

Quoting New Business



- First of the month effective dates only
- Deductible credit is available; but out-of-pocket credit is NOT available
- **ENHANCEMENT!** New sales paperwork due by the effective date (General Agents have up to the 8th of the month)

1

Submit quote
request through
eSales Small Group
Quoting Tool

2

Required docs:

- Request for Proposal (RFP) form
- Current Member Level Census (Smart Census Template)
- Current and renewal rates from current coverage
- Current SBC
- Report of billed dollars, claims dollars and medical conditions (as applicable)
- **Identify commission rate**

3

Submit by
effective date
to enroll a group
using the
Enrollment Tool

Quoting Steps



1. Click "Duplicate" button.

2. Select "ASO Blue Balance Funded" for Funding Type.

3. Complete all blanks (including Commission), click "Save" and "Continue".

4. On the next screen, click "Generate Proposal" (screen shot not displayed).

5. Click on "Get Underwritten Quote", "Save" and "Continue".

Quote1 4855804 06/01/2023 FI SG Solicitation Delivered FREDERICK M HAVENS Texas

Prospect Detail

*Prospect Name: Austin Example II

Prospect EIN:

*Division: Texas

Prospect Phone #:

*Public Entity: ☐ Yes ☒ No

General Agent:

*Producer: - FREDERICK M HAVENS

Sub-Producer:

*How many employees (full-time, part-time, seasonal) did your company average on business days in the preceding calendar year? If your company did not exist in the preceding calendar year, how many employees (full-time, part-time, seasonal) does your company reasonably expect to average on business days in the current calendar year?

☒ Fifty (50) or fewer employees
☐ Fifty-one (\$1) or more employees

Quote Description: Quote5

*Market Segment: Small Group

*Number of Enrolled Employees: 10

*Employer Zip Code: 78759

*Employer County: Travis

*SIC Code: 6411 - Insurance agents, brokers, and service

Sales Rep. R/D/T: / /

*Receive Date: 08/15/2024

*Funding Type: ☒ ASO Blue Balance Funded SM
☐ Fully Insured

*Effective Date: 10/01/2024

*Product Type: ☒ Health
☐ Health/FI Dental

*Dependent Values: ☒ Yes ☐ No

*Erisa: ☒ Yes ☐ No

BBF Commission (PCPM): \$45.00

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 50 employees?
- Will BCBSTX 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 75% 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 pa
- Will the employer group satisfy the 75% minimum eligible employee participat

Create a Quote

Quote Details Plans Summary

Quote5 Quote History...

Prospect Name: Austin Example II Division: Texas Producer: 097563000 FREDERICK M HAVENS

Quote Type: Solicitation Funding Type: ASO Blue Balance Funded SM Market Segment: SG

Status: Delivered

Summary

Previous

Quick Quote Documents

☐ BBF Health Proposal with PHI

☐ BBF Health Proposal without PHI

☐ Conditions and Caveats

☐ Administrative Services Agreement

☐ Stop Loss Coverage Policy

Email Selected Documents

Up to 4 email addresses can be included by selecting "Add". Please enter each email address separately and select "Email" when ready to send documents.

*Email Address(es): Add

Email

Check/Uncheck All

Get Underwritten Quote

1. If a Fully Insured quote has already been created. Click "Duplicate".
2. Select "ASO Blue Balance Funded" for Funding Type
3. Complete all blanks (including Commission), click "Save" and "Continue"
4. On the next screen, click "Generate Proposal" (screen shot not displayed)
5. Click on "Get Underwritten Quote", "Save" and "Continue"

Quoting Steps



Quoting Quoting Home

Data Entry My Queue

☐ Discontinue ☐ More Information Needed ☐ Release to Data Entry Review

Create a Quote

Quote Details **Plans** **Summary**

Quote5 Quote History... RFP Entry Attachments Log History

Prospect Name: Austin Example II Division: Texas Producer: 097563000 FREDERICK M HAVENS
 Quote Type: Undervritten Funding Type: ASO Blue Balance Funded SM Market Segment: SG
 Status: Data Entry In Progress

Summary Attachments

Quick Quote Documents

This is an Undervritten Quote. In order to view the previously created Quick Quote documents associated to this quote, [Click Here](#)

Email Selected Documents

Please enter each email address, separated by "Save" to retain the address(es).

Sales :
 Operations :
 UW :

Attachments

* Does this account have current Medical Insurance? ☒ Yes ☐ No
 Select Browse to find a file(s) to attach. Uploaded files must be less than 25MB.

File No file chosen Document Type Description

Existing Attached Documents

File	Date/Time Stamp	Document Type	Description	Name	Status	Delete Document

Deleted Documents

File	Date/Time Stamp	Document Type	Description	Name

* - Required Fields

Documents Needed for Underwriting

Document	Status
* Blue Balance Funded ASO Quote Request Form	Missing
* Current Benefit Summary	Missing
* Current Census including COBRA and State Continuation	Missing
* Complete Renewal Document (to include, but not limited to, current and renewal rates)	Missing
Current Rates	Missing
Large Claim Information (24 months) (required if available)	Missing
Premium and Claim Report (24 months) (required if available)	Missing
Other	Missing

* - Required Documents

I certify that all uploaded documents requiring a signature have been signed.

- Attach required forms (items identified in red AND current rates and claims info)
- Pop-up asks if the group has current coverage (select "Yes" for BBF quotes)

- Once required docs are uploaded, click "*I Certify*"
- Click on "*Release*" to date entry review (screen shot not displayed)
- Click "*Complete*" (screen shot not displayed)

Enrolling a Group



- Begin enrollment using quoting case number
- Use Enrollment Tool to submit paperwork:
 - Administrative Service Agreement (ASA)
 - Benefit Program Application for ASOs (BPA)
 - Stop-Loss Coverage Policy and Application
 - Business Associate Agreement (BAA)
 - Employee Enrollment Application / Census
 - Proof of Wages / Proof of Business
 - Employer Group Information (EGI) Form
- Enrollment may take up to 18 days
- Expect processing delays if paperwork is missing or incomplete
 - Email will generate identifying reason code for required information
 - Login to eSales to view exact request
- System generated welcome letter



Paperwork **no longer requires** the group's account / group / or section numbers in order to complete submission.



Proof of Wages must be reconciled for **ALL** employees (FT / PT / Seasonal / etc)