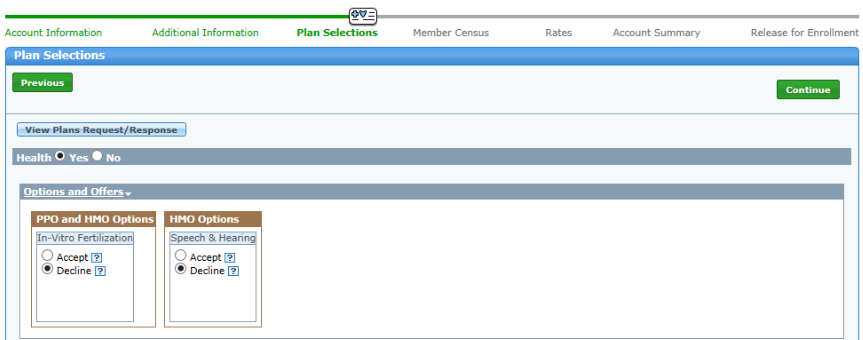

</td>
</tr>
</table>

Additional Information Eligibility	 Check **"Yes"** or **"No"** to the *"Waive the waiting period on initial enrollment?"* question based on paperwork. **Note 1**: If **"No"** is selected for the "Waive the waiting period on initial Enrollment", *then "Number of Employees serving waiting period"* field will populate and become a required field. If yes is selected, this field will not be visible.  **Note 2**: If group selects No, member effective dates would be required for any applications received where the member is within the groups waiting period. If group selects Yes, member effective dates are not needed on enrollment applications Enter the **Eligibility Date** information. The eligibility date defaults based on the groups effective date (EX: 1st or 15th of the month). Select appropriate days of employment from drop down (EX: 0,30,60) 
HSA Vendor Selection	If an HSA plan is selected on the paperwork, and HSA Bank or Benefit Wallet is the vendor, check the appropriate vendor from the available options. If no vendor is selected or one other than HSA Bank or Benefit Wallet is selected on the paperwork check "Other/None.  If an HSA plan was not selected, this field may be left blank
Continue Button	Click the green **Continue** radio button to move to the **Additional Information** page. 
Plan Selection Options and Offers	**Plan Selections page**: Using the documentation provided, select the appropriate health, dental, vision and life plans as applicable. All fields marked with an asterisk (*) are required. **HMO Plan**: HMO plans are specific to the state that offers it. If a group is selecting an HMO plan and has applicants who reside out of the State of Texas, the group must select a PPO plan to enroll the out of state applicants. Confirm that all enrollees selecting the HMO plan live within the State, if not request clarification. **Note:** The **"Yes"** radio button will default for Health, however if the group has not elected a Health plan (EX: dental only group) then the **"No"** radio button must be checked.



Options and Offers

In-Vitro (PPO and HMO) and Speech & Hearing (HMO only) defaults as "Decline" but can be changed to "Accept" if group elects this coverage on the BPA

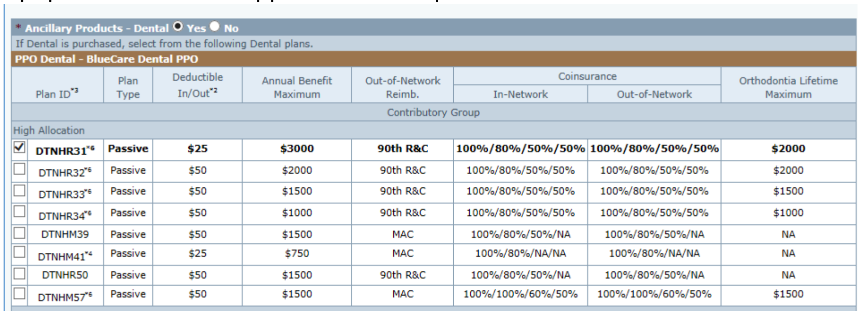


BlueChoice - PPO

Plan #	Ded In/Out	Coins In/Out	OPX In/Out	Office Visit/Specialist	ER Copay/ER Coins	IP In/Out	OP Surg In/Out	Preferred Rx
MTBCP002*5*6*7	$500/$10000	100%/50%	$1500/Unlimited	$30/$60	$500/100%	100%/50%	100%/50%	$0/$10/$50/$100/$150/$250
MTBCP006*5*6*7	$500/$1000	80%/60%	$3000/Unlimited	$30/$60	$500/80%	80%/60%	80%/60%	$0/$10/$50/$100/$150/$250
MTBCP004*5*6*7	$500/$10000	70%/50%	$1500/Unlimited	$30/$60	$500/70%	70%/50%	70%/50%	$0/$10/$50/$100/$150/$250
MTBCP005*5*6*7	$500/$10000	60%/50%	$1500/Unlimited	$30/$60	$500/60%	60%/50%	60%/50%	$0/$10/$50/$100/$150/$250

Dental Plan Selection

The Dental radio button will default to '**No**.' When the **'Yes'** radio button is selected; the product selection fields will populate. Select the applicable dental plan.



* Ancillary Products - Dental Yes No

If Dental is purchased, select from the following Dental plans.

PPO Dental - BlueCare Dental PPO

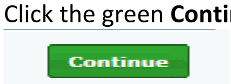
Plan ID*3	Plan Type	Deductible In/Out*2	Annual Benefit Maximum	Out-of-Network Reimb.	Coinsurance In-Network	Coinsurance Out-of-Network	Orthodontia Lifetime Maximum
Contributory Group							
High Allocation							
DTNHR31*6	**Passive**	**$25**	**$3000**	**90th R&C**	**100%/80%/50%/50%**	**100%/80%/50%/50%**	**$2000**
DTNHR32*6	Passive	$50	$2000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	$2000
DTNHR33*6	Passive	$50	$1500	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	$1500
DTNHR34*6	Passive	$50	$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	$1000
DTNHM39	Passive	$50	$1500	MAC	100%/80%/50%/NA	100%/80%/50%/NA	NA
DTNHM41*4	Passive	$25	$750	MAC	100%/80%/NA/NA	100%/80%/NA/NA	NA
DTNHR50	Passive	$50	$1500	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	NA
DTNHM57*6	Passive	$50	$1500	MAC	100%/100%/60%/50%	100%/100%/60%/50%	$1500

Life Selection

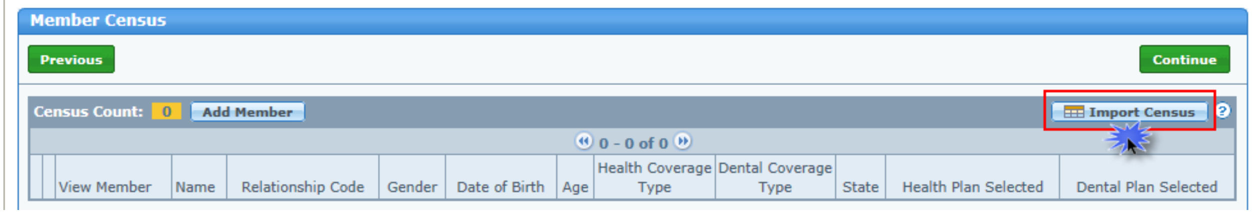
The **Life** radio button will default "**No**".

Continue Button

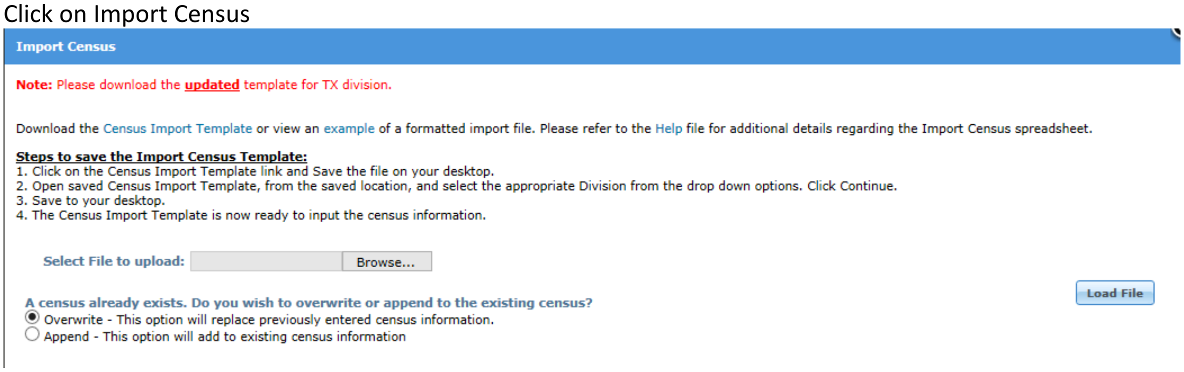
Click the green **Continue** radio button to move to the **Additional Information** page.



Member Census



Click on Import Census



The Import Census Window Displays

Click Browse to locate the saved census

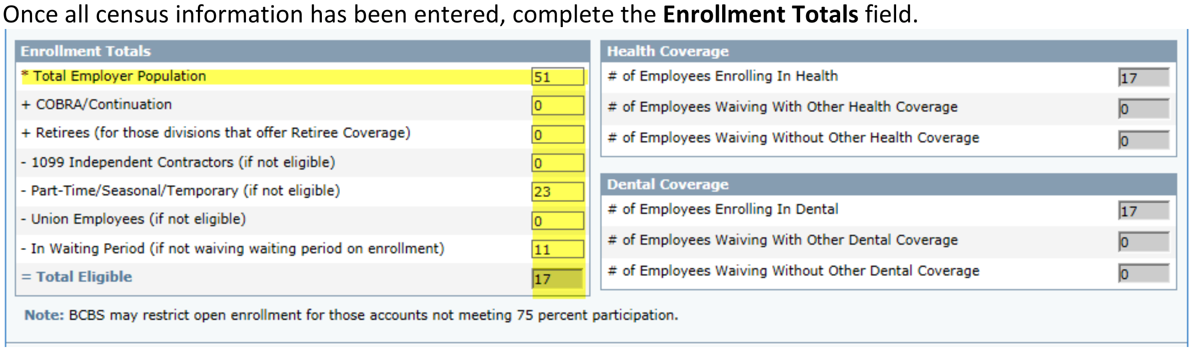
Once the document is located click load  to upload document

No Errors Occur click  to complete the process

The members will load

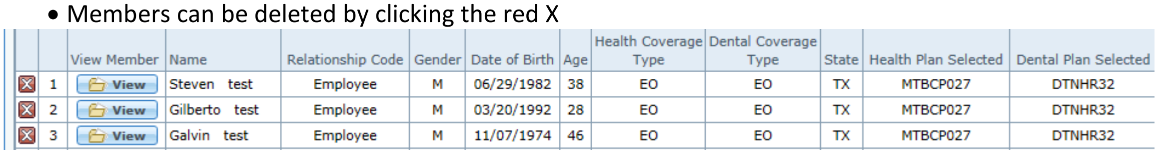
Enrollment Total

Once all census information has been entered, complete the **Enrollment Totals** field.

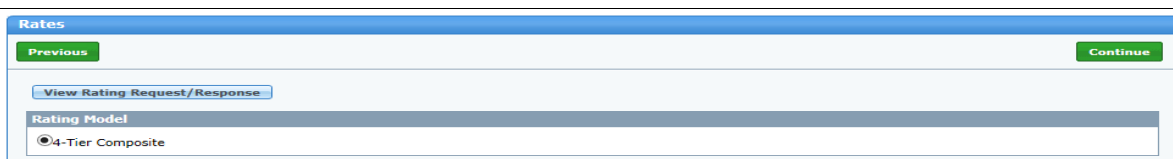


Note: The Health Coverage and Dental Coverage fields will default based on census enrollment.

- Members can be deleted by clicking the red X



Rates

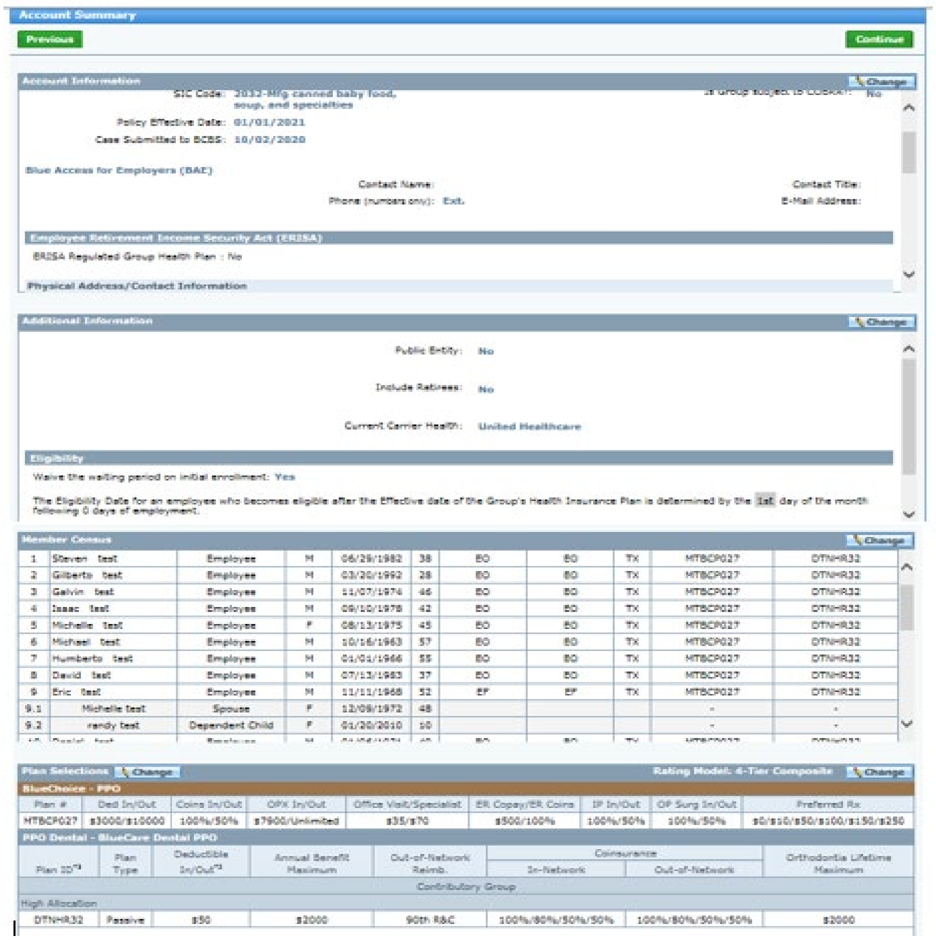


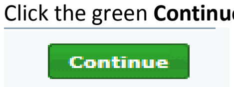
Confirm Rating Model defaults selected.

<table>
<tr>
<td>Account Summary</td>
<td>Account Summary page: Allows users to review the input data by section. The user reviews all data by section to ensure accuracy.

Separate panels with scroll bars display key information from previous pages. Each panel includes a Change button, which takes user to the applicable page if edits are required.

Account Information
Additional Information
Member Census
Plan Selections
Rating Model



</td>
</tr>
<tr>
<td>Continue Button</td>
<td>Click the green Continue radio button to move to the Additional Information page.


</td>
</tr>
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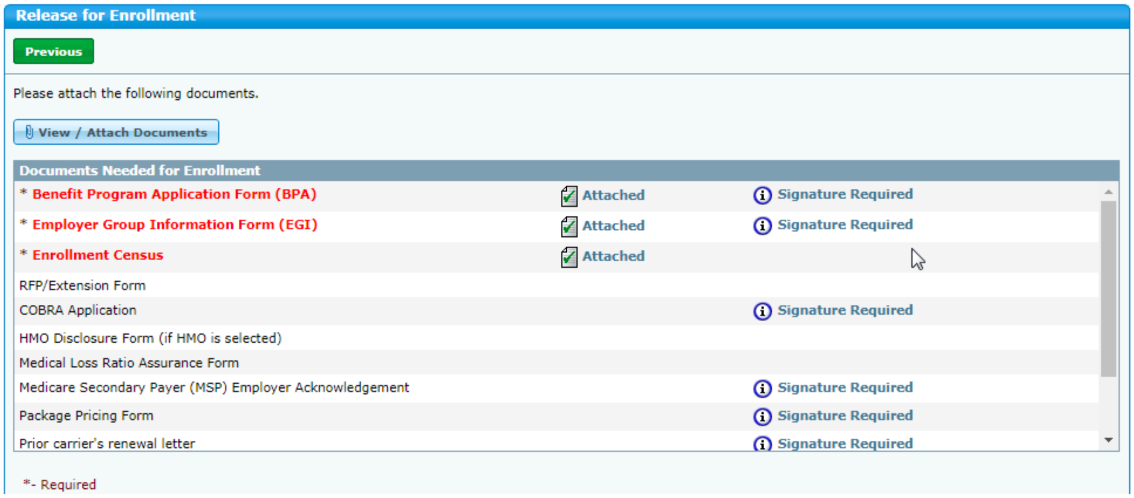
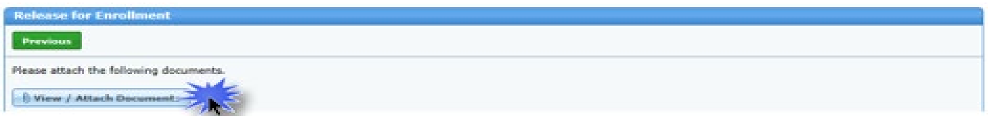
Attached Required Documents

Attach Required Documents

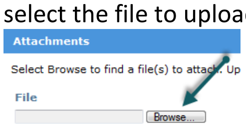


To attach documents, select the **'View/Attach Documents'** button.

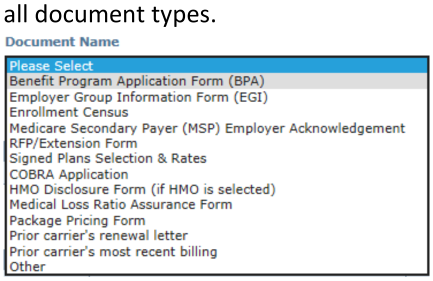


Result: A window will populate, allowing the user to search system files to find the appropriate document.

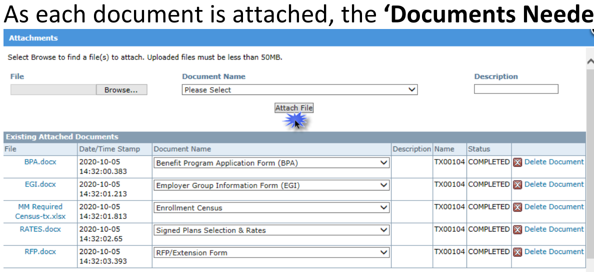
Click the **Browse** radio button; locate the appropriate drive and folder where the documents were saved and select the file to upload.



Select the appropriate document type from the **'Document Name'** drop down. Use the scroll bar to see a listing of all document types.



Select the **'Attach File'** button. The document will show in the **'Existing Attached Documents.'**
As each document is attached, the **'Documents Needed for Enrollment'** list will update to show **'Attached.'**



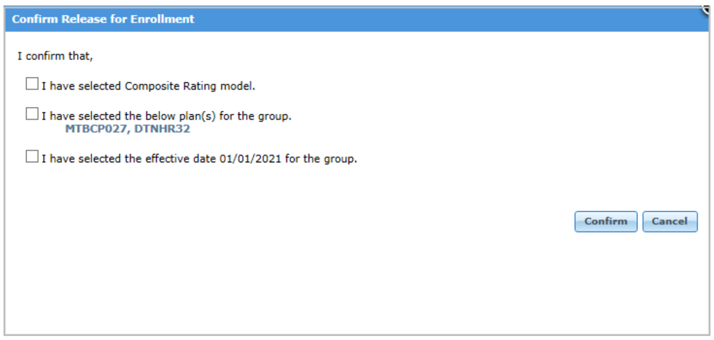
If the wrong document has been attached, click the **'Delete Document'** button to remove it from the list.
The deleted document will then show in the **'Deleted Documents'** section

Release for Enrollment

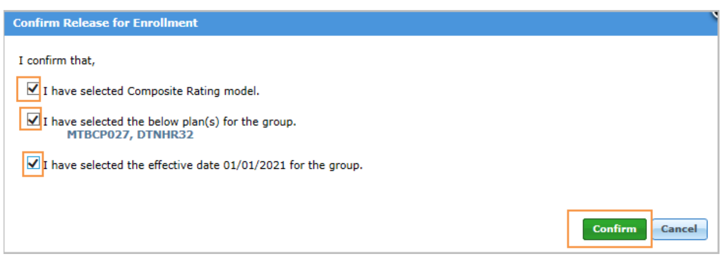
In the **Release for Enrollment** window, check the box in front of the *"I confirm that all uploaded documents requiring a signature have been signed"* statement. The **Release** radio button will become active. Click the **Release** radio button.

Note: The **'Release'** button will remain grayed out until all required documents are attached.

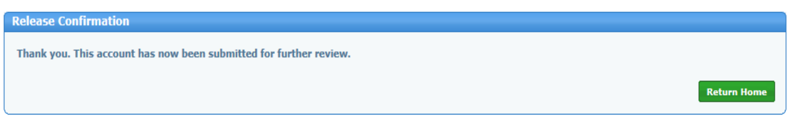
Once the release button has been completed, the **Confirm Release for Enrollment** window opens.



Confirm each selection by checking the box next to the item. Once all items have been checked, the **Confirm** radio button changes to green and user may then click the **Confirm** radio button to release the group to underwriting for review and approval.



Once the group is released, a message window will populate saying *"Thank you! Your account has been submitted for review."*

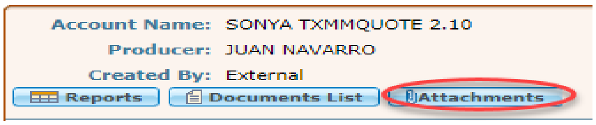


Enrollment is complete and the account is in the **Data Entry Review Activity**. Once the case has been verified, the case will be pushed to Underwriting Release.

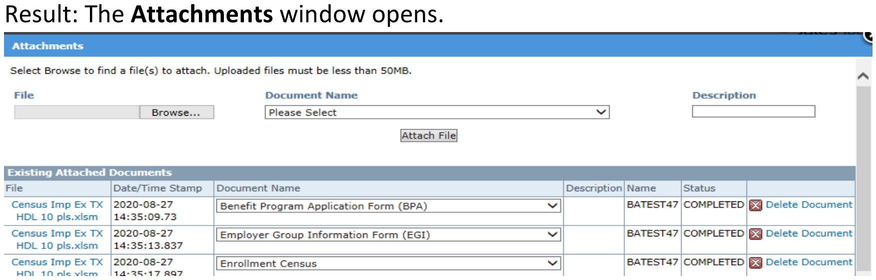
Viewing Paperwork Attachments

Follow the below steps to view the attached paperwork.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>Attachments</td><td>Enrollment window opens to the Account Summary page.
In the Account header field, click on the Attachments radio button to view attached paperwork.



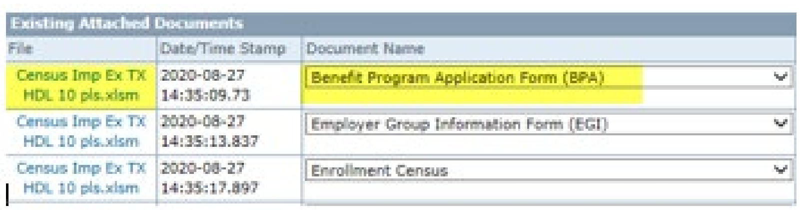
</td></tr>
<tr><td>Attachment Window</td><td>Result: The Attachments window opens.



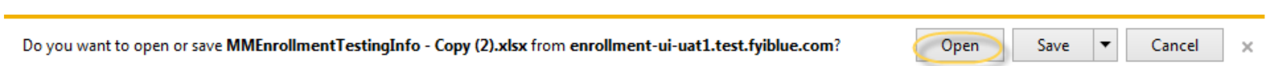
Links to the paperwork attachments are found under the File column. The Date/Time Stamp column identifies date and time that paperwork was attached. The Document Name column identifies type of document attached. Not all the attached documents in this window need to be opened for account enrollment processing. Refer to the required documents for list of documents that need to be reviewed during enrollment process.
<u>Required Documents:</u>

Benefit Program Application Form (BPA)
Employer Group Information Form (EGI)-
Note: Attach the MSP for the EGI
Enrollment Census

</td></tr>
<tr><td>Open Attached Documents</td><td>To open an attached document, click on the file link next to the required Document Name.



The window populates asking if you want to open or save this file. Click Open



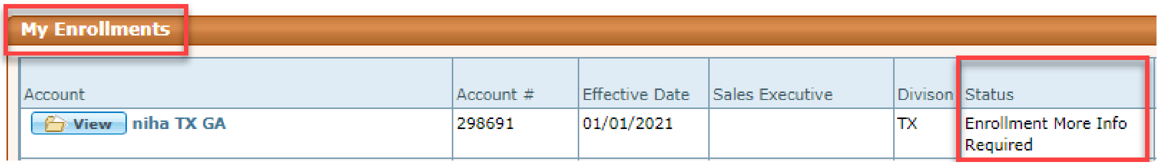
</td></tr>
<tr><td></td><td>Attached document opens for viewing. Repeat step above to open other needed documents for viewing.
Note: Keep all the needed documents open to complete accounts enrollment.

With all needed documents, still open, click the upper right-hand X to close the Attachments window</td></tr>
</table>

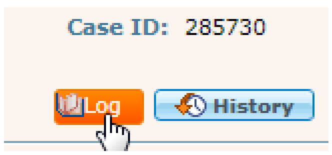
Returning the Case back to BCBS

There are instances when case may be sent back for more information. In that instance, the case will need to be returned to BCBS. Follow the below steps to return the case back to BCBS.

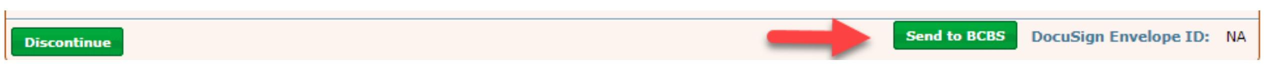
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>Cases Returned by BCBS</td><td>
The case returned will appear in “My Enrollments” in the status Enrollment More Info Required



View the case and access the log

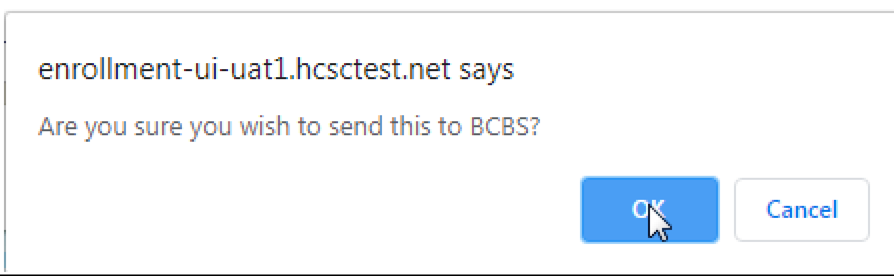


A copy of the notes and reason codes will be added to the Log for your review.
You can attach a separate document to provide additional clarification as needed.
</td></tr>
<tr><td>Ready to Return to BCBS</td><td>
Once the additional information has been fulfilled and the case is ready to return to BCBS. Select the Send to BCBS button on the Enrollment Home Page

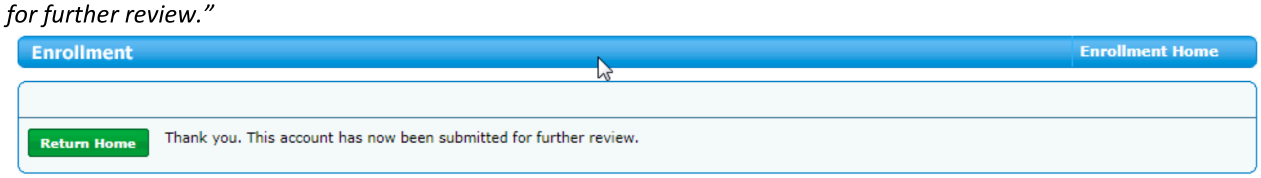


</td></tr>
<tr><td>Message</td><td>
A message window will populate saying “Are you sure you wish to send to BCBS?”

Click OK



</td></tr>
<tr><td>Case Returned</td><td>
Once the group is released, a message window will populate saying “Thank you! Your account has been submitted for further review.”



The case has been returned to BCBS
</td></tr>
</table>

Tracking and Managing Enrollment

Once enrollment has been released, you can track the status of the case by searching the group from the **Enrollment** home page.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>Recently Accessed

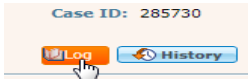
My Enrollments</td><td>
Enter information in any of the descriptor fields or select the case from the “Recently Accessed” or “My Enrollments” section on the enrollment home screen.

My Enrollments
<table>
<tr><th>Account</th><th>Account #</th><th>Effective Date</th><th>Sales Executive</th><th>Divison</th><th>Status</th><th>Market Segment</th></tr>
<tr><td>View Kathy's 11/11 Test</td><td>291037</td><td>12/01/2020</td><td></td><td>TX</td><td>Deliver Welcome Letter</td><td>MM</td></tr>
<tr><td>View TX MM Reg</td><td>291021</td><td>01/15/2021</td><td></td><td>TX</td><td>Deliver Welcome Letter</td><td>MM</td></tr>
</table>
My Enrollments
<table>
<tr><th>Account</th><th>Account #</th><th>Effective Date</th><th>Sales Executive</th><th>Divison</th><th>Status</th></tr>
<tr><td>View EXTERNAL USER EDIT</td><td></td><td>12/15/2020</td><td></td><td>TX</td><td>Pre-Enrollment More Info Needed</td></tr>
<tr><td>View AMATEST_TXPRODcaseSGBroker</td><td>298706</td><td>11/01/2020</td><td></td><td>TX</td><td>Enrollment More Info Required</td></tr>
</table>
Once the group is selected, click History.

Case ID: 285730

Log History
</td></tr>
<tr><td>Activity History</td><td>
On the Activity History window, activities, along with activity date, status, and duration of activity are displayed. A list of activity and status definitions is also displayed.

Activity History
<table>
<tr><th>Activity Date</th><th>Activity</th><th>Status</th><th>Duration</th></tr>
<tr><td>10/22/2020</td><td>Enrollment More Info Required</td><td></td><td>103 Day(s)</td></tr>
<tr><td>10/22/2020</td><td>Underwriter Review</td><td>Completed</td><td>0 Day(s)</td></tr>
<tr><td>10/22/2020</td><td>Enrollment Data Entry</td><td>Completed</td><td>0 Day(s)</td></tr>
<tr><td>10/22/2020</td><td>Start</td><td>Completed</td><td>0 Day(s)</td></tr>
</table>
<table>
<tr><th>Activity</th><th>Status</th><th>Definition</th></tr>
<tr><td>Enrollment Data Entry</td><td>Pre-enrollment</td><td>Pre-enrollment status is defined as one of the following. 1. A producer or General Agent has initiated the enrollment process but has not submitted the case to BCBS yet. 2. BCBS has received enrollment paperwork and is reviewing for completeness. The case has not been submitted to Underwriting yet.</td></tr>
<tr><td>Enrollment More Info Required</td><td>Pre-Enrollment More Info Needed</td><td>BCBS has requested additional information and the submitter is in the process of obtaining requested information.</td></tr>
<tr><td>Enrollment Data Entry Review</td><td>Enrollment Data Entry Review</td><td>Pre-Enrollment documentation has been submitted to BCBS for review.</td></tr>
<tr><td>Underwriter Review</td><td>Pending UW Review UW Re-Review from Sales</td><td>Enrollment documentation has been submitted to Underwriting for review.</td></tr>
<tr><td>Submitter Review</td><td>In Progress</td><td>UW has completed review of submission and has returned the enrollment to the submitter either not approving the submission or requesting additional information in order to complete the review.</td></tr>
<tr><td>Enrollment More Info Required</td><td>Enrollment More Info Required</td><td>UW has requested additional information and the submitter is in the process of obtaining requested information.</td></tr>
<tr><td>Sales Review</td><td>Rate Offer Letter Review</td><td>Enrollment documentation has been submitted to Sales for review.</td></tr>
<tr><td>Final Account Approval</td><td>Signed Rate Offer Letter Received
BlueSTAR Transfer in Progress</td><td>Enrollment documentation has been submitted to Underwriting for final approval.</td></tr>
<tr><td>Internal Action Required</td><td>Enrollment Internal Action Required</td><td>BCBS is taking routine steps to finalize information in our membership system.</td></tr>
<tr><td>Complete Acct/Membership Entry</td><td>Complete Acct/Membership entry</td><td>BCBS is in the process of inputting information in our membership system.</td></tr>
<tr><td>Review B* Manual Entry</td><td>Review B* Manual Entry</td><td>BCBS is in the process of reviewing the information entered in the membership system.</td></tr>
<tr><td>Welcome Letter Review</td><td>Welcome Letter Review</td><td>BCBS is in the process of generating the Welcome Letter.</td></tr>
<tr><td>Deliver Welcome Letter</td><td>Deliver Welcome Letter</td><td>Welcome Letter has been delivered to the Sales Team.</td></tr>
<tr><td>Post Sales Prep</td><td>Post Sales Prep</td><td>BCBS is in the process of completing the enrollment case.</td></tr>
</table>
</td></tr>
</table>

Enrollment Status for In Process Enrollments	Once the enrollment starts, details pertaining to the case are entered using the **Log** button.  For Example: • If Underwriting indicates more information is required, a copy of the notes and reason codes will be added to the **Log** for your review. You can also attach a separate document to provide additional clarification to the underwriter as needed.