OptimaHealth

eBroker User Guide

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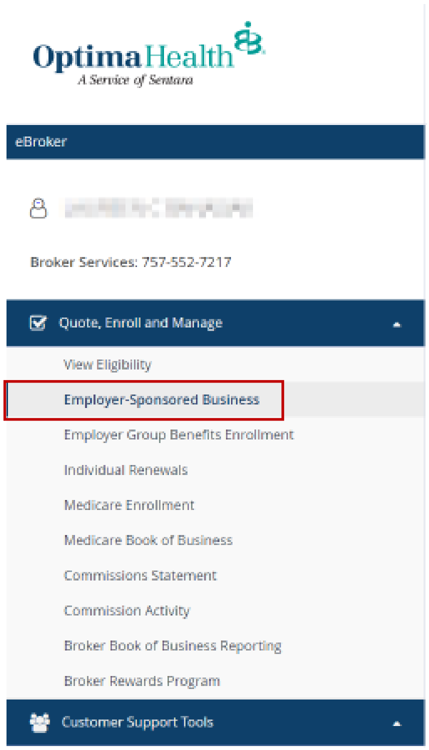
Purpose

This is a step-by-step guide on how to use eBroker. There will be optional steps as well as other features. Each optional step and other feature will be labeled accordingly.

Signing in

First, you will need to sign into the broker portal. Once you become appointed, you will receive an email with your username and password. If you haven't yet received your username, please contact your Health Plan Sales Administrator for assistance.

Once you are logged in, click on the eBroker link. It will be labeled *Employer-Sponsored Business*.



Other Features

You may be able to see individual products, government programs, reports, rewards, and other items on this page. Please contact your Health Plan Sales Administrator to see what other options are available.

Left Navigation Functionalities

When entering eBroker, the homepage (or Dashboard) is also referred to as the Action Center. To create a new quote, go to the left navigation bar, click on *Quotes*, then click on *New Quote*.

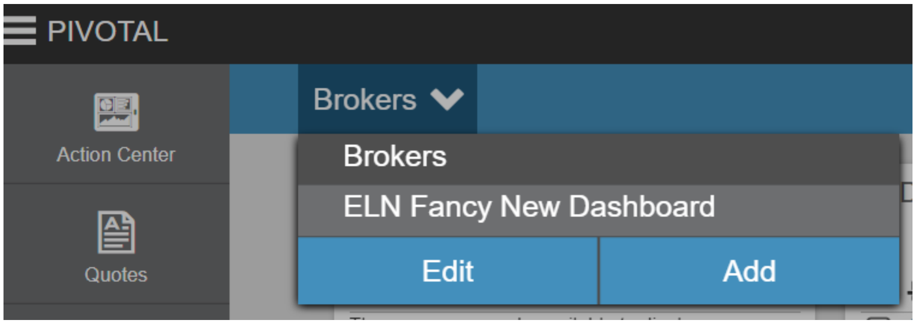
The left navigation will be the starting point for navigating through eBroker. In the image below, you will see a description of the left menu items.

Action Center

Action Center is the Dashboard. This dashboard is made up of tiles (or widgets) that can be used to display a few key items at a quick glance. This dashboard can be customized to show graphs related to Agents, Activities, or Opportunities.

To add a new widget, click on the + plus sign at the top right corner of the screen. This is a highly customizable graph that will not be explained in further detail in this document, since it is not an integral part of the quoting process.

You have the ability to create a view different dashboards, and toggle between them. By clicking on the downward chevron, you can select the dashboard you would like to view. You can also create a new dashboard or edit/delete a dashboard.

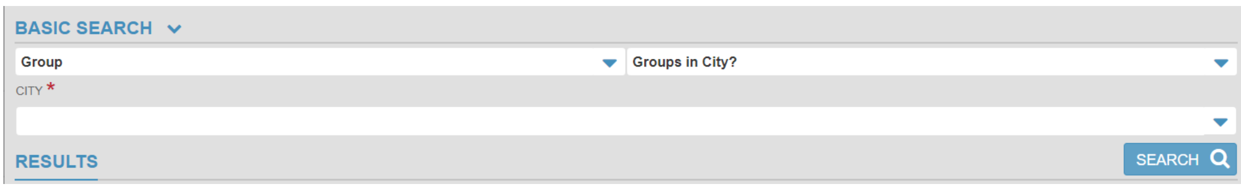


Quotes

Quotes is where new quotes will get started. To create a new quote, refer to the "New Quote" section following the "Left Navigation" section. Under quotes there is also a menu option called "My Quotes". My Quotes is a search feature that defaults the results to all Opportunities that are specific to you, the current user. Please see sub-section titled "Opportunities" under the "Groups" section below for more details.

Groups

Groups is where you can do a basic search on a few different areas. The default search will bring a list of all the groups' associates within your agency. You can then use the secondary drop down filter to see a narrowed list of groups. The secondary feature includes: New, Pending, Active, Cancelled, as well as a few other options. You will also have the ability to filter by the following options: City, Agent, Group Name, and Group Number. When filtering by these specific fields, a parameter box will come up to input your desired filter.



Agent Search

In this screen, you will also be able to search for items that are not group specific. One of those search items is Agent. You can search for Agents, and all Agents associated with your Agency will appear in the list. You can narrow down the search by Agent Name.

Agent Activity Search

Another possible search on this screen is searching Agent Activity. Activities logged by you or your Agents in eBroker will be searchable. Activities include but are not limited to: Calls, Meetings, To Do's, and Literature fulfillment. The search filter also includes activities assigned by you or to you, complete and incomplete activities, as well as a few other search options.

Opportunity

You can search your opportunities or any of your agents. You will be able to search by Group Name, Group Number, Quote Status, and a few other options.

Activities

On the left navigation is similar to the Groups. You will be able to access the same search capabilities for Agents, Activities, and Opportunities. You will not be able to search for Group information. The default search will pull all your activities. HRA Cost Saving Calculator is not currently turned on.

Utilities

Utilities has two drill down options when selected:

- **Forms/Literature** is a link that brings you to the health plan's website. On this website you have access to the most up-to-date Benefit Summary, Exclusions and Limitations Documents, and Change Sheets.
- **News** is a search feature like Groups and Activities. The default search option here is "All news". There is no ability to further filter the news. From this screen you will also be able to search for Agents, Activities, and Opportunities.

Settings

Settings is located at the bottom left of the left navigation page. When the settings icon is clicked, a window will appear. This window has three tabs.

- The first tab, "Information", shows details about the user and computer.
- The second tab contains a few technical preferences including navigation text and a taskpad menu. Also in the Advanced Preferences, you will have the ability to clear cache.
- The third tab records a technical log of your computer actions.

Sign out

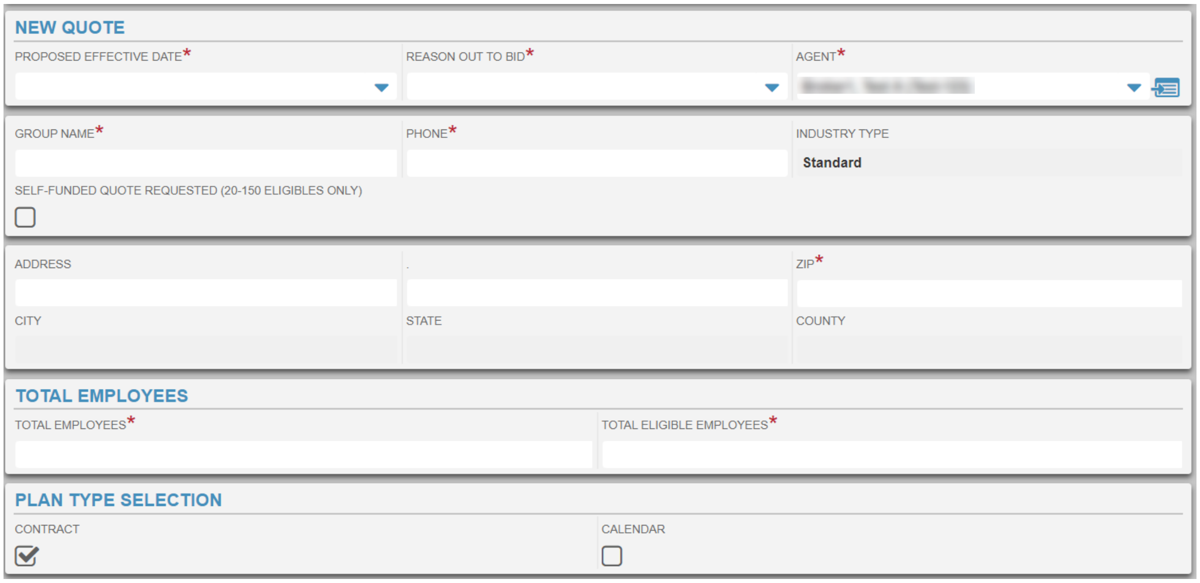
Sign out is located at the bottom right of the left navigation page. Clicking the sign out icon will exit you from the eBroker platform. You will be prompted to confirm if you would like to sign out.

New Quote

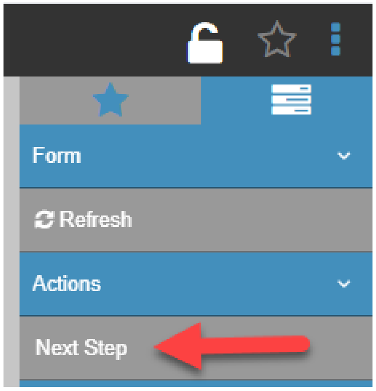
New Quote is where new quotes get entered. Creating a new quote is broken out into steps. The first step is to enter the basic data. All fields with a red asterisks * are required fields.

a. *Proposed Effective Date*: The date the group's coverage is expected to start. This date selection comes in the form of a drop down. Only the first day of the next few months will be available to choose from.
b. *Reason out to Bid*: Select why the group is looking for Health Insurance. Available options are listed in a drop down list format. Reasons include: Lower Rates, New Company, Census Change, etc...
c. *Agent*: You can select the current user and any agents that report to the current user.
d. *Group Name*: Enter the name of the group here. This should be the DBA.
e. *Self-Funded*: Check this box if the group is part of a self-funded program.
f. *Phone*: Enter the phone number of the main line or the group's representative.
g. *Industry Type*: All groups will be set as "standard".

h. *Address*: Enter the physical address of the group. One of the components to plan availability is the location of the group and its members.
i. *Total Employees*: The total number of employees working in the company.
j. *Total Eligible Employees*: This number may differ from the total number of employees.
k. *Plan Type*: This determines when the group will be due for renewal. “Contract” will renew after a full year on its anniversary. “Calendar” will renew on January 1st of the following year.



Click Next Step after you have filled in all the required information in **New Quote**.

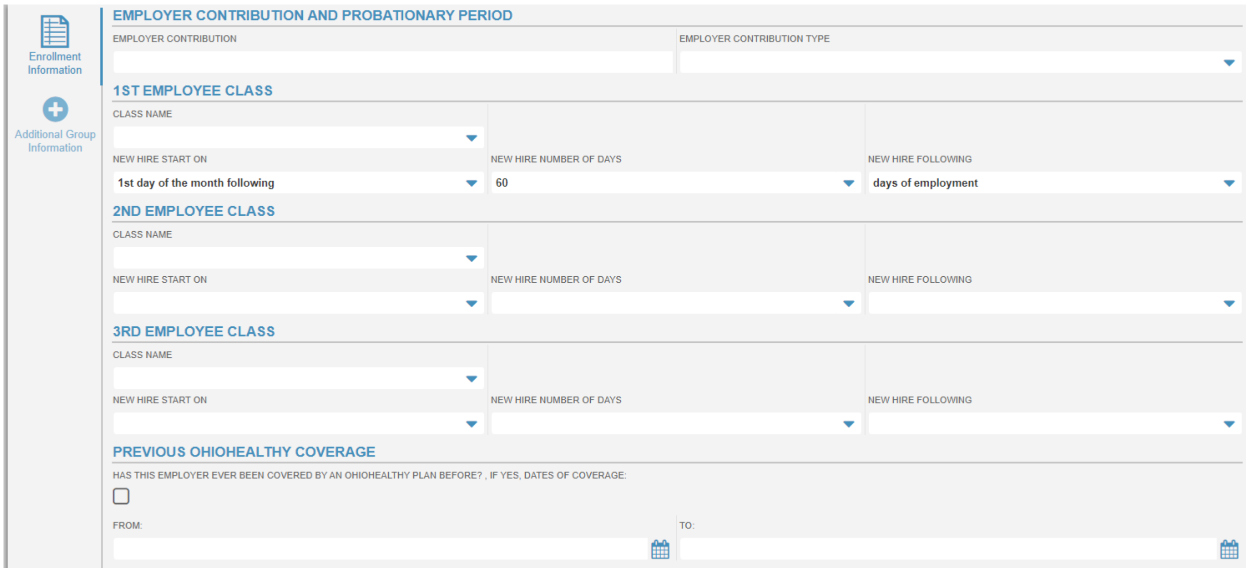


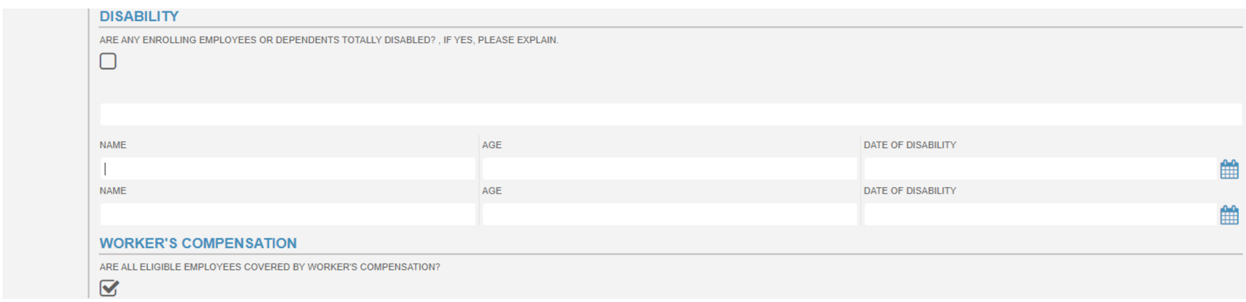
At this point, a new group has been created and saved.

Enrollment Information

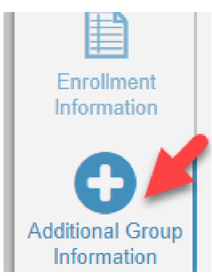
Enrollment Information is where you will enter group enrollment/eligibility details.

a. Employer Contribution and Probationary Period
    i. *Employer Contribution*: numerical value (dollar amount or percentage) of the employer premium contribution.
    ii. *Employer Contribution:* Type is the basis of the employer contribution: Dollar or Percent of expenses paid by the employer.
b. 1st Employee Class is where you will designate eligibility based on the employee classes covered by the group (see options below). If the group covers more than one class, use the 2nd and 3rd Employee Class sections.
    i. Class Name is the type of employee class covered.
        1. Small Group Class has the following options: All Employees, Salaried, Hourly
        2. Mid-Size (Mid-Market) Group Class has the following options : All Employees, Salaried, Hourly, Management, Non-Management, All Other, Owner/Officer, Staff, Corporate
    ii. New Hire Starts On is the day coverage begins 1st day of the month following
    iii. New Hire Number of Days is the probationary period
    iv. New Hire Following indicates what the probationary period follows : days of employment
    v. Previous Coverage.
    vi. Check the box if the group was previously covered.
    vii. If the group was covered previously, select the date range.
c. Disability
    i. Check the box if any employees or dependents are completely disabled.
    ii. If an employee or dependent is disabled, explain the circumstance and list name, age, and date of disability in the following three fields.
d. Worker's Compensation
    i. Check the box if eligible employees are covered by worker's compensation.





Click ***Additional Group Information*** after you have entered all the required data in **Enrollment Information**.



Additional Group Information is where you will enter a few more details about the group.

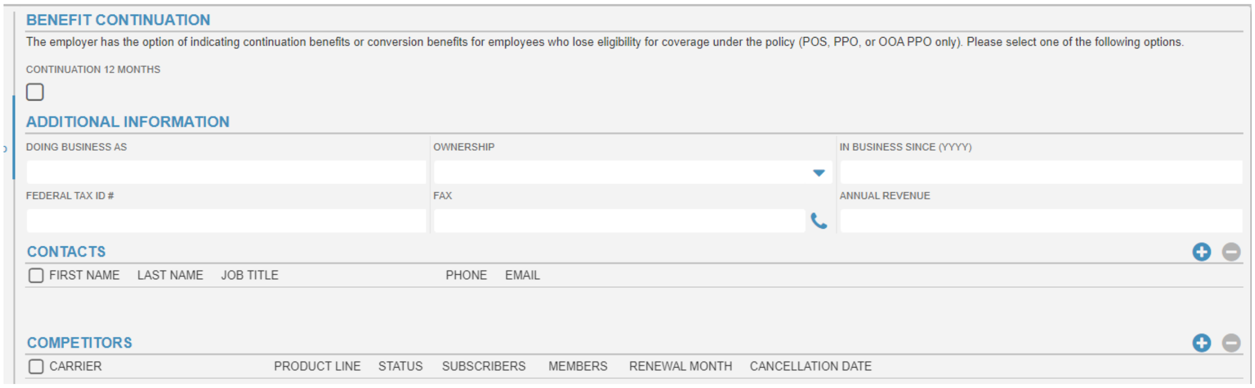
l. Benefit Continuation
   i. Continuation 12 Months: check the box if employees are eligible for coverage for 12 months after no longer being employed by the group.

m. Additional Information
   i. Doing Business As: a name other than the legal business name.
   ii. Ownership: a dropdown of legal entity types.
   iii. In Business Since: the year the business started.

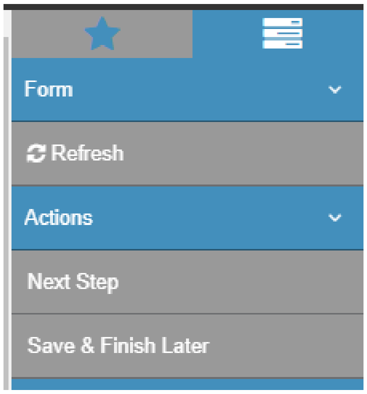
iv. Federal Tax ID #: the group's Tax ID number.
v. Fax: the fax number for the group.
vi. Annual Revenue: an estimate of the group's annual revenue.

n. Contact
   i. Use the button to add contacts.
   ii. Complete all fields: First Name, Last Name, Job Title, Phone, and Email.
   iii. To remove a contact, check the box to the left of the record and use the button.

o. Competitors
   i. Use the button to add competitors.
   ii. Carrier: select a carrier from the dropdown.
   iii. Product Line: select the competitor's product line. If competing on more than one product line, add a new row for each product line.
   iv. Status: select the status of the competing product: In force, Considering, Canceled.
   v. Subscribers: enter the number of subscribers.
   vi. Members: enter the number of members.
   vii. Renewal Month: enter the renewal month.
   viii. Cancellation Date: enter the cancellation date.
   ix. To remove a competitor, check the box to the left of the record and use the button.



You now have two options: Next Step or Save & Finish Later. Next Step will take you to **Census**. Save & Finish Later will save your work and take you back to the **Action Center** screen.



Other Features

If you are coming back to this quote at a later time, follow either of these steps to get to the census screen.

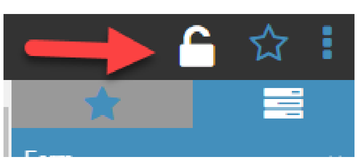
Search for the Opportunity using the basic search.

x. In the Basic Search, select opportunity – My Quotes
xi. Click on the icon to open the quote.
xii. Click on *Next Step* until you reach the census page.
•

Search for the group using the basic search.

xiii. Search for your group via Group – My Groups
xiv. Click on the icon to open the group.
xv. In the left navigation, below profile, click on *Sales*.
xvi. Under Quotes, find the quote you want to continue working on.
xvii. Click on the icon to open the quote.
xviii. Click on *Next Step* until you reach the census page.

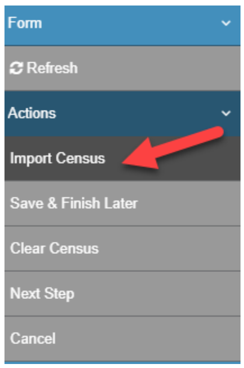
When coming back to edit a screen, the screen may be locked from editing. To edit the screen click on the lock icon at the top right of the screen.



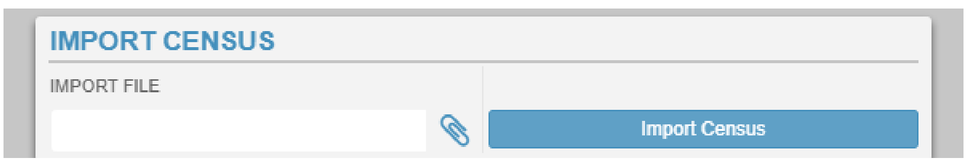
Census is where you can add members by importing a census or manually key-in member data.

To import a census

Click on ***Import Census*.**



Then click on the paper clip icon to search for the file in your directory and import.



Below are the census fields that are required and in the order in which they must be presented. These are required fields and see example below.

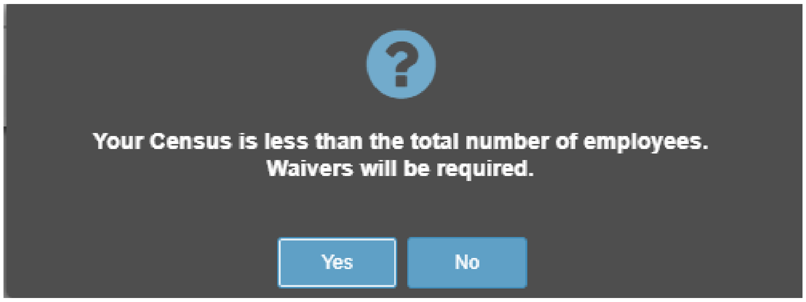
1. First_Name
2. Last_Name
3. Gender
4. Birthdate
5. Age
6. COBRA
7. Out_of_Area
8. SEP_Unit_Number: This is the unit number. A unit is the employee and their dependents. The unit number is unique to each unit. The employee and their dependents have the same unit number.
9. SEP_Dep_Number: This is the dependent number. The employee is 1. Their first dependent is 2, the second is 3, etc.
10. Zip

	A	B	C	D	E	F	G	H	I	J
1	First_Name	Last_Name	Gender	Birthdate	Age	COBRA	Out_of_Area	SEP_Unit_Number	SEP_Dep_Number	Zip
2	Ken	Smith	Male	5/5/1979	41	No	No	1	1	23456
3	Karen	Smith	Female	11/25/1977	43	No	No	1	2	23456
4	Kay	Smith	Female	9/5/2005	15	No	No	1	3	23456
5	Mary	Orange	Female	3/15/1977	43	No	No	2	1	23456
6	Joe	Orange	Male	7/7/1978	42	No	No	2	2	23456
7	Ken	Blue	Male	5/5/1979	41	No	No	3	1	23454
8	Karen	Blue	Female	11/25/1977	43	No	No	3	2	23454

a. To manually key-in member data, complete the fields under Add Subscriber Information (the same fields in the census), then click *Add*. Do this for each member.

Other Features

If you try to continue without entering the minimum number of employees, a prompt will appear that indicates waivers will be required. Not acknowledging the waiver by clicking “No” will not allow you to continue to the next step.



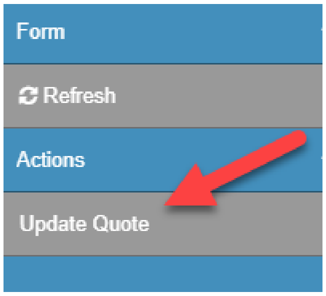
Plan Selection is where you will select plans to quote.

- Click the arrow to the left of a plan family name to drill-down into the plan options. Check the Select box on the right side of the window for plans you would like to quote.
- After you have selected all the plans you are quoting, click *Update Quote* on the right menu.

PLAN SELECTION

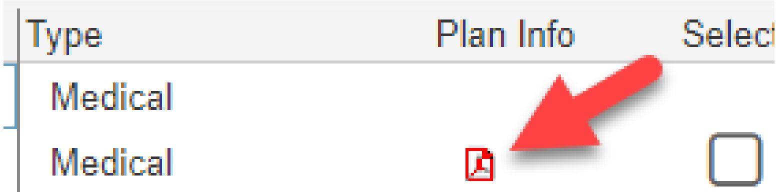
Family / Plan	Type	Plan Info	Select
POS Bronze	Medical		
OHY-ACA 17 (1/1/2021)	Medical		☐
OHY-ACA 16 (1/1/2021)	Medical		☐
POS Silver	Medical		
OHY-ACA 8 (1/1/2021)	Medical		☐
OHY-ACA 9 (1/1/2021)	Medical		☐
OHY-ACA 10 (1/1/2021)	Medical		☐
OHY-ACA 11 (1/1/2021)	Medical		☐
OHY-ACA 12 (1/1/2021)	Medical		☐
OHY-ACA 13 (1/1/2021)	Medical		☐
OHY-ACA 14 (1/1/2021)	Medical		☐
OHY-ACA 15 (1/1/2021)	Medical		☐
POS Gold	Medical		
OHY-ACA 3 (1/1/2021)	Medical		☐
OHY-ACA 4 (1/1/2021)	Medical		☐
OHY-ACA 5 (1/1/2021)	Medical		☐
OHY-ACA 6 (1/1/2021)	Medical		☐
OHY-ACA 7 (1/1/2021)	Medical		☐

After you have selected all the plans you are quoting, click **Update Quote** on the right menu.



Other Features

If plan documents are available for the plan, you will see a PDF icon under Plan Info. When you click this icon, it will open a downloadable PDF of the plan's benefit summary.



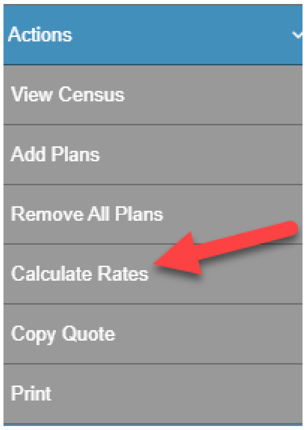
Calculate Rates is on the main group screen. After selecting the plans to quote, you will be redirected back to the main group page.

p. At the bottom of the page, you will see the plans you selected.
   i. Check the CON (contract) box if the quote is on a contract year basis. Uncheck the box if the quote is on a calendar year basis.
   ii. Check the PROP (proposal) box to include a plan on the printed proposal. Uncheck the PROP box to remove a plan from the proposal.
   iii. Check the COMP (comparison) box to compare the plan with others in the printed proposal. Uncheck the box if you do not want to compare the plan.

QUOTED PLANS

☐	CON	PLAN	RX BENEFIT	Rate	RATE TOTAL	INC%	PROP	COMP
☐	☑	OHY-ACA 5	OHY-PD5	8,315.65	8,315.65		☑	■
☐	☑	OHY-ACA 7	OHY-PD12	8,075.41	8,075.41		☑	■
☐	☑	OHY-ACA 11	OHY-PD3	7,554.43	7,554.43		☑	■

Click Calculate Rates on the right menu to calculate the rates. Rates will then populate. Be sure to calculate rates before printing the proposal.

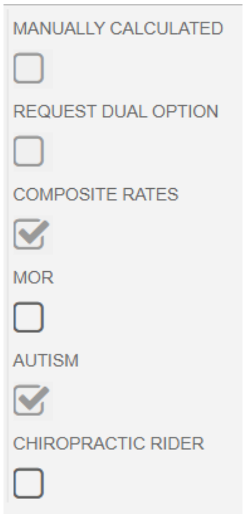


QUOTED PLANS

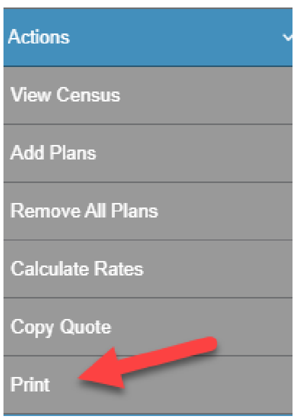
☐	CON	PLAN	RX BENEFIT	Rate	RATE TOTAL	INC%	PROP	COMP
☐	☑	OHY-ACA 5	OHY-PD5	8,315.65	8,315.65		☑	■
☐	☑	OHY-ACA 7	OHY-PD12	8,075.41	8,075.41		☑	■
☐	☑	OHY-ACA 11	OHY-PD3	7,554.43	7,554.43		☑	■

Other Features

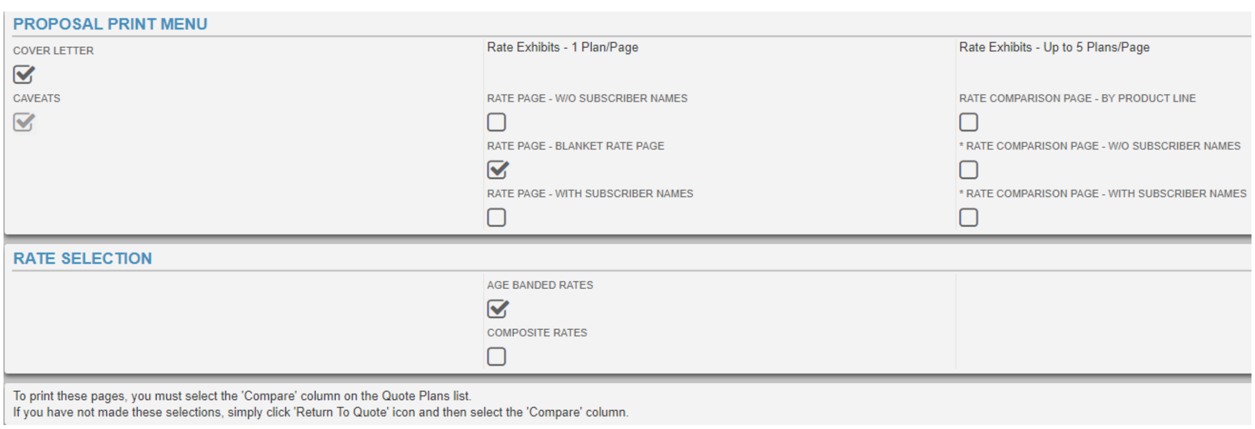
In the Small Group Quote screen, under Quote Details, there are a few check boxes. If the options are not applicable then they will not be selectable. One common option is the Morbid Obesity Rider (MOR). If MOR is checked, the rider will be included in the plans.



Click *Print* to go to the print options screen.



Print Menu has many options to consider before printing



Cover letter: A letter will print on the first page of the proposal. The letter will have a letterhead in the header and will be dated. The cover letter will have a standard thank you, other verbiage, and contact information.

Caveats: A list of disclosures that will print on the proposal.

Rate Page – Without Subscriber Names: Selecting a rate page without subscribers will produce set rates that can be applied to all members based on age or dependents.

Rate Page – Blanket Rate Page: Similar to selecting a rate page without subscribers, a blanket rate page will produce set rates that can be applied to all members based on age or dependents.

Rate Page – With Subscriber Names: Selecting a rate page with subscribers will produce set rates that are specific to the members and their dependents. No age or composite rates will print.

Rate Comparison Page: Will show a comparison of the rates by product line for each plan listed. There is a limit to five plans for the comparisons page.

Rate Comparison Page – Without Subscribers names: Similar to the comparison by product line, the plans compared for each plan, with a maximum of five plans. The “comp” checkbox must be selected in the previous page.

Rate Comparison Page – With Subscribers Name: Will show a comparison of the individual subscriber’s rates. The five plan limit applies.

Age Banded rates list the rates based on age. Rates start at 0-14 years of age and increments by one until 65. 65+ accounts for anyone 65 or older.

AGE	RATE	AGE	RATE	AGE	RATE
0-14	255.26	31	386.72	48	545.55
15	277.95	32	394.73	49	569.24
16	286.62	33	399.74	50	595.93
17	295.30	34	405.08	51	622.29
18	304.64	35	407.74	52	651.32
19	313.98	36	410.41	53	680.69
20	323.66	37	413.08	54	712.39
21	333.67	38	415.75	55	744.08
22	333.67	39	421.09	56	778.45
23	333.67	40	426.43	57	813.15
24	333.67	41	434.44	58	850.19
25	335.00	42	442.11	59	868.54
26	341.68	43	452.79	60	905.58
27	349.69	44	466.14	61	937.61
28	362.70	45	481.82	62	958.63
29	373.38	46	500.51	63	984.99
30	378.72	47	521.53	>=64	1,001.01

Composite Rates list rates based on dependents. Employee (+ Spouse; + Children; +Family) One child and multiple children fall under the same rate.

	Monthly Rate
Subscriber	$405.84
Subscriber/Spouse	$811.69
Subscriber/Children	$791.40
Family	$1,197.24

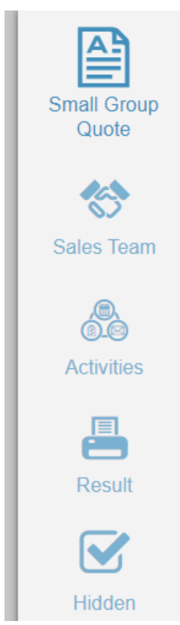
Other Features

In the Group Quote page, on the left navigation there are a few items to select. Besides the Group Quote, there are Results, Hidden, Sales Team, and Activities.

i. **Results** is used if the opportunity was lost.
- There is drop down list for reason lost.
- There is also a free text field to a explain lost reason
- Drop down list for competitor if the opportunity was lost to a competitor
- Select the date the decision was made.

ii. **Hidden** will make the screen go blank so that no information is visible in situations when privacy is a concern. This is a feature similar to a lock screen.

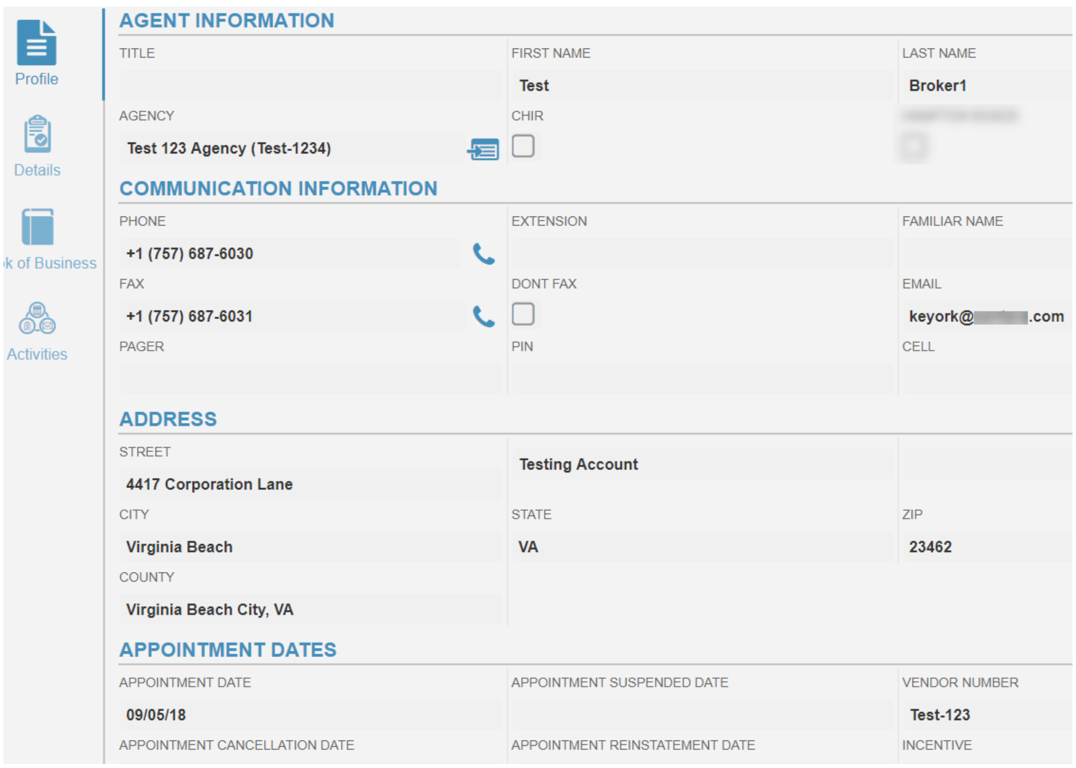
iii. **Activities** and **Sales Team** will be covered in the next section.



Agent

Sales Team tab shows Agents, and commissions splits. The bottom half of the window shows the Agents' team members. To get more information about the Agent, use the basic search, and search for Agent.

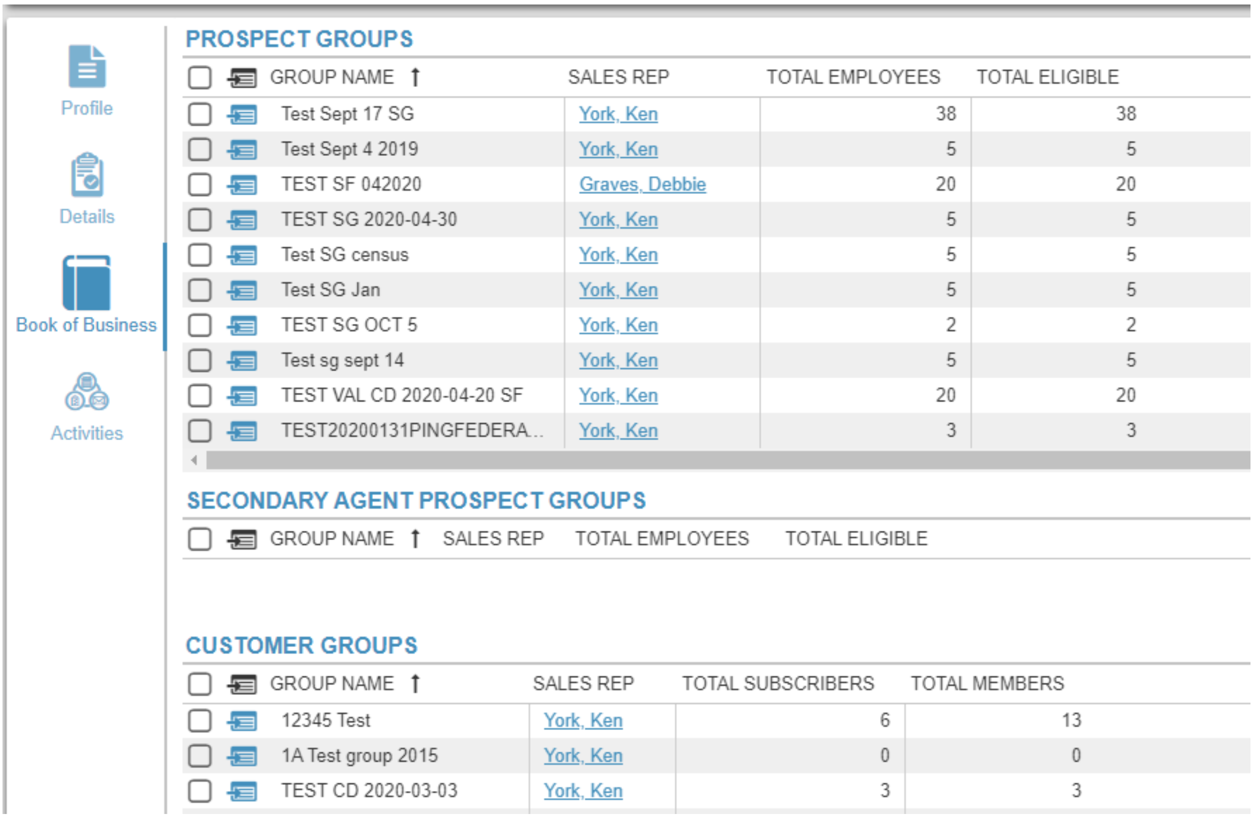
After searching for an Agent, you will land on the Agent profile page. This page lists the Agent's name, contact information, address, and appointment dates.



Agent detail holds optional information such as birthday, family status, and children information.

The Book of Business tab shows the agent's groups and opportunities. Secondary Agents are shown the Book of Business that belongs to an agent on the current user's sales team.

1. Prospect Groups: Groups that don't have an effective plan, but have an opportunity assigned.
2. Customer Groups: Groups that have an effective plan.
3. Canceled Groups: Groups that don't have an effective plan or active opportunity.
4. Opportunities – In Progress: Quotes that are active.
5. Opportunities – Historical: Quotes that are inactive.



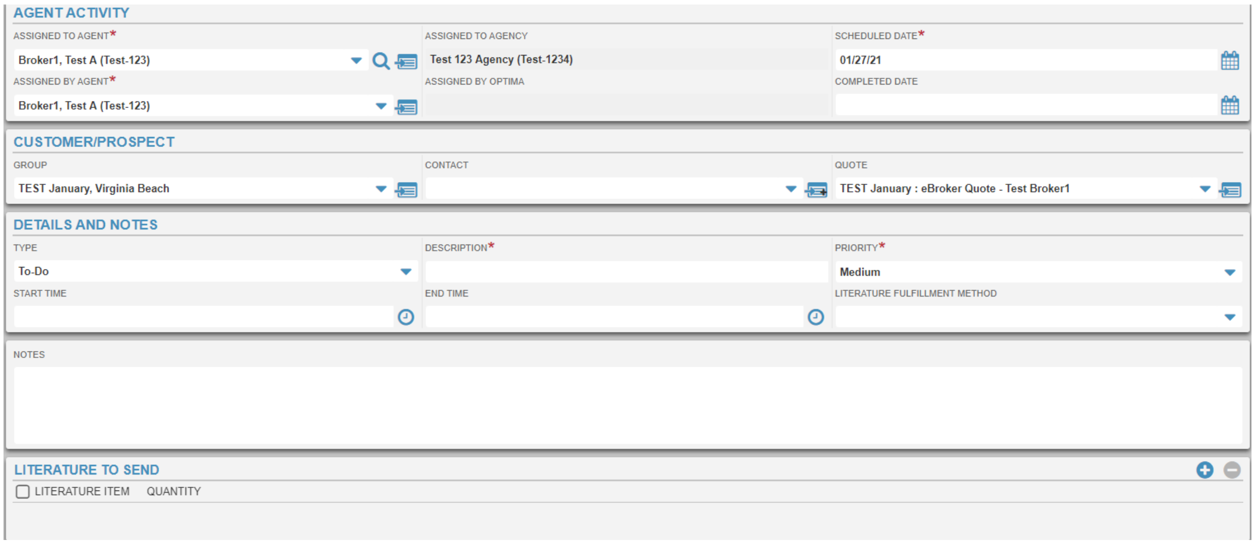
GROUP NAME	SALES REP	TOTAL EMPLOYEES	TOTAL ELIGIBLE
Test Sept 17 SG	York, Ken	38	38
Test Sept 4 2019	York, Ken	5	5
TEST SF 042020	Graves, Debbie	20	20
TEST SG 2020-04-30	York, Ken	5	5
Test SG census	York, Ken	5	5
Test SG Jan	York, Ken	5	5
TEST SG OCT 5	York, Ken	2	2
Test sg sept 14	York, Ken	5	5
TEST VAL CD 2020-04-20 SF	York, Ken	20	20
TEST20200131PINGFEDERA...	York, Ken	3	3

GROUP NAME	SALES REP	TOTAL EMPLOYEES	TOTAL ELIGIBLE

GROUP NAME	SALES REP	TOTAL SUBSCRIBERS	TOTAL MEMBERS
12345 Test	York, Ken	6	13
1A Test group 2015	York, Ken	0	0
TEST CD 2020-03-03	York, Ken	3	3

Activities is where agents can add and organize their tasks. The comments box allows you to quickly add notes without creating an activity. To create an activity click on the plus on the right of the window.

- Agent Activities: This section allows you to assign an agent to the task and apply due dates and completion dates.
- Customer/Prospect: This section connects the activity to a group, contact and/or quote.
- Details and Notes: This section allows the user to input the type of activity, description, priority, start and end time. If the activity involves literature, then the literature delivery method is also used. The next box allows for notes.
- To add literature click on the plus on the right of literature. Select a literatue item, then select the quantity you want to send. (This is a note and saving this activity will not actually send the literature to the recipent.)



Group

Profile

When searching for a group, you will come to the group profile page. The group information that was submitted while creating the opportunity will show on the profile page. This includes: name, total employees, address, phone number, contact, and other account details.

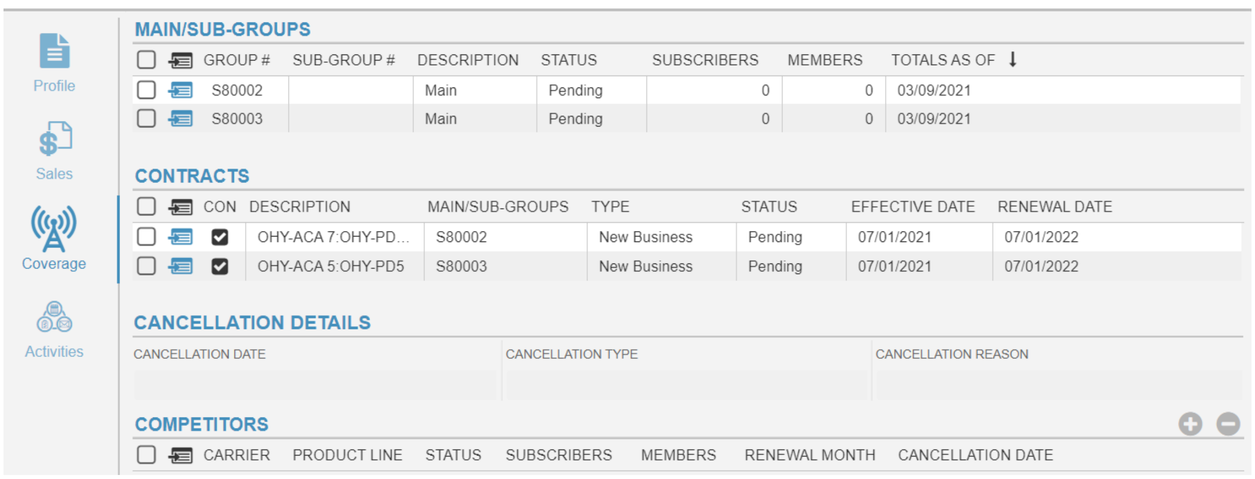
Sales

This page will show the sales team, the sales team members, and any quotes assigned to the group. Refer back to the Agent section to learn more about the sales team.

Coverage

The Coverage page allows you to view the group's active plans.

- Each record in the Main/Sub-Group table will represent a different plan that the group was sold. Sub-groups are a smaller set of the main group. For example, the plan may have an out of area sub-group, or a COBRA sub group. If a sub-group is created, then a sub-group # will be populated in the respective column.
- Each record under the contract table will represent an actual plan that lists the group number.
- Cancellation detail will show notes on a cancellation that may have occurred.
- Competitors is a section where you can add any competing plans for this group for record keeping.



Activities

These activities are connected to the current group. Refer to the activities in the Agent section for details on how to add an activity.

Iteration

Iterations are at the bottom of the screen to help navigate between groups. This shortcut allows agents to more quickly update or view a larger number of groups. Click on the left iteration to go to the previous group. Click on the right iteration to go to the next group.