# BlueCross BlueShield of Texas

# ACA Small Group Enrollment Tool
# User Guide

For General Agents and Producers

**Effective August 2016**

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# 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 ACA Small Group Enrollment tool.

> **Important:** *We encourage Producers to use the eSales ACA Small Group Enrollment tool. Enrolling groups through this tool and submitting clean cases eliminates some internal processing steps thus improving the turnaround time from quote to approval.*

# Overview of the Enrollment Process

The eSales ACA Small Group 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 request to review and final decision. You can track the status of the request online and keep your clients updated on the enrollment review request.

Let's review the steps to enroll a small group (1-50 employees) using the eSales ACA Small Group Enrollment tool.

# Overview of the Enrollment Process (Contd.)
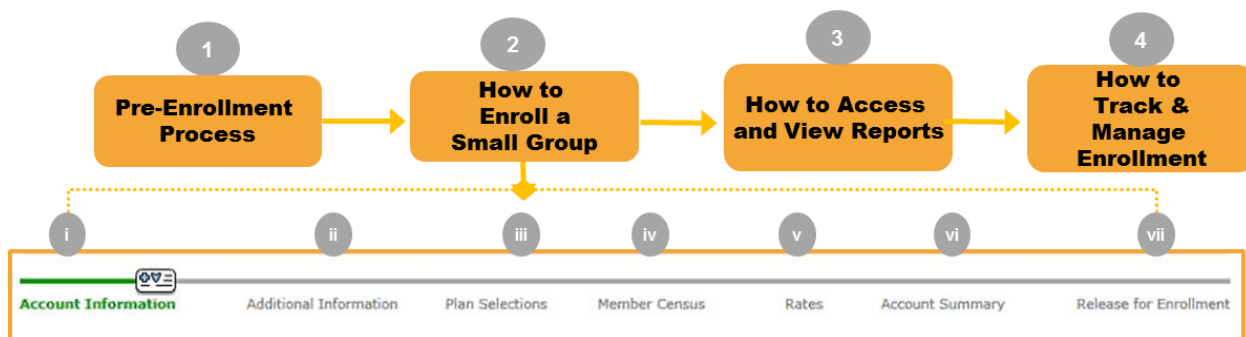


Once you have gathered the necessary information and documentation from your client, you access the eSales ACA Small Group Enrollment tool to enter all required information to release the group for enrollment. This initiates the Underwriting review process. To successfully enroll your group online, follow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

**Steps to Enroll a Small Group:**
1. Pre-Enrollment Process
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      iii.  Plan Selections
      iv.  Member Census
      v.   Rates
      vi.  Account Summary
      vii. Release for Enrollment
3. How to Access and View Reports
4. How to Track and Manage Enrollment
      i.    Enrollment Status
      ii.   More Information Required
      iii.  Underwriting Approval Received
      iv.  My Enrollments

# 1 Pre-Enrollment Process
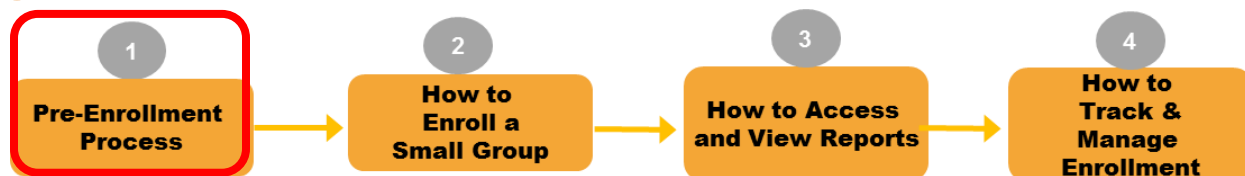


Let's begin the online enrollment process. First, you must logon to the BAP or 'Producer Portal', and navigate to the eSales Tools home page.

## Accessing the eSales ACA Small Group Enrollment Tool

A new link has been added to the eSales Tools home page.

After you create a quote using the **eSales quoting application**, you return to the eSales Tools Home page, and click **ACA Small Group Enrollment** link to begin the enrollment process.

# ① Pre-Enrollment Process (Contd.)

## I. Enrolling with a Quote

Once you have logged on to the producer portal and clicked the **ACA Small Group Enrollment** link within the eSales Tool, you can start the enrollment process.

From the Enrollment Home Page, you can now enroll a small group with a quote and without a quote.



1. Start Enrollment using the quote. Search for the quote using the Quote Number or any portion of the Account Name.
2. From the **Status** drop-down list, select **Quoted**.
3. Click **Search**.
4. After you find your required quote, click **Start Enrollment**.



**Note**: Search by **Pre-Enrollment** only if returning to a case that is already in the enrollment process.
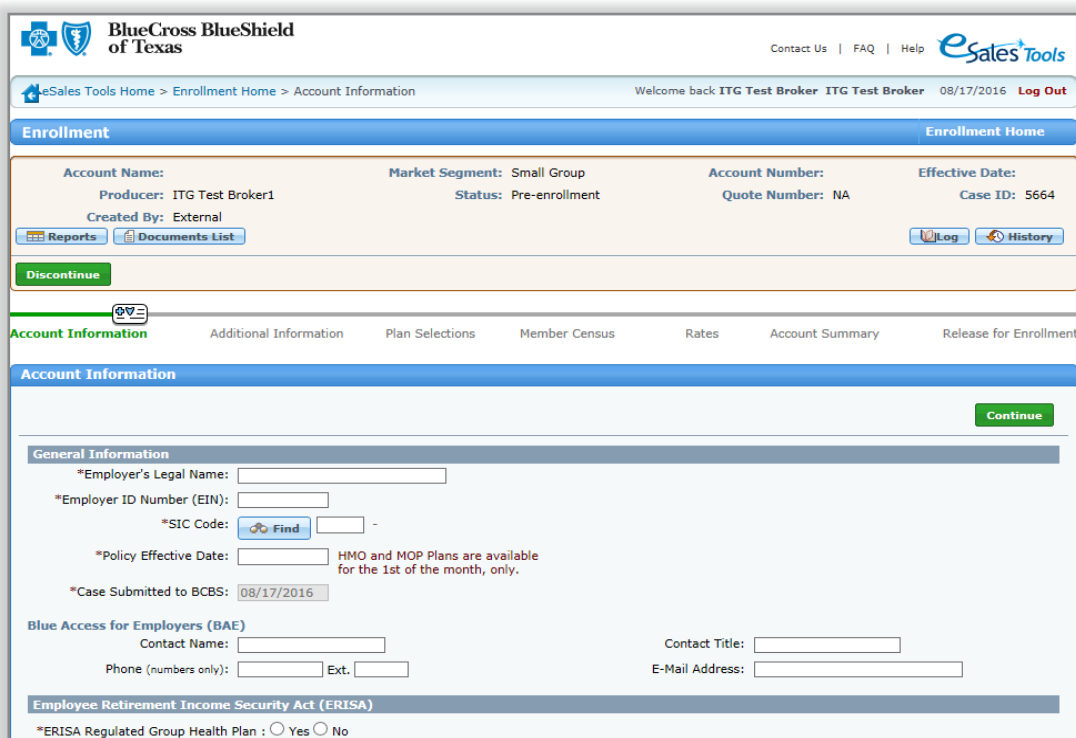
# **1** Pre-Enrollment Process (Contd.)

## II. Enrolling without a Quote (contd.)

You can also start the enrollment process without a quote.

Click **Start Enrollment without a Quote**. The Account Information screen is displayed. This screen is blank and you have to enter the data on this screen.



**Note**: If enrolling a group with an EIN already in our system, the tool will show you the following alert. "*Alert: A group with the same EIN has been previously entered in this system. This is an informational alert only*. The tool will still allow you to enroll the case. This message will also appear on the Account Summary screen.

# ② How to Enroll a Small Group

## I. Account Information
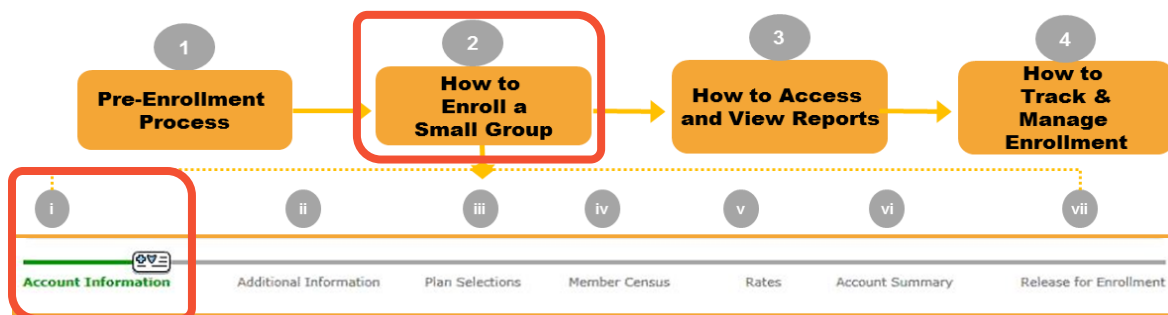


## Overview of Functionality and Navigation

On each screen of the enrollment tool, you see a progress bar that highlights the current step or screen in green. We have used the same progress bar to walk you through this user guide.

**Step i: Account Information**

### Enrolling with a Quote

After you search for the quote, and click **Start Enrollment**, the **Account Information** screen is displayed.

At the top of each screen, you see three buttons:
- **Reports:** Opens a list of available reports.
- **Documents List:** Opens a list of required documents.
- **Discontinue:** Allows users to discontinue a case any time throughout the enrollment process.



**Note**: Enrolling cases that have not been released for enrollment review will be auto discontinued by the system 60 days from the effective date.

## **2** **How to Enroll a Small Group (Contd.)**

### I. Account Information (contd.)

In addition to the **Reports**, **Documents List**, and **Discontinue** buttons, you will also see the **Attachments** button once the case reaches the Release for Enrollment screen, allowing you to view the attached documents.



Now, let's discuss the next steps to complete the Account Information details and move to the next step in the process.

1.  On the Account Information screen, enter the information in the required fields. All fields marked with an asterisk (*) are required. Some data is already populated in the fields. Once you enter the Policy Effective Date, some more required fields are displayed.



**Note**: We have discussed the Account Information screens that are displayed when you enroll with a quote and without a quote. The key fields and differences have been called out on the specific screens.

# ② How to Enroll a Small Group (Contd.)

## I. Account Information



**SCREEN IF ENROLLED WITHOUT A QUOTE**

### Enrolling without a Quote

When an enrollment is started without a quote, some of the information on the page header will remain blank until the data is manually entered on the Account Information screen.

Other information will pre-populate for you:
- Account Name -- blank
- Market Segment -- Small Group
- Account Number -- blank
- Effective Date - blank
- Producer -- Producer name, unless General Agent is enrolling the case
- **Status – Pre-Enrollment**
- **Case ID – unique number assigned to case**
- Quote # - NA
- **Created By – External**

You must complete all required fields and click the green **Continue** button to save the information entered on the Account Information screen. Once saved, the information will be available in the case header.

An Account Number will be reserved when the user advances to the **Release for Enrollment** screen.

# 2 How to Enroll a Small Group (Contd.)

## I. Account Information (contd.)

### Enrolling without a Quote

The following **Account Information** screen is displayed, if you are enrolling the case without a quote. You enter the required fields before moving to the next screen.

# 2 How to Enroll a Small Group (Contd.)

## I. Account Information (contd.)



**SCREEN IF ENROLLED WITH A QUOTE**

**Note:**
- Case Submitted to BCBS is a required field which defaults based on the current date that the user has accessed the case.
- If a Blue Access for Employers (BAE) contact name is entered, the email address will be required.
- **Is Group subject to TEFRA** is an optional field.



**SCREEN IF ENROLLED WITHOUT A QUOTE**

# ② How to Enroll a Small Group (Contd.)

## I. Account Information (contd.)

Answer the **Employee Retirement Income Security Act (ERISA)** question. When the **Yes** or **No** radio buttons are selected, additional fields will populate. This is now an **optional** field.



2. Enter **the Company's Physical Address/Contact** Information. The County will default based on the zip code entered, unless it is a shared zip code (across multiple counties).



> **Note**: When the zip code does not default, the user must select the county from the drop-down list. Please click the USPS link to check for the appropriate county. Incorrect county selection could result in incorrect rates.

# ② How to Enroll a Small Group (Contd.)

## I. Account Information (contd.)

**Step 2 continued**: If there are separate physical and mailing addresses, select the **Yes** radio button for billing address and **No** radio button for the mailing address to populate the additional mailing address fields. Enter the required information.

If **Yes** is selected for the 'different billing' and/or 'different mailing address' questions, additional fields will populate. Enter all the required information.



**Important!** *Until further notice, if a group has multiple addresses, for the physical address, select* ***Yes*** *for billing address, and* ***No*** *for mailing address.*

**Note:** Out of state addresses are acceptable in the billing and mailing address sections.

# ② How to Enroll a Small Group (Contd.)

## I. Account Information (contd.)

In the **Producer Information** section, the Primary Producer and/or General Agent information will not be auto-populated from the Quote. **You have to manually enter the email address.**



4. To update the Primary Producer or Subproducer (writing agent) click **Find**.

5. Enter any portion of the Producer's, General Agent's or Sub Producer's Name, Phone Number or Producer Number. In this scenario, we are searching a **Producer's** name.

6. On the **Find a Producer** window, click **Search**.

**Note: All the notifications and communications regarding your case will be sent to this email address. Ensure that the email address is accurate. During the Underwriter Review, in case the Underwriter needs more information or any additional information, then all relevant emails will be sent to this email address.**



**Important!** *If there are split commissions, contact your Sales Representative.*

# ② How to Enroll a Small Group (Contd.)

## I. Account Information (contd.)

**Find a Producer**

Producer Name: roger
Phone Number:
Producer Number:

[🔍 Search]

**Search Results**

◄◄ ◄ 1 – 10 of 109 ►► ►

| | Producer Name | Producer Number | Phone | Fax | R/D/T | Contact Name |
|---|---|---|---|---|---|---|
| Use | DWIGHT LOUIS ROGERS | 000000353 | 8063581344 | 8063560371 | 01/04/021 | Dwight Rogers |
| Use | WILLIAM GRADY ROGERS | 000000672 | 9407230771 | | 01/02/014 | T Hutchings |
| Use | ROGER DALE GIBBS | 000002577 | 3256927333 | 3254370952 | 01/06/027 | Gibbs D |
| Use | ROGER EARL HOLLAND II | 000002770 | 2815509910 | 2815509915 | 02/16/049 | Holland Insurance |
| Use | ROGER H YUAN | 000005798 | 9728819988 | 8885194339 | 01/02/018 | ROGER YUAN |
| Use | CARLIN ROGER KLEIN | 000006269 | 7134635020 | 7134818425 | 02/16/048 | Carlin Klein |
| Use | NOEL GENE ROGERS | 000006477 | 2107349801 | 2107349813 | 03/26/065 | Noel Rogers |
| Use | JAMES PATRICK ROGERS | 000007597 | 9725231579 | 9725231579 | 01/02/015 | JAMES ROGERS |
| Use | WILLIAM ROGER MARTIN Jr. | 000008576 | 2103665094 | 2103669549 | 03/26/065 | Grona Ins. Agency Inc. |
| Use | TIMOTHY ROGER SMITH | 000008725 | 7136656900 | 7136656900 | 02/16/048 | |

7. Once the appropriate Producer is displayed, select them by clicking **Use**.
8. After selecting a Producer, you are automatically re-directed to the **Account Information** screen.
9. Enter the producer email ID.
10. Click **Continue** to proceed to the **Additional Information** screen.

**Note:**
- Ensure that you enter information in all the required fields before clicking **Continue** to proceed to the next screen.
- The system will time out after several minutes of inactivity. Information is saved by clicking the green **Continue** button.

[**Continue**]

# 2  How to Enroll a Small Group (Contd.)

## II. Additional Information
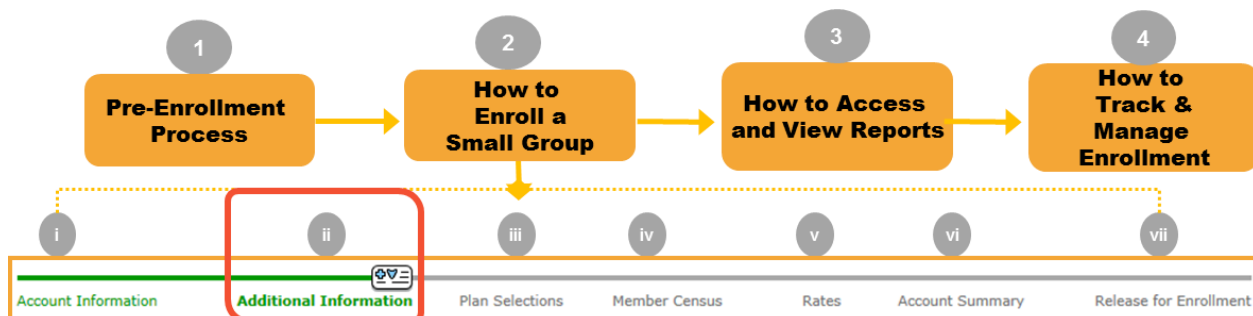


In the earlier step, you have entered the required account information for your group. Next you will enter additional group level information.

**Step ii: Additional Information**

1. Enter the group level information in the required fields using the documentation provided. All fields marked with an asterisk (*) are required. Use **Previous** and **Continue** to move backward and forward in the tool. Depending on your selection **Yes or No**, different additional fields will be displayed.

# ② How to Enroll a Small Group (Contd.)

## II. Additional Information (contd.)

| | |
|---|---|
| Is the company headquarters in Texas?: | ⦿Yes ◯No |
| Is this an independent school district that is a large employer electing to participate as a small employer?: | ◯Yes ⦿No |
| Do all employees reside in Texas?: | ⦿Yes ◯No |
| Is this a Public Entity Group?: | ◯Yes ⦿No |
| Will you have been without group coverage (uninsured) for at least two months prior to the requested Contract(s)/Policy(ies) effective date of coverage?: | ◯Yes ⦿No |
| Electronic Receipt of Certificate Booklets and Contracts?: | ◯Yes ⦿No |

Some fields on the Additional Information page are now optional.
- Is the company headquarters in Texas?
- Is this an independent school district that is a large employer electing to participate as a small employer?
- Do all employees reside in Texas?:
- Is this a Public Entity Group?
- Will you have been uninsured for at least 2 months prior to the requested Effective Date of this coverage?:
- Electronic Receipt of Certificate Booklets and Contracts?

## ② How to Enroll a Small Group (Contd.)

### II. Additional Information (contd.)



Optional Fields:
**Complete If Group Currently Has Health Care Coverage**
- • Current Health Carrier:
- • Paid-to-date with current carrier:
- • Calendar year medical deductible amount:
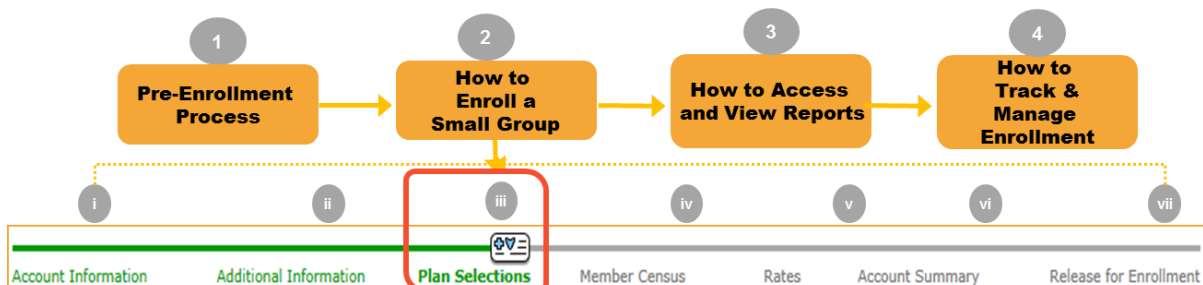- • $ Family

**HSA Vendor Selection**
If a HSA is selected on the paperwork, a vendor may be selected here from the available options. If no option is selected, the HSA vendor will default to **'Other/None.'**

2. Click **Continue** to proceed to the **Plan Selections** screen.

# **2** How to Enroll a Small Group (Contd.)

## III. Plan Selections



Now that you've entered additional information, you can select the appropriate medical, dental and life plans for your group using the documentation provided. All fields marked with an asterisk (*) are required.

### Step III: Plan Selections

1. On the Plan Selections screen, for Health, the **Yes** option will default. If the group has not elected a health plan (i.e. Dental or Life only plans), you must manually select **No**.
2. The **No** option will default for In-Vitro Coverage. If In-Vitro is covered, you must manually select **Yes**.



**Note**: You can only select a specified number of medical, dental or life plans. You will receive the attention message as shown above if the number of plans you select exceeds that number.

# ② How to Enroll a Small Group (Contd.)

## III. Plan Selections (contd.)





> **Important!** *Selecting In-Vitro Coverage will significantly increase rates and change the plans.*

2. The Ancillary Products- 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.
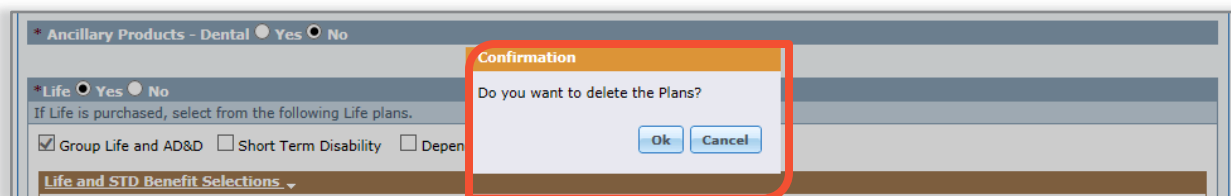
**Ancillary Products - Dental ◉ Yes ○ No**
If Dental is purchased, select from the following Dental plans.

| | Plan # | Plan Type | Deductible In/Out *2 | Annual Benefit Max | Out-of-Network Reimb. | Coinsurance In Network | Coinsurance Out Of Network | Orthodontia Lifetime Max |
|---|---|---|---|---|---|---|---|---|
| True Group | | | | | | | | |
| High Allocation | | | | | | | | |
| ☑ | DTXHR01 | Passive | $25/$25 | $3000 | 90th R&C | 100%/80%/50%/50% | 100%/80%/50%/50% | $2000 |
| ☐ | DTXHR02 | Passive | $50/$50 | $2000 | 90th R&C | 100%/80%/50%/50% | 100%/80%/50%/50% | $2000 |
| ☐ | DTXHR03 | Passive | $50/$50 | $1500 | 90th R&C | 100%/80%/50%/50% | 100%/80%/50%/50% | $1500 |
| ☐ | DTXHR04 | Passive | $50/$50 | $1000 | 90th R&C | 100%/80%/50%/50% | 100%/80%/50%/50% | $1000 |
| ☐ | DTXHM09 *1 | Passive | $50/$50 | $1500 | MAC | 100%/80%/50%/NA | 100%/80%/50%/NA | NA |
| ☐ | DTXHM11 *3 | Passive | $25/$25 | $750 | MAC | 100%/80%/NA/NA | 100%/80%/NA/NA | NA |

# ② How to Enroll a Small Group (Contd.)

## III. Plan Selections (contd.)



On the Ancillary Products section, if the **Yes** radio button is selected and you want to change the answer to **No,** a message will appear asking "**Do you want to delete the plans**?" Select **OK** if no products are wanted in this category. This does not remove any benefits in any other category, it only collapses the section where **No** was selected.

# ② How to Enroll a Small Group (Contd.)

## III. Plan Selections (contd.)



3.  The Life radio button will default to **No**. When the **Yes** radio button is selected, the Life plan options will populate. Select the applicable Life Products, and click the **'Life and STD Benefit Selections'** link to populate the additional required fields. Only those fields applicable to the selected ancillary products will populate. Now, the Life Selection option will default to 0-9 employees.

4.  Enter the Term Life Premium amount. Click **Continue** to proceed to the **Member Census** screen.

# **2** How to Enroll a Small Group (Contd.)
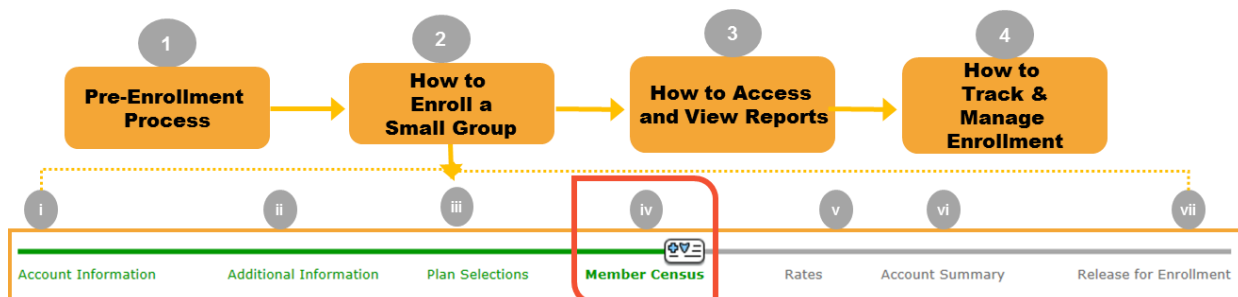
## IV. Member Census



**Step IV: Member Census**:

You have entered the appropriate plans for your group. Next, you will enter the Member Census either manually or via a file import method using the provided documentation. **Note**: The census does NOT carry over from the quote.



**IMPORTANT!** *Information for all eligible employees waiving coverage must be included in order to calculate the participation percentage.*

# 2 How to Enroll a Small Group (Contd.)

## IV. Member Census

### Manual Entry

The steps below will walk you through how to manually enter member census.



1. On the Member Census screen, click **Add Member** to manually add the Member Census information.
2. Click **Continue** to go through the Employee Information, Coverage Elections, Dependent Information, Other Coverage, and Employee Application Complete Screens. As members are added, the census count will auto-populate the appropriate number of rows. Let's begin with the Employee Information screen.
   - **2a: Employee Information:** General census information regarding the employee. The **Employee Signature Date** field is a required field in this section.

# ② How to Enroll a Small Group (Contd.)

## IV. Member Census (contd.)

### Member Census (contd.)

**Step 2 continued: Add Member: Enrollment for New Member**
- o **Employee Information:** The Waiver information is also included in this section. You will have minimal data entry if a member waives all coverage. You are required to select the Waive Reason Code and Name.



- o **2b: Coverage Elections**: Enter Health, Dental and Life product option selection at the member level.

## ② How to Enroll a Small Group (Contd.)

### IV. Member Census (contd.)

#### Member Census (contd.)

**Step 2 continued: Add Member: Enrollment for New Member**
- **2c: Dependent Information**: General census information regarding covered dependents is entered here. If Dependents are covered, click **Add Dependent** and the applicable fields will populate.



Enter the dependent information click **Save** and then click **Continue**.

# ② How to Enroll a Small Group (Contd.)

## IV. Member Census (contd.)

### Member Census (contd.)

**Step 2 continued: Add Member: Enrollment for New Member**
- ○ **2d: Other Coverage:** Any applicable Medicare information for both the employee and dependent are entered here. When the name is selected, additional Medicare information fields will populate.

Enter the information and then click **Save** and **Close.**



**NOTE:** When HMO coverage is elected, additional fields will become visible to enter the Medical Group and PCP information. If no Medical Group IPA # is entered **597** will default. If the medical group defaults to **597**, the member will not be able to access benefits until a medical group is selected.  Please be sure to inform the member.

**IMPORTANT!** *PCP and Medical Group information is required. Users may select the Provider Help link to access the provider finder portal.*

# ② How to Enroll a Small Group (Contd.)

## IV. Member Census (contd.)

### Manual Entry (contd.)



**Step III: Member Census continued**.

3. On the Member Census screen, enter the total # of Employees on Payroll. This is a required field. The fields which follow must also be completed if applicable. The census totals for health and dental coverage will default based on the census information entered.

4. After manually entering the information, you can click **Continue** to proceed to the **Rates** screen.

**Notes**:
• Members can be deleted by clicking the red 'x' next to their name.

# 2  How to Enroll a Small Group (Contd.)

## IV. Member Census (contd.)

### Import Census

**Step IV: Member Census (Import Census)**



1. To use the Import Census option, on the Member Census screen, click **Import Census**.



2. If you don't have the latest template, click the **Census Import Template** link.
3. Save the file on your local drive.
4. When you open the file it asks your region. Select the region, and click **Continue**.

# ② How to Enroll a Small Group (Contd.)

## IV. Member Census (contd.)

### Import Census (contd.)



**Census Import File Instructions continued:**

In the previous step, after you have selected the region, it will ask where to save it, please DO NOT give a file name only select a folder location and click **OK**. The import file will not load into eSales if the file extension name is changed. The extension must be .xlsm. Now you can use this file for data entry and importing.

5. Click **Browse** and select the appropriate file.
6. Click **Load File**. The census information will automatically populate into the **Member Census** page.
7. Once you have completed the file import steps, click **Continue** to proceed to the **Rates** screen.

# ② How to Enroll a Small Group (Contd.)

## IV. Member Census (contd.)

### Import Census (contd.)

**Helpful Tips**

- Each time you open the template, a new template will open. **Save** will not override the information. You must click **Save As** and give the template a new name to make a copy of the template which can be edited and saved separately for each group.  Be sure to keep the file extension .xlsm.
- If macros are not enabled when the template is opened, a yellow message box will appear notifying users that macros must be enabled. Click **enable content** at the top.
- Once the document is opened, select **Division** and hit **Continue**. It is suggested that you **Save As** at this time and name your spreadsheet to identify the group and state.
- Validation rules have been put in place to make the template user friendly, and State specific. **It is important to use the correct template for your state to avoid data entry issues**.
- When the document is saved without the appropriate fields populated, the fields will highlight yellow indicating cells where information is required. There are also validation rules in those cells to assist users with entering correct information in the acceptable format.
- The **Employee** section of the template which is shaded in orange is mandatory. All other fields are grouped together by shaded colors. Red fonts are used to indicate conditional mandatory information is required based on previous entries.
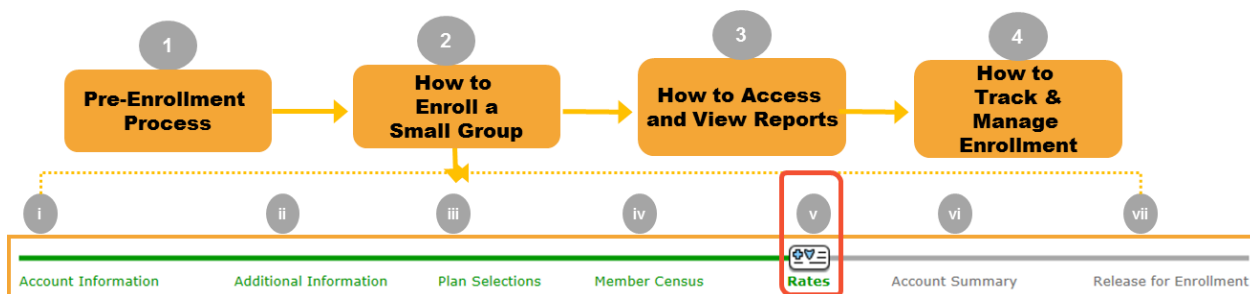
# ② How to Enroll a Small Group (Contd.)

## V. Rates



You have entered the Member Census. Next, you will view rates for your group. **No data entry is required on this screen**.

**Step V: Rates**
On this screen, the option to submit the binder premium using Electronic Funds Transfer (EFT) is now available. Select **Yes** or **No** to confirm **"Is Electronic Funds Transfer (EFT) used to transfer the amount to Blue Cross and Blue Shield of Texas?".**

# 2 How to Enroll a Small Group (Contd.)

## V. Rates (contd.)

If you select **Yes**, you will need to complete your Bank Account Number and your Bank Routing Number information. These are required fields. The Bank Account Number on the Account Summary page will be masked, except for the last four digits. The Bank Routing Number will only accept numerical values and should be equal to 9 digits. The tool will confirm that these critical required fields are entered correctly. If there is a mismatch, an error message will be displayed for example: "*The Bank Account Numbers do not match*."

Next, you are required to edit the Bank Name and populate the Account Holder Name which are also mandatory fields.

# ② How to Enroll a Small Group (Contd.)

## V. Rates (contd.)

The sub-section under Electronic Payment Information is the Billing Information. This section includes the following required fields: Address1, Address 2, City, State, Country, and Zip Code.



The sub-section under Electronic Payment Information is Payment Amount. This required field accepts value in dollars with decimal. For example: $3004.69. You can also view the following notification on the screen "*A minimum of 90% of the estimated first month's premium is required before processing can continue.  If less than 90% of the estimated first month's premium is remitted, the case will be returned." message on the screen*."

Another required field is the **Transaction Number**. This field will remain blank before case is released for enrollment. This field will be populated once the Underwriting  approves the case and the tool sends the payment details for processing.

A minimum of 90% of the estimated first month's premium is required before processing can continue. If less than 90% of the estimated first month's premium is remitted, the case will be returned.

# ② How to Enroll a Small Group (Contd.)

## V. Rates (contd.)

The Payment Status field has the following statuses:

- **Not Processed**: Is displayed, until the payment is processed at the vendor and success/fail message is returned.
- **Success**: Is displayed once the EFT payment details are transferred to Alacrity.
- **Fail:** Is displayed only if the Bank Routing Number, entered into the system and transferred to our payment vendor, is not valid.



A notification is displayed when you access this screen: *In order to secure coverage with BCBS, a binder payment is required. The information entered on this page will be used to debit the employer's account only AFTER underwriting has approved the case. This is a one-time payment to secure coverage.  All payments for monthly bills must be arranged in Blue Access for Employer's EFT or paid via check.*

# 2 How to Enroll a Small Group (Contd.)

## V. Rates (contd.)

A notification is displayed when you access this screen: *In order to secure coverage with BCBS, a binder payment is required. The information entered on this page will be used to debit the employer's account only AFTER underwriting has approved the case. This is a one-time payment to secure coverage.  All payments for monthly bills must be arranged in Blue Access for Employer's EFT or paid via check.*

A minimum of 90% of the estimated first month's premium is required before processing can continue. If less than 90% of the estimated first month's premium is remitted, the case will be returned.

In order to secure coverage with BCBS, a binder payment is required. The information entered on this page will be used to debit the employer's account only AFTER underwriting has approved the case. This is a one-time payment to secure coverage. All payments for monthly bills must be arranged in BlueAccess for Employer's EFT or paid via check.

**NOTE:**

- The EFT draw will occur after the case is approved and the Welcome Letter becomes available. The EFT will usually happen within 24-48 hours of approval.  Please notify the group of the expediency of this transaction.
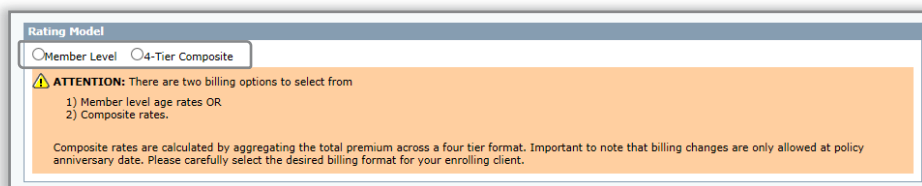
# ② How to Enroll a Small Group (Contd.)

## V. Rates (contd.)

You have entered the Member Census. Next, you will view rates for your group. **No data entry is required on this screen**.

1. The Rating Model is displayed. You need to select the Rating Model either Member Level or 4-Tier Composite.

# 2 How to Enroll a Small Group (Contd.)

## V. Rates (contd.)

Examples of both options are provided here.

2. After making your selection, you can click **Print** to print the rates.

3. Click **Continue** to proceed to the **Account Summary** screen.

**NOTE:** Composite rates are calculated by aggregating the total premium across a four tier format. Important to note that billing changes are only allowed at policy anniversary date. Please carefully select the desired billing format for your enrolling client.

### Member Level Age Rates Example



### Composite Rates Example

# ② How to Enroll a Small Group (Contd.)
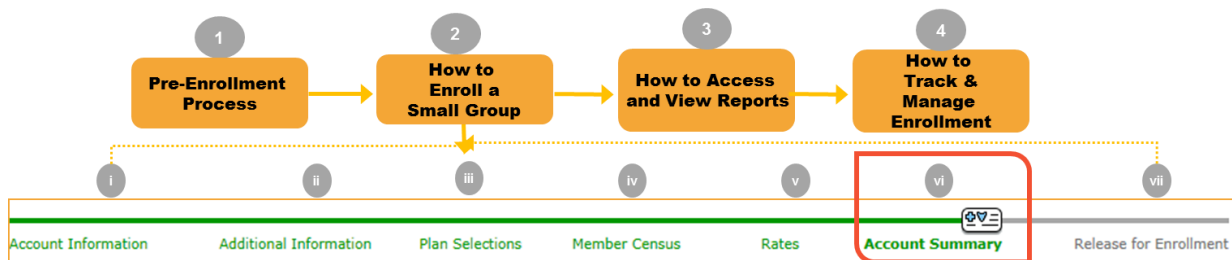
## VI. Account Summary



**Step VI: Account Summary**:

The **Account Summary** screen allows you to review all of the input data by section. Review the information you have entered and revise if needed.

Separate panels with scroll bars display key information from previous screens. Click **Change** in each panel to view the relevant page if you want to make any edits. If changes are made, click **Continue** to go back to the **Account Summary** screen. This ensures that all edits have been saved and rates have been adjusted if necessary.



**Note**: If enrolling a group with an EIN already in our system, the tool will show you the following alert. "*Alert: A group with the same EIN has been previously entered in this system. This is an informational alert only*. The tool will still allow you to enroll the case.

# 2 How to Enroll a Small Group (Contd.)

## VI. Account Summary (contd.)

The **Electronic Payment Information** is now displayed under the **Plan Selections** section. Under this section, all the data that was entered on the **Rates** screen will be displayed.

Click **Continue** to move to the **Release for Enrollment** screen.

# 2 How to Enroll a Small Group (Contd.)

## VII. Release for Enrollment



## Step VII: Release for Enrollment

Based on the default required documents, under the **Documents Needed for Enrollment** section, the list will populate. Additional documents may be required based on the selections made during the data entry process. In order to release the case for enrollment successfully, these documents must be attached.

1. Click **View/Attach Documents**.
2. Click **Browse** and locate the appropriate system folder and file.
3. Select the document type from the **Document Type** drop-down list.
4. Click **Attach File**. The document shows in the **Existing Attached Documents** section. If the wrong document has been attached, use **Delete Document** to remove the document.



**NOTE:** ONLY those items with a red asterisk are required. If items that do not have a red asterisk still read "missing" users will be able to continue and release. The **Release** button will remain grayed out until all **required** documents are attached.

# 2   How to Enroll a Small Group (Contd.)

## VII. Release for Enrollment (contd.)

The **Documents Needed for Enrollment** section now easily identifies Required and Optional Documents. Required documents are identified by **bolded red font** and asterisks.

The "Missing" or "Attached" indicator will only appear for the required documents.

The Binder Check Routing Sheet and Binder Check will not be required if the "Is Electronic Funds Transfer (EFT) used to transfer the amount to Blue Cross and Blue Shield of XX?" field has been selected as **Yes** on the **Rates** screen.

# ② How to Enroll a Small Group (Contd.)

## VII. Release for Enrollment (contd.)

While uploading documents, if you select the **Document Type** inaccurately, you now have an option to change the Document Type instead of having to delete and upload the same document again with the correct Document Type.

You can also upload multiple documents, if required. When uploading multiple documents you have the ability to assign multiple Document Types to the documents.

Important information about attaching multiple documents

- You must select one Document Type in order to attach the selected documents. This document type will be applied to all the attachments. Click **Attach**.
- Use the drop-down arrows next to the specific document to change the type
- After changing the necessary document types, click **Save** When done, click **X** to return to the **Release for Enrollment** screen.

**NOTE:** The tool is compatible to support Zip files. A zip file may be uploaded and the applicable doc type selected. (i.e. employee applications) However, keep in mind that all required documents must be attached and document type selected, in order to release the group.

# ② How to Enroll a Small Group (Contd.)

## VII. Release for Enrollment (contd.)



As each document is attached, the **Documents Needed for Enrollment** list updates to show **Attached.** The **Release** button remains grayed out until all **required** documents are attached.

5. Select the '*I confirm that all uploaded documents requiring a signature have been signed*' check box.
6. Click **Release** to release the group to Underwriting for review.
7. Confirm your selections. These include: Rating Model, Plans, the Effective Date, and the Payment Method for the group.
Ensure that the dollar amount shown on this pop-up is the same as it appears on the **Rates** screen, under Payment Amount. This is only applicable if the EFT has been selected as the payment method.
Click **Confirm**.

# ② How to Enroll a Small Group (Contd.)

## VII. Release for Enrollment (contd.)

8. After confirming, you receive a message saying **"Thank you! Your account has been submitted for review."**
9. At this point you can click **Return Home** to return to the home page.



Once you click **Release**, the group is in a read-only status. No additional changes can be made until after the Underwriter has reviewed the case. If the Underwriter requires more information, they send you an email notification requesting more information and allowing you to go back into tool and enter/upload missing information or documents. If you require changes, prior to approval, please contact your sales representative as soon as possible.

# ② How to Enroll a Small Group (Contd.)

## VI. Account Summary Report

Let's discuss the Account Summary Report.

Now, the **Account Summary Report** is available on the Release for Enrollment screen. Click **Reports** to view the report.
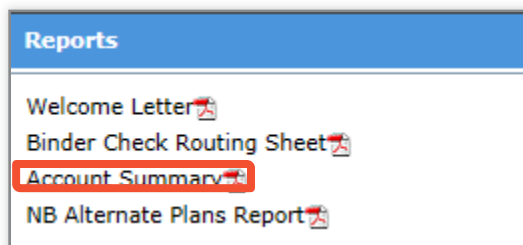
It is recommended that this document be reviewed and approved by the client for accuracy and to ensure that all plans, rates, and census information are accurate BEFORE the case is released. You can also view and print the report after the case has been approved.

The Account Summary Report is **not** emailed. Please access it through **Reports** on the online tool.

**Note:** Make sure that you review the data for accuracy prior to releasing the case. Once the case is released, no changes can be made. If additional information is required, you will be notified and your case will be opened to you to add the missing or requested information.

# ② How to Enroll a Small Group (Contd.)

## VII. Release for Enrollment (contd.)

The **Documents List** button in the header provides access to the list of required and optional documents required for enrollment. You can click where it says "Some of these forms are available for download here". The BAP Downloadable Forms for Small Group Products will open in a new browser. From this browser, forms may be opened and saved for attachment in enrollment.

The list displayed will include the Required and the Optional documents.





**Note:** The **Binder Check Routing** is now an optional document. This is only applicable in the case when selection to "Is Electronic Funds Transfer (EFT) used to transfer the amount to Blue Cross and Blue Shield of Texas?" field is **Yes**.

# ② How to Enroll a Small Group (Contd.)

## VII. Release for Enrollment (contd.)

> ⚠ **Important!** *If Composite Rates are selected, the 4-Tier Composite Delaration form must be attached.*

The Binder Check for the initial months premium & Binder Check Routing Sheet  can be mailed to the Blue Cross Blue Shield office before a case will be approved.

Before the group is released, you can print the **Binder Check Routing Sheet** from the reports list by clicking **Reports**. This is an optional document.

A dollar amount is required in two places on the form for all enrolling groups:
- To identify premium for health/dental coverage
- To identify premium for Dearborn National
- If the group is <u>not</u> enrolling in any Dearborn National products, indicate zero "0." This space should <u>not</u> be left blank; blank spaces are unacceptable.
- The check accompanying the form must be an exact match to the amounts indicated on the form.

# ③ How to Access and View Reports
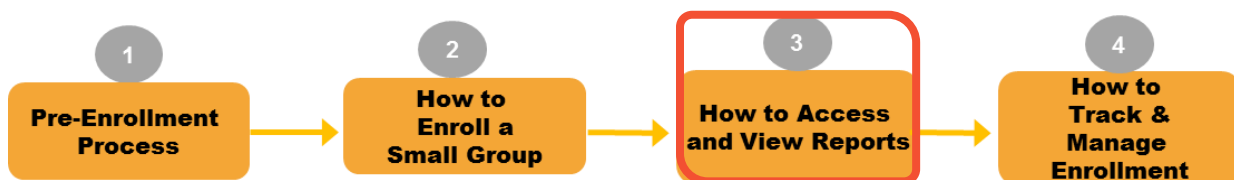


You can access and view reports by clicking **Reports** in the upper left-hand corner of each screen.



Types of  documents accessible in the Reports list include:

**Welcome Letter**:
The Welcome Letter is available after Underwriting approves the case. An email advising that the group has been approved will be sent to the producer or GA. You can then go into **Reports** to retrieve the Welcome Letter. The Welcome Letter itself will **NOT** be sent within the email.

**Binder Check Routing Sheet**:
The Binder Check Routing Sheet is the document that must be physically mailed in to the Blue Cross Blue Shield office before a case can be approved.

**Account Summary:** The Account Summary Report will become available in the Reports List after **Continue** is clicked on the Account Summary screen.

# ④ How to Track and Manage Enrollment

## I. Enrollment Status
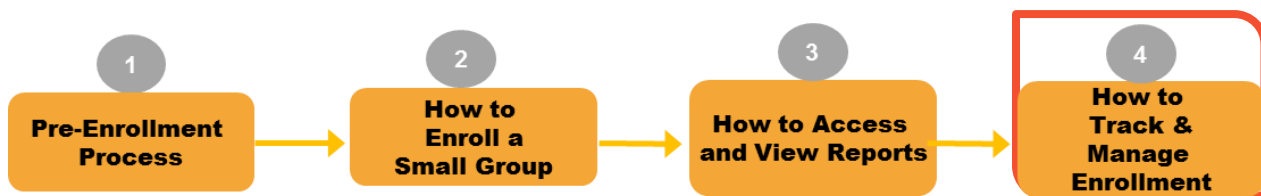


Once enrollment has been released, you can track the status of the case by searching the group from the **Enrollment** home page.

Enter information in any of the descriptor fields, or select the case from the **Recently Accessed** or **My Cases** section on the enrollment home screen. Once the group is selected, click **History**.

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.

**Enrollment Home**

Effective Date: 07/01/2016
Case ID: 10793
Log    History
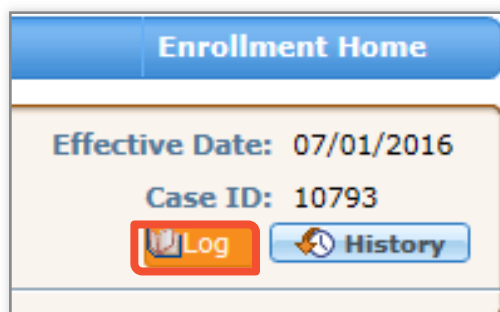
**Activity History**

| Activity Date | Activity | Status | Duration |
|---|---|---|---|
| 06/30/2016 | Underwriter Review | | 0 Day(s) |
| 06/30/2016 | Enrollment Data Entry | Completed | 0 Day(s) |
| 06/30/2016 | Start | Completed | 0 Day(s) |

| Activity | Status | Definition |
|---|---|---|
| Enrollment Data Entry | Pre-enrollment | "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. " |
| Underwriter Review | Pending UW review or Subsequent UW review | Enrollment documentation has been submitted to Underwriting for review |
| Submitter Review | Not approved or Enrollment More Info Required | 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 |
| Enrollment More Info Required | Enrollment More Info Required | UW has requested additional information and the submitter is in the process of obtaining requested information. |

**Note:** Quick status information can also be found in the header next to **Status**.
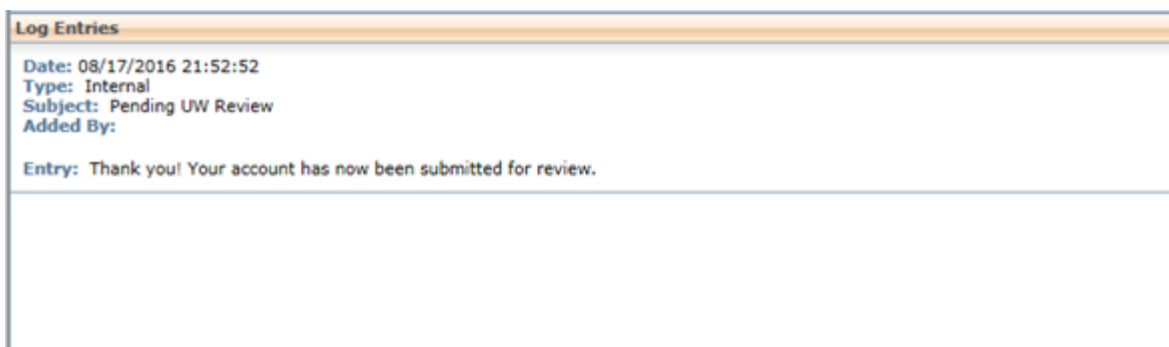
# 4 How to Track and Manage Enrollment (Contd.)

## I. Enrollment Status (contd.)





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** and will be visible for your review. This will be the same information that would have been included in the email notification. You will still need to attach a separate document to provide additional clarifications to the underwriter as needed.
- If the EFT transaction status is **Fail**, then you should view the **Log** for the reason and description as received from the payment vendor.

# ④ How to Track and Manage Enrollment (Contd.)

## II. More Information Required

Once you have released the group for enrollment, the Underwriter reviews the case and sends an email notification if more information is required.

A sample email notification requesting more information is below.

Blue Cross Blue Shield of Texas (BCBSTX) requires additional information to continue reviewing the small employer group coverage enrollment for PRODUCER_TX_TEST01 Case ID #5665. The following information needs to be updated or provided:
Missing/Incorrect/Incomplete Document (s)

**Missing/Incorrect/Incomplete Document (s)**:
Benefit Program Application (BPA) for New Small Groups 2-50 - Incomplete
Wage & Tax Statement/Proof of Wages - Incomplete

**Additional Notes:**
Please return to eSales ACA Small Group Enrollment to search for this Case ID and make the necessary updates.

Please do not reply to this email. For questions, please contact your sales representative
HCSC Company Disclaimer

The information contained in this communication is confidential, private, proprietary, or otherwise privileged and is intended only for the use of the addressee.  Unauthorized use, disclosure, distribution or copying is strictly prohibited and may be unlawful.  If you have received this communication in error, please notify the sender immediately at
(312) 653-6000 in Illinois; (800) 447-7828 in Montana;
(800)835-8699 in New Mexico; (918)560-3500 in Oklahoma;
or (972)766-6900 in Texas.

# ④ How to Track and Manage Enrollment (Contd.)

## II. More Information Required (contd.)

Once you receive an email notification from the Underwriting team, you logon to the eSales tool.

If the Underwriting needs more information you may need to add or update information in one of the fields within the tool, as well as add some missing documentation. In case you need to provide a written explanation to the Underwriting team for some additional information, you can provide it as a note on a document and then upload the document in the tool.

For example, if you need to add updated documents, you can move to the **Release for Enrollment** screen and add the requested documents. Then, on this screen, you an click **Send to BCBS** and then **OK**.



**Note:** You will have to navigate to the **Account Summary** screen to activate the **Send to BCBS** button. In this example, since we have to upload documents, we have moved to the **Release for Enrollment** screen.

# 4 How to Track and Manage Enrollment (Contd.)

## II. More Information Required (contd.)

The case will be returned to Underwriting for approval. The status of the case will be updated to "Pending UW Review".

# ④ How to Track and Manage Enrollment (Contd.)

## III. Underwriting Approval Received

> An email notification will be sent to the General Agent (if applicable) or the Producer once the case has been approved by Underwriting.

Sample **'Enrollment Approved'** email below.

Blue Cross and Blue Shield of Texas (BCBSTX) has approved COMPANYABCD for small group employer coverage with an effective date of 08/01/2016.

BCBSTX is in the process of finalizing your group's enrollment. You will receive another email notification after Identification Cards have been requested.

To access Welcome Letter for this accounts enrollment log into eSales using the below link and instructions:

https://producers.hcsc.net/producers/login

1. Select **ACA Small Group Enrollment** from eSales Home Page

2. Search for your account in enrollment, once found, select the [📁 View] option next to the account name

3. From the account information page select [⊞ Reports]

4. Select [Welcome Letter 🔴]

Thank you for your business.

Please do not reply to this e-mail. This e-mail box is designated for outgoing messages only.

The Welcome Letter is available after Underwriting approves the group. An email advising that the group has been approved is sent to the producer or GA. You can then click **Reports** in the tool and retrieve the Welcome Letter. The Welcome Letter itself is **NOT** sent within the email. An email is also sent once membership is complete.

**Welcome Letter** — BlueCross BlueShield of Texas

August 17, 2016
ITG Test Broker1
901 South Central Expressway
Richardson, TX 75080

RE: PRODUCER_TX_TEST01
Account #:177159
Effective Date:08/15/2016

PRODUCER_TX_TEST01 has been approved and your rates are indicated below. These rates are effective 08/15/2016.

Enrollment information, including member applications, is being processed. Member ID cards will be mailed shortly. Thank you for your continued business.

**General Information:**

| Waiting Period:60 | COBRA: N | COBRA Admin:N | TEFRA: N | Public Entity: N | County: Dallas | In-Vitro: N | Domestic Partner: |
|---|---|---|---|---|---|---|---|

**Benefit Summary:**

Blue Choice PPO Network - PPO Plans - P600CHC: PLATINUM Plan; $25/$45 Office Copay/Specialist; $250/$500 DED In/Out; 80%/60% Coins In/Out; NA Coins Stoploss In/Out; $0/$10/$35/$75/$150 Pharmacy; $300/60% ER Copay/ER Coins; $75 Urgent Care Copay; $150/ $250 IP In/Out; $100/$200 OP Surg In/Out; 70%/70% Ped Dental In/Out.

Blue Choice PPO Network - PPO Plans - P601CHC: PLATINUM Plan; $25/$45 Office Copay/Specialist; $1250/$2500 DED In/Out; 100%/ 100% Coins In/Out; NA Coins Stoploss In/Out; $0/$10/$35/$75/$150 Pharmacy; $300/100% ER Copay/ER Coins; $75 Urgent Care Copay; $150/$250 IP In/Out; $100/$200 OP Surg In/Out; 100%/100% Ped Dental In/Out

> **Note:** The Welcome Letter should display the **Producer's** name.

# ④ How to Track and Manage Enrollment (Contd.)

## III. Underwriting Approval Received (contd.)

**Temporary ID Cards:** An email notification is sent to the General Agent (if applicable) or the Producer when ID cards are released, indicating that temporary ID cards are available as of the effective date of the group.

### Sample 'ID Cards Released' email below.

Membership processing for COMPANYABCD (Account # 176419) is complete and member ID cards have been requested. Temporary ID cards will be available as of the effective date of the account. To access temporary IDs for members of this account, follow these steps:

1. Log into Blue Access for Producers (BAP) using the following link: https://producers.hcsc.net/producers/login

2. From the BAP homepage, click the Blue Access for Employers (BAE) icon to access the BAE Account Search screen.

3. Select an account name from the listing. A maximum of 200 accounts will be listed.

4. If the account name is not listed, enter the name in the search fields and click **Find**.

5. Find the employee or dependent by using one of two search methods:

Search Option 1:

    a. On the BAE homepage, select the **Request/Print ID Card** option from the "I want to" menu.

    b. Select the **Employee** or **Dependent** radio button as appropriate.

    c. Enter the employee or dependent's SSN/ID Number or Last Name.

    d. Click the **Find** button.

**Note:** If the case is not approved for enrollment by Underwriting, a **Not Approved** email notification is sent to the Producer or GAs with the reason code(s). Contact your Sales Representative if you have questions regarding a case that is not approved.

# ④ How to Track and Manage Enrollment (Contd.)

## III. Underwriting Approval Received (contd.)

Once your case completes the ID Cards Released and Release Initial Bill activities, your case enrollment is complete.

# ④ How to Track and Manage Enrollment (Contd.)

## IV. My Enrollments

After enrollment has begun, you can view the case in the **My Enrollments** section of the enrollment. This section lists all cases currently in the enrollment process. You may sort columns for easy tracking.

**Recently Accessed**

| Account | | Effective Date | Sales Executive | Divison | Status | Last Activity |
|---|---|---|---|---|---|---|
| View | PRODUCER_TX_TEST01 | 08/15/2016 | | TX | Enrollment Completed | 08/17/2016 |
| View | TEST_TEXAS | 08/15/2016 | | TX | Pre-enrollment | 08/17/2016 |
| View | JPM TEST2 08152016 | 09/01/2016 | | TX | Pre-enrollment | 08/16/2016 |
| View | ROCIO TEST | 10/01/2016 | | TX | Enrollment More Info Required | 08/16/2016 |
| View | AMATEST FSE EXT ADV 0804 | 08/01/2016 | | TX | Release ID Cards | 08/04/2016 |

**My Enrollments**

| Account | | Account # | Effective Date | Sales Executive | Divison | Status | Last Activity |
|---|---|---|---|---|---|---|---|
| View | ROCIO TEST | 177139 | 10/01/2016 | | TX | Enrollment More Info Required | 08/16/2016 |
| View | PRODUCER_TX_TEST01 | 177159 | 08/15/2016 | | TX | Enrollment Completed | 08/17/2016 |
| View | AMATEST FSE EXT ADV 0804 | 177047 | 08/01/2016 | | TX | Release ID Cards | 08/04/2016 |
| View | JPM TEST2 08152016 | | 09/01/2016 | | TX | Pre-enrollment | 08/16/2016 |
| View | TEST_TEXAS | | 08/15/2016 | | TX | Pre-enrollment | 08/17/2016 |

**Notes**:
- **Recently Accessed** is a list of all the enrollments that you have searched and viewed. This could be a combination of cases enrolled yourself or by BCBS.
- **My Enrollments** is a list of all the enrollments that you have enrolled using the tool yourself.

# Resources and Help

For technical issues with the eSales enrollment tool, please contact our ITG Service Center at *888-706-0583.*

If there are any questions regarding any of the information within the user manual or the enrollment process, please feel free to email us at: **ACASmallGroupEnrollmentSupport@bcbsil.com**