

Quoting Tool User Guide



For Producers
Effective June 2017

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Purpose

The purpose of this user guide is to provide step-by-step instructions and guidance to Producers as they complete their tasks using the Quoting Tool.

Quick Quote Tool Process Overview

The Tool allows the user to quickly create quotes for both Blue Balance FundedSM and fully insured funding types for employer groups with 1-50 employees. Within the Quoting Tool, the number of employees determines which products and services are available to the prospective employer.

Quoting availability

- **Fully insured funding type quotes are available for Small businesses, 1-50 employees. This option includes:**
 - Health, Dental and Life
 - Life only

- **Blue Balance FundedSM quotes are available for small businesses. This option includes Health coverage only.**

- **Fully insured and Blue Balance FundedSM quotes for Small businesses, 10-50 employees, which includes:**
 - Health (Blue Balance Funded)
 - Health, Dental and Life (Fully Insured)

The tool will allow you to:

- add and quote a new prospect
- search for your existing prospects
- view recently run quotes
- duplicate existing quotes
- create new quotes
- modify life insurance default settings
- view and print member and composite information, displaying monthly amounts employer would incur
- download quote documents

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Quoting a Group

To begin the process for submitting/creating a quote, you must first log in to Blue Access for ProducersSM(BAPSM). Navigate to the eSales Tools Home Page and click the ACA Small Group Quoting link.

BlueCross BlueShield of Texas

For Our Producers
www.bcbstx.com/producer

eSales Tools

Home

Welcome to eSales Tools

Logged In: Last Access: 2017-05-15 01:49 PM

E-Sales Tools Links

- ACA Small Group Quoting
- Plan Benefits and Rates
- Medical Preliminary Request
- Benefit Plans
- BlueTrackSM
- Small Group Renewals

ACA Small Group Quoting

For quoting rates for:

- ACA compliant Small Group prospects with 1-50 lives and effective dates **beginning** 1/1/2014
- Applicable to employers with 50 or less total employees on payroll.

Plan Benefits and Rates

A new tool for accessing Member Level Rates after 01/01/2014

Medical Preliminary Request

Submit medical information to Underwriting for small groups and receive an early assessment

Benefit Plans

Produce Benefit Summaries for Middle Markets (51-150) in PDF format.

BlueTrackSM

To track the progress of your enrollment applications

Small Group Renewals

Produce Small Group Renewal documents

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You will be directed to the Quoting Tool home page. **Note:**The use of "ACA" in the name of the Tool is in the process of being changed, and does not mean that the plan designs are "metallic" under the Affordable Care Act.

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Welcome back 05/15/2017 Log Out

Quoting Quoting Home

Quote a Group

The new Blue Balance Funded Offering is now available for Quoting! Please contact your designated Sales/Account Manager for more information or to request a Blue Balance Funded quote.

Search Existing Prospects

Prospect:

Division: Texas

Quote #:

Effective Date: (mm/dd/yyyy)

Funding Type: Blue Balanced Funded Fully Insured

General Agent: Find

Producer:

Sub Producer: Find

Market Segment: Small Group

Prospect Phone Number:

Search Clear

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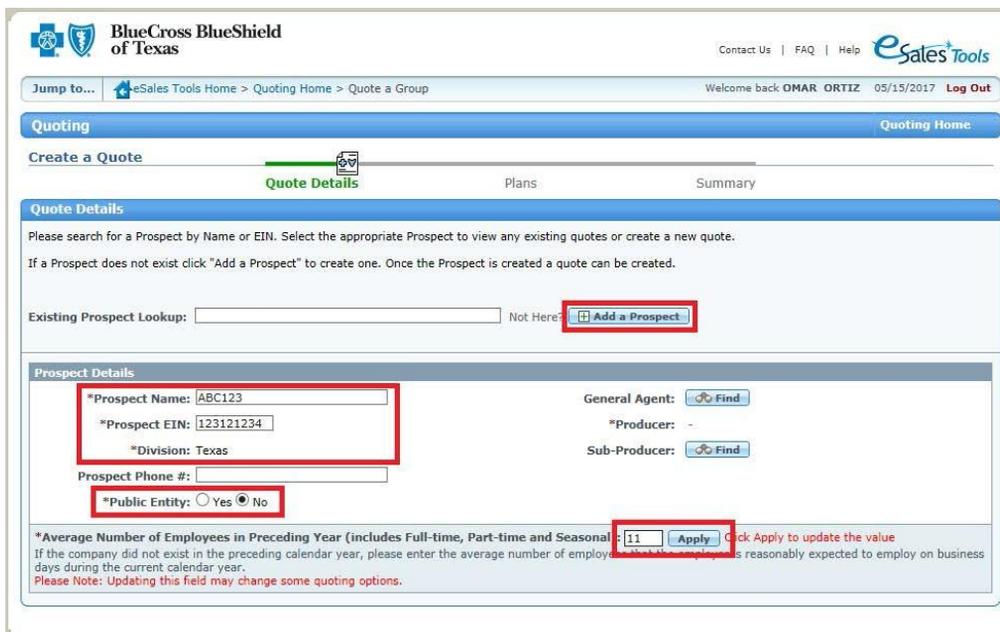
Creating a New Prospect

I. Select Quote a Group



II. Select:

- 'Add a Prospect' in Quote Details
- Enter Mandatory Data in 'Prospect Details'
- Enter Average Number of 'Employees in the Preceding calendar year' field and then select 'Apply'.



- To Continue quoting, please see 'Create a Quote'; p. 7

Note: For Blue Balance FundedSM, the employer groups current coverage must have been in existence for a minimum of one year for at least 70% of the employees.

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Finding an existing Prospect

Enter Prospect's name in the '**Existing Prospect Lookup**' field. Click on the prospect when it appears below the field where the name was entered. A minimum of 3 characters needs to be entered to search existing prospect.

Quote Details

Please search for a Prospect by Name or EIN. Select the appropriate Prospect to view any existing quotes or create a new quote.

If a Prospect does not exist click "Add a Prospect" to create one. Once the Prospect is created a quote can be created.

Existing Prospect Lookup: Not Here? [Add a Prospect](#)

You will be able to Duplicate or View an existing Blue Cross Blue Shield of Texas (BCBSTX) quote.


BlueCross BlueShield of Texas

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Quoting
Quoting Home

Create a Quote

Quote Details
Plans
Summary

Quote Details

Please search for a Prospect by Name or EIN. Select the appropriate Prospect to view any existing quotes or create a new quote.

If a Prospect does not exist click "Add a Prospect" to create one. Once the Prospect is created a quote can be created.

Existing Prospect Lookup: Not Here? [Add a Prospect](#)

Previously Run Quotes for ABC123

	Quote Description	Quote Number	Effective Date	Funding Type	Market Segment	Quote Type	Status	Producer	Division
Duplicate View	Quote1	827772	06/15/2017	FI,BBF	Small Group	Solicitation	Delivered		Texas

When 'Duplicate' is selected, all the quote details are duplicated, allowing you to make changes to the details for new quotes as needed. Selecting 'View' will allow you to view a delivered quote or continue quoting on a prospect.

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Creating a Quote

Once a new prospect or quote is duplicated you can create a new quote by entering all required information. Required information is indicated by asterisks to the left of the field name. For BCBSTX, Employer Type and Market Segment is auto populated based on '**Average Number of Employees in the Preceding Year**'. Although the Tool currently shows that all prospects must be regulated by ERISA, BCBSTX will provide a fully-insured quote for non-ERISA prospects. At this time, BCBSTX will provide Blue Balance FundedSM quotes only for ERISA-regulated prospects.

***Average Number of Employees in Preceding Year (includes Full-time, Part-time and Seasonal):**

If the company did not exist in the preceding calendar year, please enter the average number of employees that the employer is reasonably expected to employ on business days during the current calendar year.
Please Note: Updating this field may change some quoting options.

Quote Description:

***Funding Type:** Blue Balanced Funded
 Fully Insured

***Market Segment:** Small Group

***Effective Date:** ▼

***Number of Enrolled Employees:**

***Product Type:** Health/Dental/Life
 Health

***Employer Type:** Small (1-50 employees) Large (51+ employees)

***Erisa:** Yes No

***Employer Zip Code:**

***Employer County:** ▼

***SIC Code:** - Other heavy construction

Note: For a group size of 1-9 enrolled employees, Blue Balance FundedSM will not be available.

If the Fully Insured funding type has been selected, then Life and Short Term Disability policies may be applied for. Click on 'Change' to modify the defaults.

Life/STD Settings ▾

Life Defaults

Class(es):	Life	STD
All Active Full Time	Flat - \$30,000	Flat - \$200

Change

Accident/Sickness/Duration: 1-8-13

Age Reduction Factors:
35% at 65yrs and 50% at 70yrs

Dependent Life Coverage:
No

If Blue Balance FundedSM is selected, then the '**Blue Balance Funded Qualification Agreement**' will be viewable. Please read through the questionnaire. If the answer to any question is 'No' then the employer group is may not be eligible for Blue Balance FundedSM.

The '**Blue Balance Funded Qualification Agreement**' section applies only to Blue Balance FundedSM and is not required for Fully Insured quotes. This section is in the process of being updated. "**Is the employer group presently insured?**" question will not apply to Blue Balance FundedSM.

Blue Balance Funded Qualification Agreement ▾

Note: Answering "NO" to any of the following questions is indication the employer group is not a candidate for Blue Balance Funded

- ▶ Will the employer group enroll for coverage between 10 and 100 employees?
- ▶ Will BCBSIL be the exclusive stop loss carrier?
- ▶ Is the employer group presently insured?
- ▶ Has the employer group's current coverage been in existence for a minimum of one year for at least 70% of the employees?
- ▶ Does the employer group's current coverage show a positive claim experience? (ex: the Paid Loss Ratio is running at or below the desired target level)
- ▶ Is the employer group currently free of bankruptcy proceedings?
- ▶ Has the employer group been free of bankruptcy proceedings for at least the preceding twelve months?
- ▶ Does the employer group have a history of submitting healthcare coverage payments timely without delinquency?
- ▶ Will the employer group satisfy the 70% minimum eligible employee participation requirement? (Note - waivers are not excluded from calculation)
- ▶ Will the employer group satisfy the 50% minimum employer contribution requirement?

Census

Enter information in all the mandatory asterisked columns. Rows can be added or deleted by clicking on the appropriate buttons. You may download the census import template and upload the census by selecting 'Import Census'.

Once the Census has been completed, select 'Save' and then 'Continue' to create plans.

Note: If multiple earnings are selected for Life coverage, an 'Annual Salary' column will appear for entry.

Census Count: 11 Add Rows Delete Rows Import Census ?

1 - 10 of 11

	Add Dep.	Last Name	First Name	*Relationship Code	*Gender	*Date of Birth	*Coverage Type	*State	*Zip Code
<input type="checkbox"/>	1	A	ABC	Employee	M	05/05/1984	EO	TX	75082
<input type="checkbox"/>	2	A	ABC	Employee	M	05/05/1984	ES	TX	75082
<input type="checkbox"/>	2.1	A	ABC	Spouse	F	05/05/1984			
<input type="checkbox"/>	3	A	ABC	Employee	M	05/05/1984	EO	TX	75082
<input type="checkbox"/>	4	A	ABC	Employee	M	05/05/1984	EO	TX	75082
<input type="checkbox"/>	5	A	ABC	Employee	M	05/05/1984	EO	TX	75082
<input type="checkbox"/>	6	A	ABC	Employee	F	05/05/1984	EO	TX	75082
<input type="checkbox"/>	7	A	ABC	Employee	F	05/05/1984	EO	TX	75082
<input type="checkbox"/>	8	A	ABC	Employee	F	05/05/1984	EO	TX	75082
<input type="checkbox"/>	9	A	ABC	Employee	F	05/05/1984	EO	TX	75082
<input type="checkbox"/>	10	A	ABC	Employee	F	05/05/1984	EO	TX	75082

* - Required Fields - Save Continue

Benefit Design Options

You will be able to view the benefit design options by clicking on the plan type and then the benefit design name.

Click on **'Generate Proposal'** to generate proposal documents.

Plans

Previous Generate Proposal

Fully Insured Plans

PPO (Participating Provider Options) Network

Plan#	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER Copy**/ER Coins	IP In/Out	OP Surg In/Out	Ped Dental In/Out	Rx**	Member Rates	Composite Rates
PPO Plans											
Blue Platinum Plans											
PS00PPO	\$250/\$500	\$25/\$45	80%/60%	\$1250/\$2500	\$300/80%	\$150/\$250	\$100/\$200	70%/50%	\$5/\$15/\$45/\$85/\$150		
Blue Gold Plans											
GS15PPO	\$500/\$1000	\$40/\$60	80%/60%	\$5000/\$10000	\$400/80%	\$200/\$300	\$150/\$250	70%/50%	\$20/\$20/\$40/\$60/\$60		
AA11PPO	\$1000/\$2000	\$35/\$60	80%/60%	\$3300/	\$400/80%	\$200/	\$150/\$250	70%/50%	\$5/\$15/\$60/\$110/\$150		
Blue Choice Preferred PPO Network											
Blue Precision HMO Network											
BlueCare Direct HMO Network											
Blue Choice / PPO Network - Blue Options Product											
Dental Plans											
Life Offerings											
Blue Balance Funded Plans Enhanced Benefits											
BluePrint PPO											
Plan#	Plan Type	Ded In/Out	Office Visit/ Specialist	Coins In/Out	OPX In/Out	ER	IP Copy	OP Copy	Rx	Rates	
AAA4232C	Standard	\$250/\$500	\$20/\$40	90%/70%	\$1000/\$2000	\$150	\$200	\$250	\$8/\$35/\$75/\$150		
XAA4232C	Enhanced	\$250/\$500	\$20/\$40	90%/70%	\$1000/\$2000	\$150	\$200	\$250	\$8/\$35/\$75/\$150		
AAA7242C	Standard	\$500/\$1000	\$20/\$40	90%/70%	\$2000/\$4000	\$150	\$250	\$300	\$8/\$35/\$75/\$150		
XAA7242C	Enhanced	\$500/\$1000	\$20/\$40	90%/70%	\$2000/\$4000	\$150	\$250	\$300	\$8/\$35/\$75/\$150		
AAA8274C	Standard	\$1000/\$2000	\$25/\$50	90%/70%	\$2500/\$5000	\$150	\$300	\$350	\$8/\$35/\$75/\$150		
XAA8274C	Enhanced	\$1000/\$2000	\$25/\$50	90%/70%	\$2500/\$5000	\$150	\$300	\$350	\$8/\$35/\$75/\$150		
AAA93E4C	Standard	\$1500/\$3000	\$25/\$50	80%/60%	\$3500/\$7000	\$200	\$300	\$350	\$8/\$35/\$75/\$150		
BlueChoice PPO											
BlueChoice Options Tiered											
BlueChoice Options Embedded HSA											
BlueEdge HSA											

Note: 'Rate' refers to the monthly amount that the Employer owes to BCBSTX for administrative fees, stop loss premiums, and projected claims.

Proposal documents are generated and available to download and print.

BlueCross BlueShield of Texas

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Quoting Quoting Home

Create a Quote

Quote Details Plans Summary

Quote2 Quote History...

Prospect Name: ABC123	Division: Texas	Producer:
Funding Type: Fully Insured Blue Balanced Funded	Market Segment: SG	Status: Delivered
Quote Type: Solicitation		

Summary

Previous

Quick Quote Documents

- Proposal With PHI
- Proposal Without PHI
- Proposal Cover Sheet
- Cover Letter - Health & Life
- Small Group Disclosure Statement
- Health Plan Options Summary
- Dental Plan Options Summary
- Conditions and Caveats
- Administrative Services Agreement
- Stop Loss Coverage Policy

Note: In addition to the above Documents, the Employer will also be required to sign a Stop Loss Application and a Benefit Program Application.

For questions regarding plans and benefits, please contact your Sales Executive or General Agent. For technical issues with the tool, please contact the Help Desk at **1-888-706-0583**