Brown & Brown Consulting

Independence Blue Cross/Keystone Health Plan East

Broker Manual

Quoting & Case Installation

for groups of 2-50 Employees

(Updated: 12/19/11)

Table of Contents

Brown & Brown Consulting

Introduction

This manual was designed with the purpose to help Producers, both experienced and inexperienced with ROAM, quickly review the process by which to obtain new business quotes for your prospects and how to go about installing a sold piece of business.

Effective December 1, 2011, Independence Blue Cross (IBC) will begin to medically underwrite all PA Small group (2-50 employees) new business. Therefore the process of obtaining and enrolling a new business quote for this market segment has changed beginning with December 1st effective dates.

While a few more steps have been added, it is still a simple process. 1) You will obtain initial rates from ROAM. These rates are based on purely demographic and group information, no medical underwriting has occurred yet. 2) You will obtain and submit health questionnaires to IBC. 3) Upon receipt of a complete Medical Underwriting (MUW) submission, IBC will review the case and issue underwritten rates. 4) Case Installation is the same process as you know today.

MUW rates will hold so long as the census does not change. Rates are also good for 90 days, but not cross over quarters. A change in census or if you need new rates due to quarter change, will require us to resubmit additional questionnaires or resubmit the entire case, so please consult your Account Manager. Please be advised IBC will conduct a 90 day look back on submission cases, reviewing both membership and medical conditions.

How to access ROAM?

ROAM is Independence Blue Cross' (IBC) remote online account management system. It is how you will gain access to quoting for new business, view or quote alternatives for your renewals, view your clients benefit and membership details, view their invoices, and if your client grants you access eventually perform their enrollments, deletions, and additions online. You are also able to manage your pre-65 Individual IBC business.

In order to access ROAM, you must first have an active appointment with Independence Blue Cross. If you are unsure if you have an active appointment, please ask your dedicated Account Manager or Lisa Fisher. If you do not have an active appointment, please be advised you will be required to complete and submit appointment paperwork before you can begin accessing ROAM.

If you have an active appointment, a ROAM User ID should have already been assigned to you upon appointment setup. If you are unsure if you have a User ID, please contact your Account Manager.

The link to access ROAM is as follows: https://ecom.ibx.com/roam04/

One User ID will be issued per agency/agent. If you have business with Amerihealth (NJ or DE), you will have an additional ID(s). Please do not allow your computer to save or remember your password, as it will prevent you from accessing your other ROAM accounts.

At initial setup, a temporary password is assigned which you will be asked to change upon initial login. This new password is unique to you and your agency, and will be known only to you and no one else. Should you ever forget your password or get locked out of your account, please let your Account Manager know and we can get a new temporary password issued to you.

We appreciate your business and thank you for choosing Brown & Brown Consulting as your IBC General Agent.

Quoting (initial rates)

- *Initial rates are based exclusively on census demographics, group location, and group size.*

Please be advised that you can always send a quote request to your Account Manager, and we will process an initial quote for you. However, as ROAM is intended as a self-help tool, we wanted to make sure that you were aware of how to run a quote on your own, should you find it necessary.

To obtain initial rates from IBC, after logging into ROAM, you must click on the "Benefits" tab near the top of the webpage. This will open a new window where you access Quotes, Dunning Lists, and Renewals.

Click on "Quote" in order to begin.

If you already ran a quote you may search for it by entering in some search criteria, of you may begin a new quote by clicking "New Business Quote" on the left. Before you begin entering in information, the system will prompt you to select if you are running a Small Business quote or a Mid-Market quote. <u>You must answer before you can proceed.</u> **Please be advised due to Federal Mandates, the criteria to determine whether you are running a small business quote or mid-market quote is no longer based on the number enrolled or eligible. Rather it is based on the TOTAL EMPLOYEES for a business. Typically this can be identified by looking at a Wage & Tax report because it can include but not be limited to part-time, waivers, temporary, seasonal, and union employees. In addition, should companies be affiliated or commonly owned, they may also need to be counted together. <u>When in doubt ask your Account Manager!</u>*

Now that we have determined what size group we are quoting, we may proceed. This manual is specific to employer groups with 2-50 employees.

You will notice several fields in yellow; these are indications of required information. For the experienced ROAM user, you will notice that the phone number and EIN or Tax ID, and Last Name are now required fields. This was done exclusively with the introduction of MUW.

- Tax ID and Phone number will be used to track employer groups, as multiple brokers amongst multiple GA's may be quoting the same employer
- Last Name will be used to help track employees, as some groups may have several related employees or employees with similar date of birth. Since MUW will be specific to each employee, distinction amongst census entries must be possible.

The census can be manually entered or imported. Waivers do not need to be included but if you do, you can change their status from Active to Waiver, so they do not affect rates. Only 1 census entry can be entered at a time, so after each entry completion please click on the "Add Census" button to add the entry and begin a new one.

If you choose to import a census, you may click on the "Import Census" link on the left and a new window will open. This will provide you with a template Excel file and an example of how the census should be formatted. We recommend if you choose to import a census you format your excel to match the example provided and not use the template. We have noticed that the template sometimes does not work properly. If you are unsure, please ask your Account Manager.

Finally you will be able to select the products you wish to quote. You may clock the "Select Products" link on the left and a new window will appear. You can select from the various product lines at the top, including HMO, DPOS, Personal Choice, and HSA qualified HDHP. Products are bundled with Rx and Vision, so you only need to choose the appropriate medical option you wish to quote. If a group wishes to include a Basic Dental rider with their Keystone plan, you will need to include that as a rider on your quote. Click on "Continue to Quote" when done.

Once you have completed entering your group information, census and selecting plans, you can click on "Generate Rates" on the left. You will notice several links on the left, where you will be able to "Convert to PDF" so you can email quote to your client, "Print" the quote, "Delete" or "Edit" the quote, or "Submit Quote" to Brown & Brown for medical underwriting.

Quoting (Medically Underwritten rates)

- *MUW rates are based on the initial rate previously calculated, and adjusted for known health conditions.*

Producers will be able to fax or email health questionnaires to IBC directly but only after a cover sheet has been generated. The cover sheet can ONLY be generated by your Brown & Brown account manager. We are not directly notified of submitted quotes, so failing to advise your Account Manager of a submitted quote will result in a delay in MUW. Brown & Brown would prefer you send us all questionnaires so there is no confusion if you wish to submit a quote for review.

To obtain MUW rates from IBC, after completing an Initial Rate Quote on ROAM, you must click on the "Submit Quote" link found on the left of the screen. You should then notify your Account Manager of your intent to submit a quote for underwriting. **If you did not previously provide a Tax ID, we MUST have a proper Tax ID to proceed.**

Your Account Manager will then need to review your quote submission, and approve the submission. This will generate an email which will be sent to you confirming that the case has been submitted for underwriting review.
**The email generated is sent to the email address associated with your ROAM User ID. This email was entered by us when we created your account. As some of you have been using ROAM since 2004, email addresses may have changed or the email of the principal agent at your office may have been used for the account. ROAM can only handle 1 email address per user and typically the agency principal is used. If you have notified your Account Manager and have not received a confirmation email within 24 hours of notification, please contact Gaddiel Gonzalez.*

IBC promises to have MUW review completed within 3-4 business days of receipt of completed questionnaires. To prevent delays please be sure you review questionnaires before submission (if you sent questionnaires to your Account Manager they will review before submission), including:

- All personal information completed
- Dependent information included (if enrolling)
- Member initials on each page
- Member MUST signature on last page

Regardless of whether you email or fax the questionnaires, IBC will want the cover sheet placed on top of the questionnaires, and submitted as ONE file. IBC will not accept piece mail faxes or emails with multiple attachments.

If the Underwriter has a question or needs additional information, an email will be sent to your Account Manager. You can also view the AIR (Additional Information Request) on ROAM, by opening up your original Initial Quote, and clicking on "Additional Info Request List" found on the left. While you can view the AIRs, please send all additional information to your Account Manager, as only he/she can respond to IBC.

Upon completion of the MUW review, your Account Manager will be notified by IBC and will email you underwritten rates. You will also have the ability to go in and view the underwritten quote. You must click on View UW rates, in order to via the MUW rates (by default, IBC shows the initial rates). If you feel rates for the initial plan designs you selected are too high, you can "Add" other products to the quote. ROAM will calculate accurate MUW rates for all IBC products, so long as the census does not change. You do not have to re-submit a quote request to see more products.

In addition, should you need to change the effective date; you will have the ability to do so (as long as you do not jump quarters) and calculate accurate MUW rates without having to re-submit. The only time you would have to re-submit, is if the census changes. Please advise your Account Manager, and they will collect only what is needed and re-submit to IBC for you.

Another unique feature, you are able to view the Initial Rates and the Underwritten Rates on the same quote. This lets you compare rates in cases of an increase due to medical conditions. Each section is collapsible so you do not need to display it, if you do not choose.

As with the Initial Quote, you can now "Print" or "Convert UW rates to PDF" by clicking the links on the left of the screen, so you can present the quote to your client.

Case Installation

Once you have reviewed the quote with your client and they have elected to enroll with Independence Blue Cross, you will need to collect various applications and other documents, in order to install the case.

The IBC deadline for new business is still 15 days prior, for complete MUW and installation. Complete MUW submission must be received by Brown & Brown **no later than noon** on the 15th prior in order to lock in the 1st of month. Group installation paperwork would then need to be submitted by noon on 23rd. It strongly recommended against submitted on short notice, as shortened timeframe will not accommodate exceptions if you cannot meet adjusted deadlines. **IBC will consider anything received after 3pm to be the next business day, so we must receive items by noon to allow for ample review and submission. For exact deadline dates including 15th of month effective dates, please refer to IBC calendar.*

Brown & Brown would recommend you submit a quote for MUW at or near 25 days prior, to allow for ample time if there are issues with the questionnaires, more information is needed, and to collect group paperwork for installation.

Paperwork should be submitted to your Account Manager for processing. IBC does still require a business check for the first month's premium, so while original documents are not necessarily needed, we advise you include originals when you send us the business check.

Paperwork or check should not be sent directly to IBC, as it will not be processed. Incomplete paperwork cannot be transmitted, so please review your paperwork before you submit.

Upon review of your completed submission, your Account Manager will send you an email confirmation of the submission. This email will advise if the case was submitted or not, confirm that paperwork was received, the effective date, the products selected, and advise you of any missing documents or additional questions.

Should IBC require more information after our review, we will advise you.

We will then provide you with a confirmation and group number, when the case has been approved. Typically members are enrolled within 2-3 days after approval.

You will then be able to view your client on your Customer List on ROAM. Be advised, members will not be viewable until the effective date has come to pass. ROAM reflects what is currently in the system and will not reflect future effective dates.

The following page is a checklist you can use for both submitted quotes for MUW and for Case Installation.

Again we thank you for your business, we truly appreciate you partnering with us to help you support and grow your Independence Blue Cross business.

IBC Checklist - Small Group (2-50 employees)

Producer: ______________________________

Account Manager: _______________________

Fax: (215) 561-0395

Group Name: ___________________________

Effective Date: _________________________

Tax ID: _________________________________

Submit for MUW:

- Initial quote
- Medical questionnaires (completed by each enrolling employee)
- Notified Account Manager of submission (so cover sheet can be generated)
- Cover Sheet (generated after quote is submitted to IBC)

Questionnaires (sent as 1 file, with cover sheet; whether by fax or email):

___ Sent to IBC myself ___ Sent to my Account Manager

Submit for Installation:

- Application for 2-50 Small Employer Health Benefits
  - ✓ Be sure email address and Tax ID are indicated
  - ✓ Be sure physical address is listed
  - ✓ Be sure signed by owner or officer
- MUW Quote
  - ✓ Be sure selected plan design(s) is clearly indicated
- UC2 report (Wage & Tax Statement) or Payroll Report
  - ✓ For groups 2-50, 3 months is needed
  - ✓ If payroll report, must be 3rd party payroll and indicated federal/state tax withholdings
  - ✓ Itemized UC2 or payroll to indicate who is PT, Waiver, enrolled, termed, etc.
  - ✓ If owner is not on UC2 or Payroll
    - Employer Eligibility Form will be needed for all owners
    - Appropriate Schedule K1 or Schedule C will need to be submitted
- Waivers (if applicable)
  - ✓ Be sure to indicate carrier name and ID, if waiving for spousal coverage
- IBC Universal Enrollment Form
  - ✓ Be sure signed by employer and employee
  - ✓ Be sure plan is selected or clearly indicated
  - ✓ Be sure PCP name and code is indicated clearly (if electing HMO or DPOS)
- HSA Enrollment Request for Bancorp (if electing Bancorp – HDHP only)
  - ✓ Universal Enrollment form must still be completed by the employee
- Check for 1st month's premium
  - ✓ Be sure address matches address on group app, if not, need explanation
  - ✓ MUST BE A BUSINESS CHECK
  - ✓ Be sure check amount written, matches dollar amount indicated
- Amerihealth PA Enrollment form
  - ✓ If enrolling a member who resides in a non-contiguous county into a Keystone plan

Mail originals and check to the attention of your Account Manager at:
2005 Market Street, 35th Floor
Philadelphia, PA 19103