



# Blue Directions<sup>SM</sup> for Small Business

Integrated Benefits Solution for Employers with 50 or Fewer Employees



## Step-by-Step Guide for Producers

Here's how to prepare a new business or account renewal proposal and set up a case for employee enrollment.

1

### Register online to use Blue Directions for small business.

To view only the cases to which you are assigned as the broker of record, use *Agent*. If you want to access all cases assigned to an agency, select *Agency*.

General agent is similar to agency; however, general agents can view all of their agents' Blue Directions activities and make changes on behalf of their agents.

2

### Add a case.

Adding an account is easy!

- Click *Add Employer* on the right side of the screen in the blue bar.
- Select *Add Multiple quotes/renewals* or choose to add one case at a time.

View a list of quotes/renewals that are available to be pulled into Blue Directions for small business. Choose as many or as few accounts as you want. You will then be prompted to select the broker of record if it was not previously populated.

- When the import is completed, you will be prompted to enter additional information about the employer, if available (not required).

3

### Select the account's name in the prospect list.

This will allow you to move forward with modeling the case.



4

## Review, edit and complete the employee census.

Any census changes can be made directly in the tool. You can add part-time and non-benefit eligible employees as well as assign employment classes.

5

## Elect benefit plans to display in your proposal.

Begin with medical plan(s), and then elect dental plan(s), followed by ancillary benefit plan(s) including short-term, long-term, and life insurance with self-service quoting available for each.

6

## Model anticipated employee coverage.

View anticipated costs (individual age or composite billing) by assigning benefit plans to employees. If desired, change plan selection(s), either before and/or after your client's review of anticipated costs.

Note: Employee elections are illustrative only and are not saved as the employee's election.

7

## Select a contribution model.

Choose from a selection of contribution models. Six contribution models are available. These include fixed dollar or percent of premium options, with the flexibility to vary the contribution by employee tier, plan or both.

8

## Set employer contributions.

Note: You can easily model medical plan affordability. Use this feature to assess how an employer's contributions impact employees' cost of coverage and their eligibility for the federal advanced premium tax credit.

9

## Review final analysis with the employer.

10

## Initiate onboarding.

To start onboarding, first verify employer contact information.

11

## Finalize census information.

12

## Enter additional and required employer information.

Required information includes payroll and contribution schedules, electronic binder check, open enrollment start and end dates and new employee waiting period.

13

## Choose agent or employee election method.

There are two options for plan elections:

- Agent Enrollment
- Employee Enrollment (not available for groups electing composite billing)

14

## Finalize case submission.

The submission of a case creates an Employer Portal and Employee Portal if the Employee Enroll option is selected.

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## Agent completes paperwork electronically and sends to the employer for e-Signatures.

16

## Group signs paperwork electronically and returns to the agent.

17

## Agent Signs and Submits paperwork electronically to BCBSTX.

Note: Submission of signed paperwork serves as the receipt of the case by Blue Cross and Blue Shield of Texas (BCBSTX).

18

## Begin employees' online open enrollment!

This step applies to groups using the employee portal for employees to make their benefit elections online.

At the end of the open enrollment period, a membership file will be sent automatically to BCBSTX to import into our system.