



**BlueCross BlueShield
of Texas**

ACA Small Group Enrollment Tool Job Aid

Tool Enhancements/ Enrollment Process Overview



For General Agents and Producers
Effective August 2016

Document Purpose

This job aid provides a quick overview of the eSales ACA Small Group Enrollment tool enhancements. These enhancements are effective as of August 26, 2016.

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Other Reference Materials

Below is a listing of other relevant reference materials:

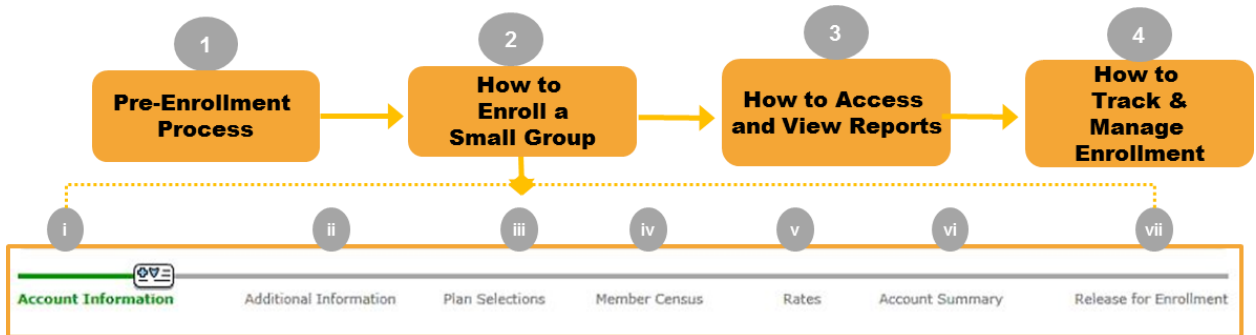
- eSales ACA Small Group Enrollment User Guide

Resources/Contacts

- For technical issues with the eSales enrollment tool, please contact our ITG Service Center at **888-706-0583**.
- For questions or concerns regarding the eSales Enrollment tool, send inquiries to:
ACASmallGroupEnrollmentSupport@bcbsil.com

ACA Small Group Enrollment Process

In this job aid, we will discuss the enhancements that have made to the enrollment process applicable to Producers.



Steps to Enroll a Small Group:

1. Pre-Enrollment Process
2. How to Enroll a Small Group
 - i. Account Information
 - ii. Additional Information
 - 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

Key Enhancements

While discussing the enhancements, we have aligned the enhancements with the enrollment process steps as discussed on the previous page. This will help you to identify where the enhancements have been included in the process.

Enrolling with/without a Quote



Step 1: Pre-Enrollment Process

Now, you can enroll a small group with a quote and without a quote.

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

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Contact Us | FAQ | Help eSales Tools

eSales Tools Home > Enrollment Welcome back ITG Test Broker ITG Test Broker 08/17/2016 Log Out

Enrollment Enrollment Home

Search Existing Accounts/Quotes

Search by **Quoted status to start enrolling a quoted prospect, or Start Enrollment without a Quote**

Account Name: Quote Number: Status:

Agent: Account Number: Effective Date:

Division: Texas Case ID:

1 - 1 of 1

Prospect	Effective Date	Agent	Sales Executive	Quote #
Start Enrollment Producer_TX_Test01	08/15/2016	ITG Test Broker1		631512

Key Enhancements

Enrolling with/without a Quote (contd.)



Step 1: Pre-Enrollment Process

When enrolling a group with a previously created quote, follow these steps:

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

When you enroll a group without a quote, you click the **Start Enrollment without a Quote** link.

Enrollment

Enrollment Home

Search Existing Accounts/Quotes ▼

Search by Quoted status to start enrolling a quoted prospect, or Start Enrollment without a Quote

Account Name:

Quote Number:

Status:

Agent:

Account Number:

Effective Date:

Division: Illinois

Case ID:

Search

Clear

Key Enhancements (contd.)

Account Information: Enrolling without a Quote



Step 2: How to Enroll a Small Group > i. Account Information

When an enrollment is started without a quote, some of the information in 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**

Once all required fields are complete, click the green **Continue** button to save and move to the next screen. Once saved, the data entered will populate the fields in the header.

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

Key Enhancements (contd.)

Account Information (contd.)



Step 2: How to Enroll a Small Group > i. Account Information

The following questions will appear after the Policy Effective Date is identified on the Account Information screen.

- Does this group cover domestic partners? (Required)
- Is Group subject to COBRA? (Required)
- COBRA Administration? (Required)
- Is Group subject to TEFRA? (Optional)

The screenshot shows a web form titled "General Information". It contains several input fields and checkboxes. A red rectangular box highlights the following questions and their "No" options:

- *Does this group cover domestic partners?: ☐ Yes ☒ No
- *Is Group subject to COBRA?: ☐ Yes ☒ No
- *COBRA Administration?: ☐ Yes ☒ No
- Is Group subject to TEFRA?: ☐ Yes ☒ No

Other visible fields include:

- *Employer's Legal Name: PRODUCER_TX_TEST01
- *Employer ID Number (EIN): 898777777
- *SIC Code: 0111 -Wheat farms (with a "Find" button)
- *Policy Effective Date: 08/15/2016 (with a note: "HMO and MOP Plans are available for the 1st of the month, only.")
- *Case Submitted to BCBS: 08/17/2016
- Blue Access for Employers (BAE) section with fields for Contact Name, Contact Title, Phone, and E-Mail Address.
- Employee Retirement Income Security Act (ERISA) section with a checkbox for "ERISA Regulated Group Health Plan" (set to "No").

Also, the **Is Group subject to TEFRA** is now optional fields. If ERISA is applicable, entry of a sponsor is required.

Key Enhancements (contd.)

Account Information: Notification of a Duplicate Employer Identification Number (EIN)



Step 2: How to Enroll a Small Group > i. Account Information

If enrolling a group with an EIN already in the system, the tool will display 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.

Alert: A group with the same EIN has been previously entered in this system. This is an informational alert only.

Account Information: Producer Email ID



Step 2: How to Enroll a Small Group > i. Account Information

In the Producer Information section, the Primary Producer’s and General Agent’s (if applicable) email address must be entered manually.

Note: Ensure that the email address is accurate. All the notifications and communications regarding your case will be sent to this email address.

Key Enhancements (contd.)

Additional Information: Optional Fields



Step 2: How to Enroll a Small Group > ii: Additional Information.

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?

Complete If Group Currently Has Health Care Coverage

- Current Health Carrier:
- Paid-to-date with current carrier:
- Calendar year medical deductible amount:
- \$ Family

Key Enhancements (contd.)

Rates: Electronic Funds Transfer



Step 2: How to Enroll a Small Group > v. Rates

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

If you select **Yes**, you will need to complete your Bank Account and your Bank Routing information. These are required fields. Other mandatory fields under this section include Bank Account Number, and Account Holder Name. The tool will confirm that these critical required fields are entered correctly.

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.

Another sub-section under Electronic Payment Information is Payment Amount. This required field accepts value in dollars with decimal.

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

Note, 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.

Key Enhancements (contd.)

Rates: Electronic Funds Transfer (contd.)



Step 2: How to Enroll a Small Group > v. Rates

If you select the Life Term option on the **Plans Selections** screen, you will see a message on the screen regarding a separate payment for Dearborn National “The Electronic Funds Transfer (EFT) binder premium payment will only apply to the health and dental plans selected. The initial premium for life products, if purchased, will be requested on the first bill from Dearborn National. Do not include a binder premium payment for life products as part of the EFT.”

The tool will confirm the Bank Account Number and The Bank Routing Number to ensure the accuracy of the information entered.

Key Enhancements (contd.)

Rates: EFT Payment Status



Step 2: How to Enroll a Small Group > v. Rates

The payment Status field will update with one of the following statuses once Underwriting has approved the group for coverage.

- **Not Processed:** Is displayed until the payment is processed. Then a Success or Fail message is displayed.
- **Success:** Is displayed once the EFT payment details are transferred successfully to our payment vendor.
- **Fail:** : Is displayed only if the Bank routing Number, entered into the system and transferred to our payment vendor, is not valid.

Note: The EFT withdrawal 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.

Key Enhancements (contd.)

Account Summary: Electronic Funds Transfer



Step 2: How to Enroll a Small Group > vi. Account Summary

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

Documents List



Step 2: How to Enroll a Small Group > vii. Release for Enrollment

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.

Please note, 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.

Key Enhancements (contd.)

View/Attach Documents



Step 2: How to Enroll a Small Group > vii. Release for Enrollment

- The capability now exists to upload multiple documents at one time. When uploading multiple documents, you will be able to assign a different Document Type to each attachment.
- 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
 - Initially, you must select one document type in order to proceed. 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, you must scroll down to the bottom and click **Save**. Once that button is clicked, the screen will scroll to the top automatically indicating the changes have been saved. When done, click **X** to return to the **Release for Enrollment** screen.

Key Enhancements (contd.)

Confirm Release for Enrollment



Step 2: How to Enroll a Small Group > vii. Release for Enrollment

If EFT was selected as the binder payment method for the group, you will see a new confirmation on the **Confirm Release for Enrollment** pop up screen. You will need to ensure that the dollar amount shown on this pop-up is the same as it appears on the **Rates** screen, under Payment Amount.

Approval Email Verbiage



Step 2: How to Enroll a Small Group > Post Enrollment

After Underwriting has approved a group for coverage, the system will send an approval email notification. The approval email will now include instructions to download the Welcome Letter. This email is sent to the General Agent (if applicable) or the Producer.

Key Enhancements (contd.)

Log Button in Case Header



Step 2: How to Enroll a Small Group > Post Enrollment

- If Underwriting indicates **More Information is Required**, a copy of the notes and reason codes will be added to the Log 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.