

Broker User Guide – Mid-Market Quotes

Table of Contents

Purpose	3
Create New Quote	4
How to Upload a Census.....	7
Required Fields for Mid-Market Quote.....	10
Plan Selection Features	10
Review Cart	14
Document Upload	15
Congratulations, for submitting your new quote!.....	16
Quote Actions	16
Generate a Proposal	17
Accept a Quote	18
Submit for a Relook.....	19
Clone a Quote.....	20
Edit a Quote	20
Close a Quote.....	22
Group Application Process.....	23
Mode of Eligibility	23
Required Application Documents	24
Add Group Class.....	26
Import Membership	27

Purpose

The purpose of this user guide is to outline the mid-market quote process. The process includes how to:

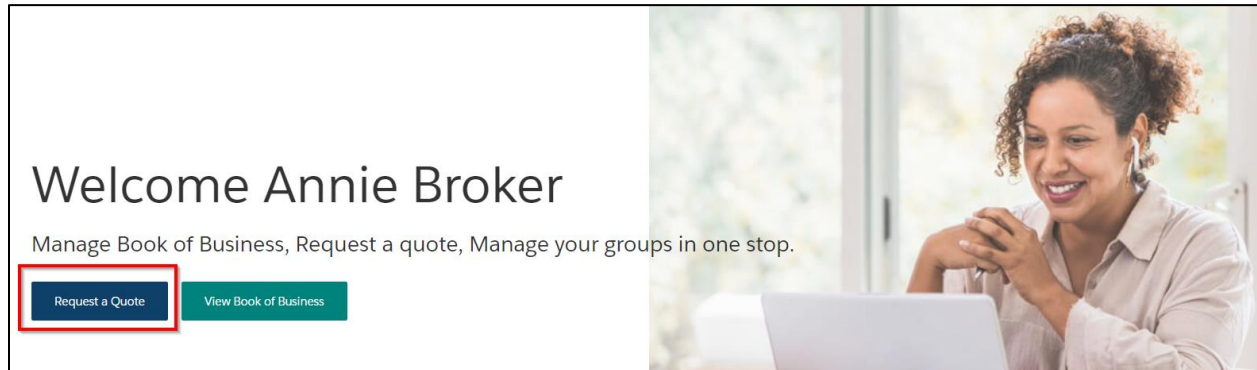
- create a new quote
- perform quote actions
- initiate group application process

As a reminder, the parameters for group size are as follows:

	Small Group	Mid-Market Group	Large Group
Funding Type	Fully Insured		
Total # of Employees	≤50	>50	>50
Eligible # of Employees		≤150	≥151
Funding Type	Level Funded		
# of Enrolled Employees	10 - 150		

Create New Quote

Click **Request a Quote** on your home screen.



Select the primary broker of record for the quote. You can choose yourself or you can select **On Behalf of another broker**. If you choose another broker, please enter the primary broker name. Once the primary broker is chosen, click **Next**.



Enter group information on the *Group Information* screen, ensuring the fields outlined in red are filled out. Click **Next** once the following information is filled out:

- effective date (dropdown options)
- group name
- street address
- city
- state
- zip code
- total number of employees
- eligible number of employees
- number of enrolled employees
- funding and plan type
- enter incumbent carrier information or click no current carrier

Group Information

Please enter your group information below.

*Effective Date

*Group Name

Search Address

*Street

*City *State

*Zip Code County

*Total Number of Employees *Eligible Number of Employees *Number of Enrolled Employees

Incumbent Carrier

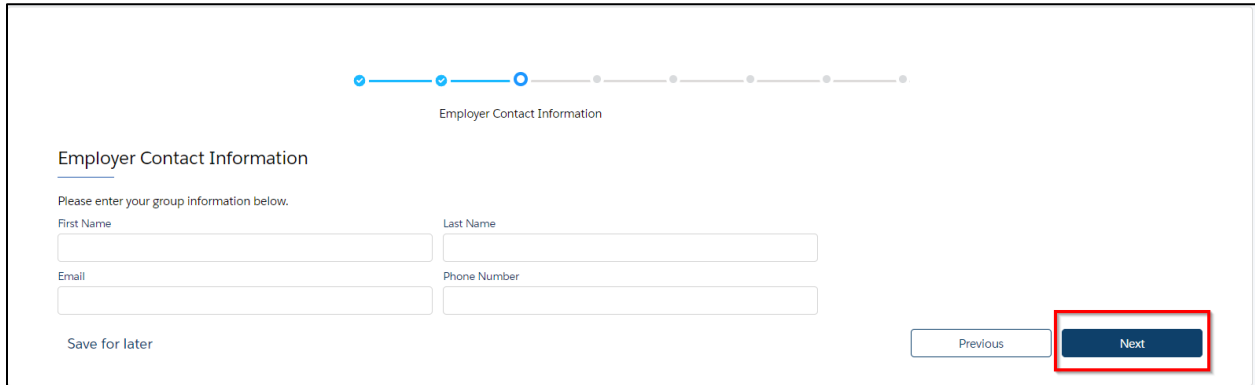
No Current Carrier Other Incumbent Carrier

Industry Type SIC Code

*Funding Type Level Funded Fully Insured

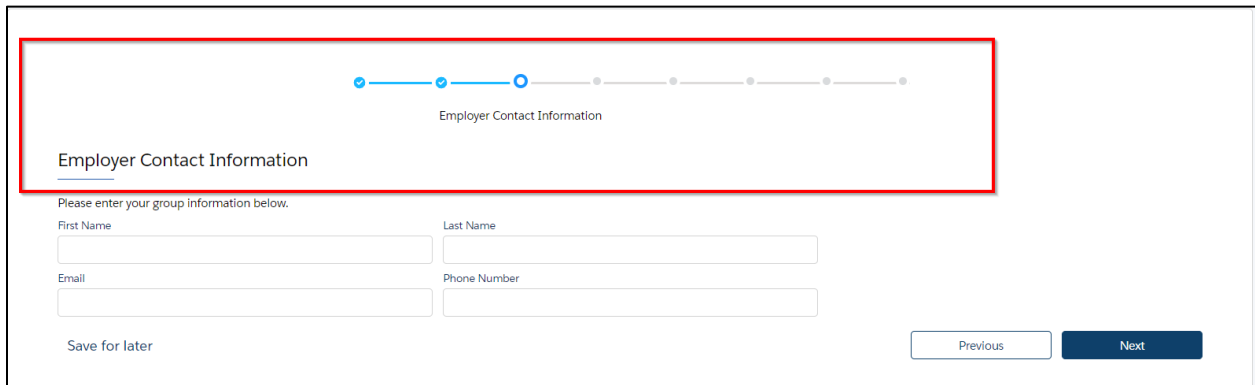
*Plan Type Calendar Contract

Enter employer contact information and click **Next**.



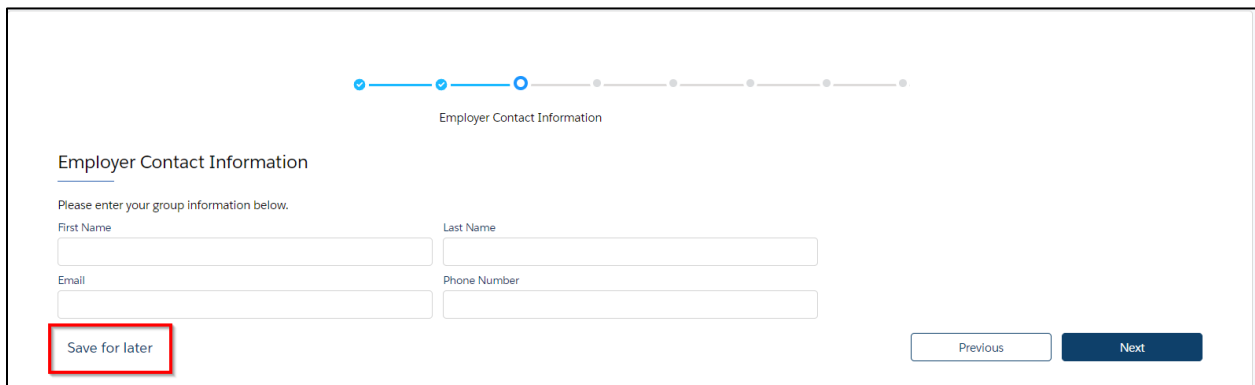
The screenshot shows a progress bar at the top with seven steps. The first step is active, indicated by a blue circle and a blue line. Below the progress bar, the text "Employer Contact Information" is centered. The form title "Employer Contact Information" is underlined. Below the title, the instruction "Please enter your group information below." is followed by four input fields: "First Name", "Last Name", "Email", and "Phone Number". A "Save for later" button is located in the bottom left corner. In the bottom right corner, there are two buttons: "Previous" and "Next". The "Next" button is highlighted with a red rectangular border.

Note: If you ever need to go back to the previous step, click on the check box on the blue line at the top



This screenshot is identical to the previous one, but a red rectangular box highlights the progress bar at the top. The progress bar shows the first two steps completed with checkmarks, and the third step is currently active with a blue circle.

You can also save for later at any point during the quoting process by clicking **Save for later** located in the bottom left corner. This button is located on each screen (shown below is where the button is on the Employer Contact Information screen)



This screenshot is identical to the previous ones, but a red rectangular box highlights the "Save for later" button in the bottom left corner.

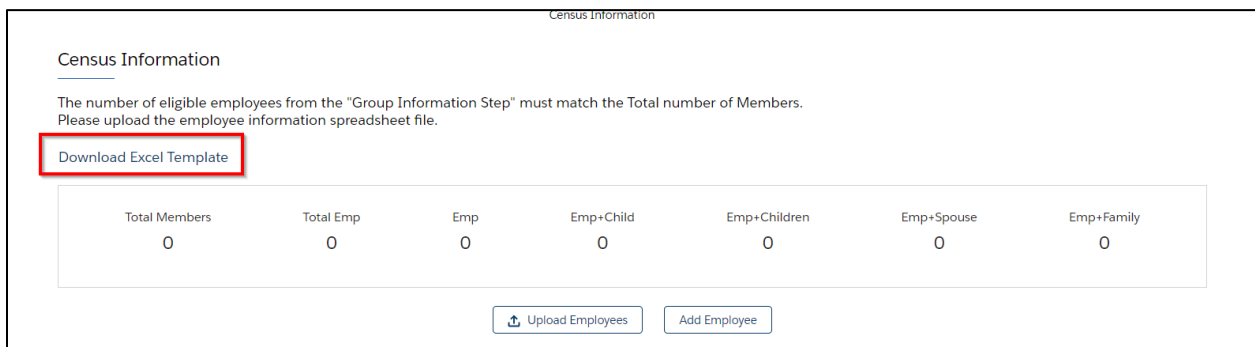
When you click **Save for later**, a pop-up box will display asking **Are you sure you want to save it for later?** You can choose **Cancel** or **Ok**. If you click **Cancel**, you will be brought to the screen where you left off and you can continue your work. If you choose **Ok**, you will come to a new screen that indicates your quote is saved for later. You can resume by clicking or bookmarking the link or you can also copy or email the link.



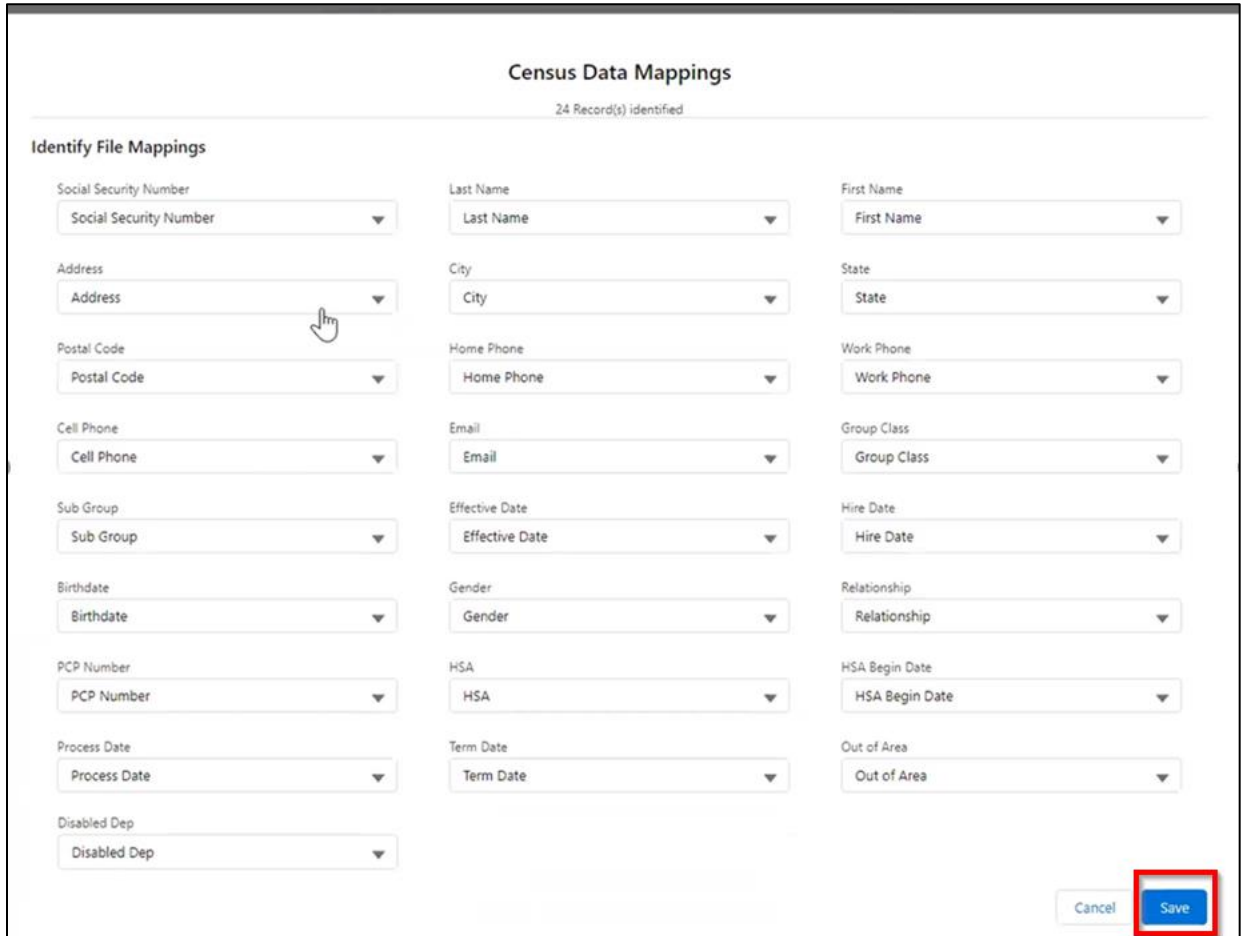
How to Upload a Census

You can upload a census on the **Census Information** screen.

Click **Download Excel Template**. An Excel file will download, and you can update the census information. Save the Excel file to your computer. Click **Upload Employees**, find the saved census file you want to upload, and click **Next** when the field mapping pop up displays.

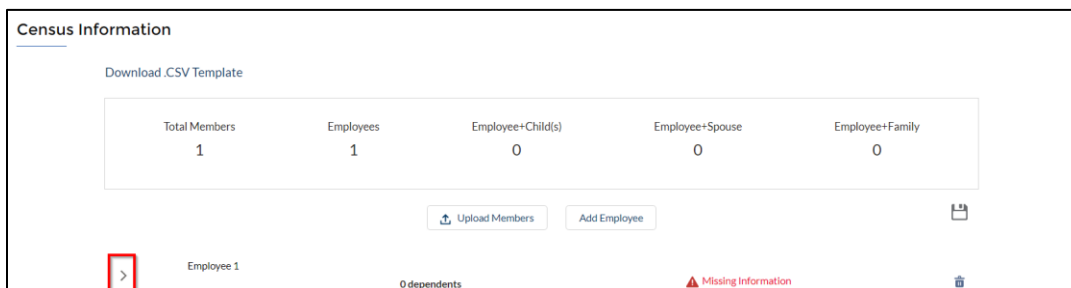


Map the fields on the **Census Data Mappings** screen and click **Save**.



You can also click **Add Employee** to add employee information manually.

Click the arrow next to **Employee 1** to add the employee information.



Fill out the employee information.

Employee 1
John Test 0 dependents ▲ Missing Information

▼ Details

First Name John	Last Name Test	Gender Male	Birthdate Jul 10, 1956	Age
Cobra No	Out of Area No	Primary Member Identifier M88F89	Member Identifier M88F89	Postal Code 12345
Product Line	Number of Children 1	Relationship Employee		

To add a dependent, click **Add Dependent**.

Employee 1
John Test 0 dependents

▼ Details

First Name John	Last Name Test	Gender Male	Birthdate Jul 10, 1956	Age
Cobra No	Out of Area No	Primary Member Identifier M88F89	Member Identifier M88F89	Postal Code 12345
Product Line Medical	Number of Children 1	Relationship Employee		

Add Dependent

Once you've entered all the information, click **Next**.

Required Fields for Mid-Market Quote

- First Name
- Last Name
- Gender
- Birthdate
- COBRA
- Out of Area
- Postal Code
- Relationship
- HasSpouse
- Number of Children
- Product Line

Plan Selection Features

On the **Plan Selection** page, you will be able to utilize filters to look for relevant plans, compare plans, view the plan details benefit summary, and add plans to the cart. Rates will not display for mid-market groups.

Note: 4 plans per quote is optimal as that is how many plans can be viewed on the side-by-side comparison. Additional plans will go to another page on the proposal and will slow down the time to process the quote.

To filter plans, use the drop-down arrow to choose your filter options from Product Type, Product Lines, and Deductible, then click **Apply**.

Plan Selection

Product Type Product Lines Deductible

--None-- --None-- --None--

Apply

For Mid-Market level-funded quotes you can select if you would like to include a Chiropractic Rider (CHIRO) or Morbid Obesity Rider (MOR) by **checking the boxes** beside the appropriate Rider during the Plan Selection.

Plan Selection

Chiropractic Rider (CHIRO)

Morbid Obesity Rider (MOR)

Product Type

Product Lines

Deductible

To compare plans, click the check box next to **Compare** of the plan you want to compare.

Optima Vantage Design 3000/30%

Compare

Plan Details Benefit Summary

✓ Standout Features

ANNUAL DEDUCTIBLE \$3,000 / \$6,000	OUT-OF-POCKET LIMIT \$5,000 / \$10,000	PRIMARY DOCTOR COVERAGE 30% Coinsurance AD
SPECIALIST COVERAGE 30% Coinsurance AD	PRESCRIPTION DRUG COVERAGE CLS 10/40/60/20%	EMERGENCY ROOM COVERAGE 30% Coinsurance AD (In or O...
HOSPITAL STAY COVERAGE 30% Coinsurance AD		<input type="button" value="Select Prescription Drug"/>

Once displayed, click **Compare** at the top of the screen, next to Review Cart.

Chiropractic Rider (CHIRO)

Morbid Obesity Rider (MOR)

Product Type

Product Lines

Deductible

37 Available Plans

A separate window displays information you can view for each plan.

Compare Plans		
	Optima Vantage 20/40	Optima Vantage 20/20%
Annual Deductible	N/A	N/A
Out-of-Pocket Limit*	\$2,500 / \$5,000	\$4,000 / \$8,000
Primary Doctor Coverage	\$20 Copayment	\$20 Copayment
Specialist Coverage	\$40 Copayment	\$40 Copayment
Emergency Room Coverage*	\$250 Copayment (In or Out-of-Network)	20% Coinsurance (In or Out-of-Network)
Hospital Stay Coverage*	\$250 Copayment per day/max \$1,250	20% Coinsurance
Prescription Drug Coverage	CLS 10 BD; 45/75/20% AD; 150 RX DED	CLS 10 BD; 45/75/20% AD; 150 RX DED
> In Network		
> Out Of Network		

To choose a plan, click **Select Prescription Drug**, then choose the Prescription Drug Coverage, click **Add to Cart**.

SF Optima Vantage 20/40 Compare

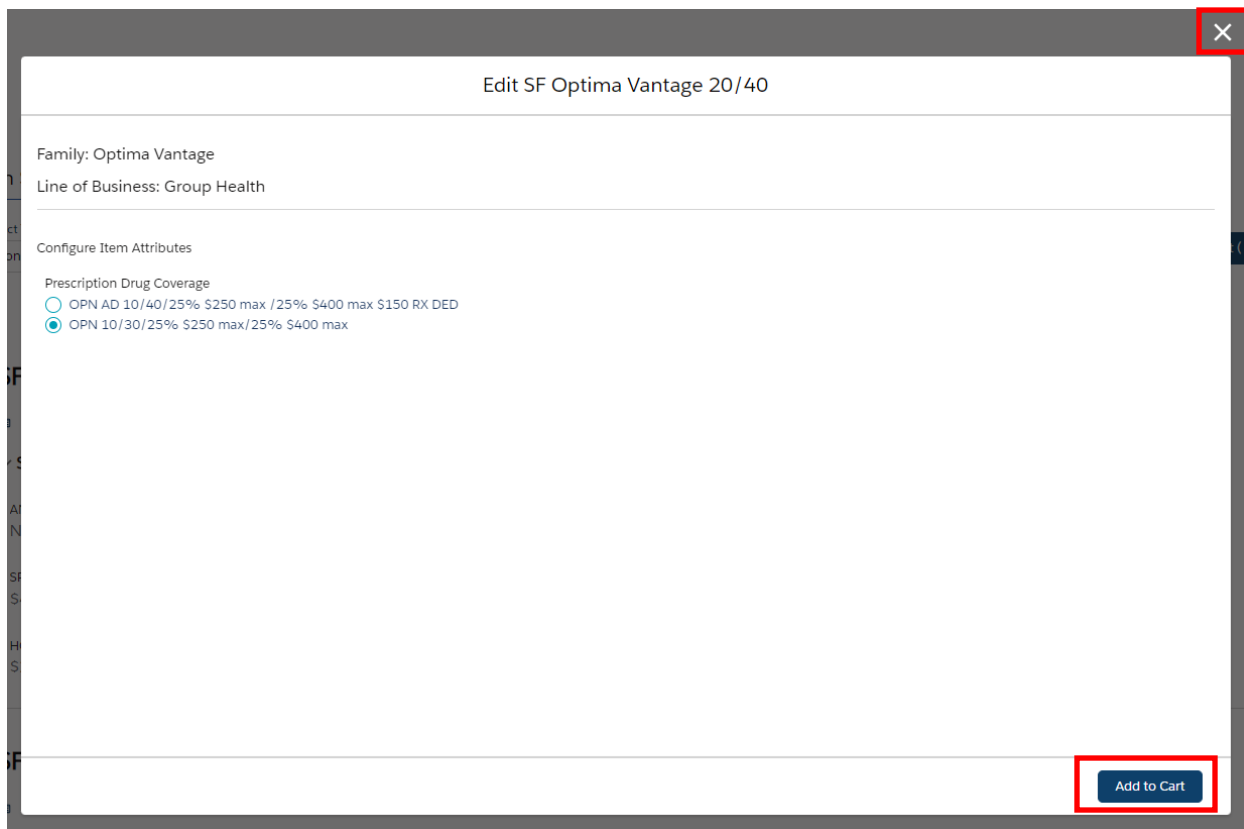
[Plan Details](#)
[Benefit Summary](#)

✓ **Standout Features**

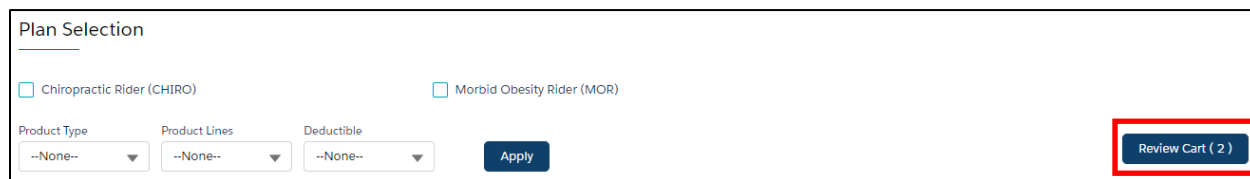
ANNUAL DEDUCTIBLE None	OUT-OF-POCKET LIMIT \$2,500/\$5,000	PRIMARY DOCTOR COVERAGE \$20 Copay
SPECIALIST COVERAGE \$40 Copay	PRESCRIPTION DRUG COVERAGE OPN AD 10/40/25% \$250 ma...	EMERGENCY ROOM COVERAGE \$350 Copay (In or Out-of-Netw...
HOSPITAL STAY COVERAGE \$200 Copay/day/\$1,000 max		

Select Prescription Drug

Once the Prescription Drug Coverage has been added, click **Add to Cart** and then the **X** to return to the Plan Selection page.



Click **Review Cart** once you have added the plans.



Review Cart

Review your selected plan(s) on the next screen and click **Next**.

To delete a plan from your quote, you can hover over the check mark and click the **X**.

Review Selected Plans

Medical Plans [Edit Selections](#)

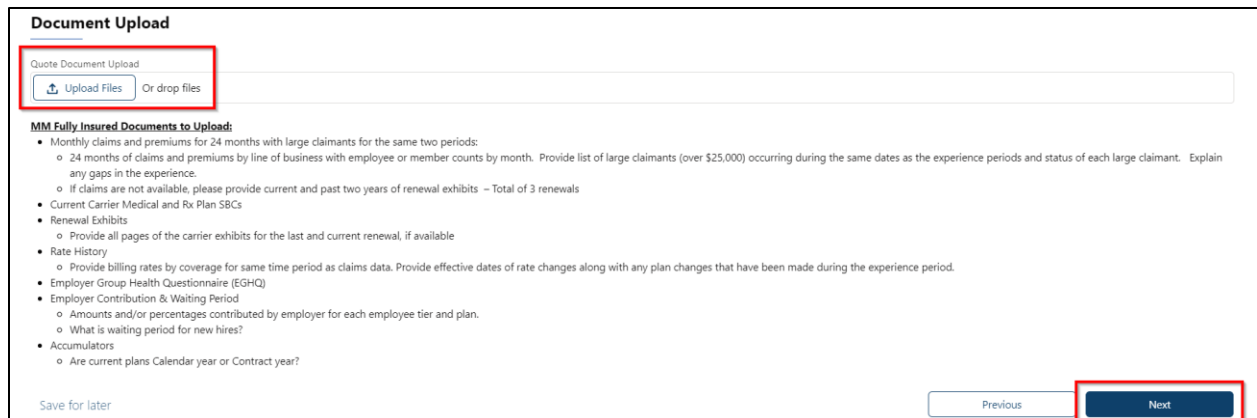
Optima Vantage 2000/25/30%							<input checked="" type="checkbox"/>
Prescription Drug Coverage: CLS 15/40/75/20%							
Optima Plus 1000/25/20%							
Annual Deductible	Out-of-Pocket Limit	Primary Doctor Cove...	Specialist Coverage	Prescription Drug Co...	Emergency Room Co...	Hospital Stay Covera...	<input checked="" type="checkbox"/>
1000/2000	4000/8000	\$25 copay	\$40 copay (dedu...	104575_CAC13Z	20% coinsuranc...	20% coinsuranc...	
Prescription Drug Coverage: CLS \$10 (BD)/\$45 AD/\$75 AD/20% AD; 150 Rx DED							

[Save for later](#) [Previous](#) [Next](#)

Document Upload

To upload documentation for the quote, click **Upload Files** on the next screen and then click **Next**.

Note: You will see what necessary documentation should be uploaded for Mid-Market quotes on this screen.



Document Upload

Quote Document Upload

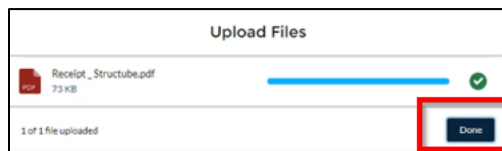
[Upload Files](#) Or drop files

MM Fully Insured Documents to Upload:


- Monthly claims and premiums for 24 months with large claimants for the same two periods:
 - 24 months of claims and premiums by line of business with employee or member counts by month. Provide list of large claimants (over \$25,000) occurring during the same dates as the experience periods and status of each large claimant. Explain any gaps in the experience.
 - If claims are not available, please provide current and past two years of renewal exhibits – Total of 3 renewals
- Current Carrier Medical and Rx Plan SBCs
- Renewal Exhibits
 - Provide all pages of the carrier exhibits for the last and current renewal, if available
- Rate History
 - Provide billing rates by coverage for same time period as claims data. Provide effective dates of rate changes along with any plan changes that have been made during the experience period.
- Employer Group Health Questionnaire (EGHQ)
- Employer Contribution & Waiting Period
 - Amounts and/or percentages contributed by employer for each employee tier and plan.
 - What is waiting period for new hires?
- Accumulators
 - Are current plans Calendar year or Contract year?

Save for later

[Previous](#) [Next](#)



Upload Files

 Receipt_Structube.pdf
73 KB

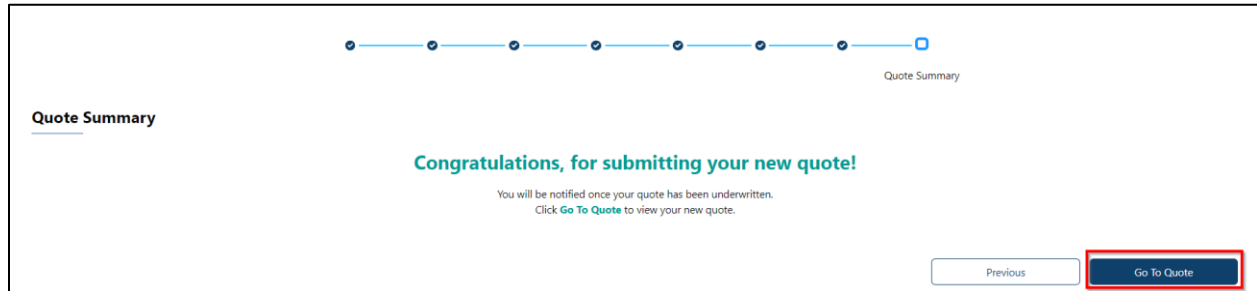
1 of 1 file uploaded

[Done](#)

Once documentation has been uploaded and you click **Done**.

Congratulations, for submitting your new quote!

The next screen will display a message indicating you have successfully submitted your new quote. You will be notified once your quote has been underwritten. Click **Go to Quote**.



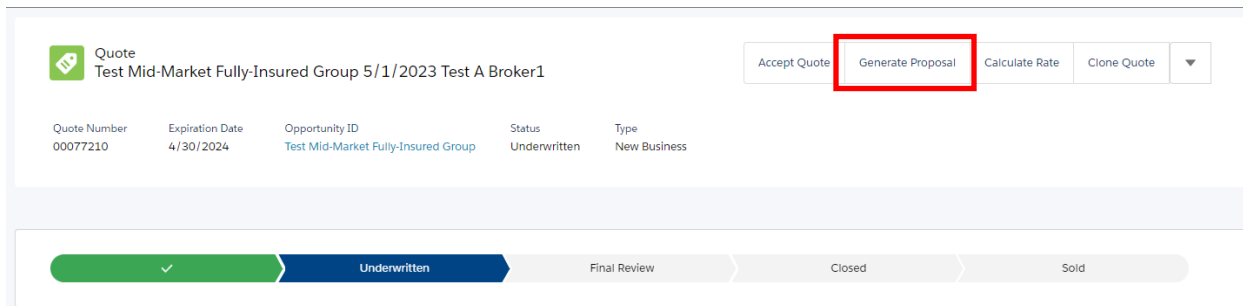
Quote Actions

From the **Quote Detail** screen, you can do the following actions:

- generate a proposal (once quote has been underwritten)
- submit for a relook
- clone a quote
- edit a quote
- close a quote

Generate a Proposal

Once a quote is underwritten, you will receive an email from the Optima Sales team. When you navigate to the quote, you can generate a proposal for mid-market. You can click **Generate Proposal** or if your Optima Sales team has already generated the proposal for you, it will be located in the **file section** of the quote.



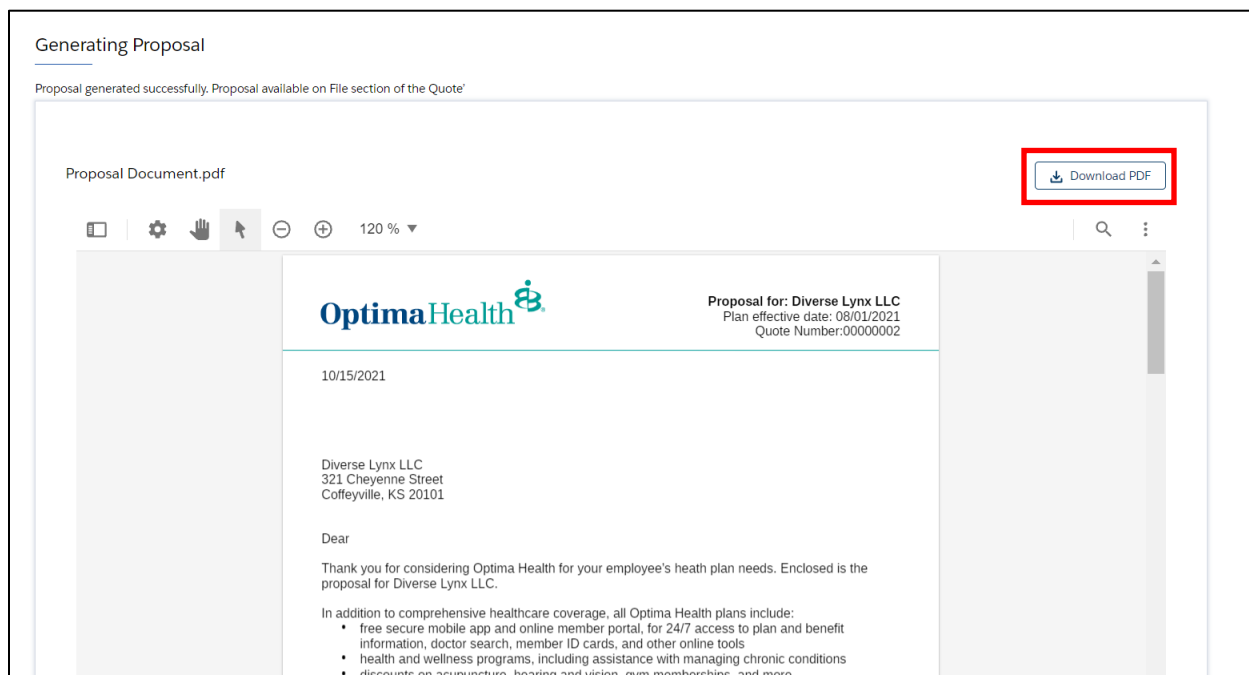
Quote
Test Mid-Market Fully-Insured Group 5/1/2023 Test A Broker1

Accept Quote **Generate Proposal** Calculate Rate Clone Quote ▼

Quote Number	Expiration Date	Opportunity ID	Status	Type
00077210	4/30/2024	Test Mid-Market Fully-Insured Group	Underwritten	New Business

Underwritten

On the next screen, a message will appear indicating your proposal generated successfully and the button to the righthand corner is updated to **Download PDF**. Your proposal is now complete and located in the **'File section of the Quote'**.




Generating Proposal

Proposal generated successfully. Proposal available on File section of the Quote'

Proposal Document.pdf

Download PDF

OptimaHealth 

Proposal for: Diverse Lynx LLC
Plan effective date: 08/01/2021
Quote Number:00000002

10/15/2021

Diverse Lynx LLC
321 Cheyenne Street
Coffeyville, KS 20101

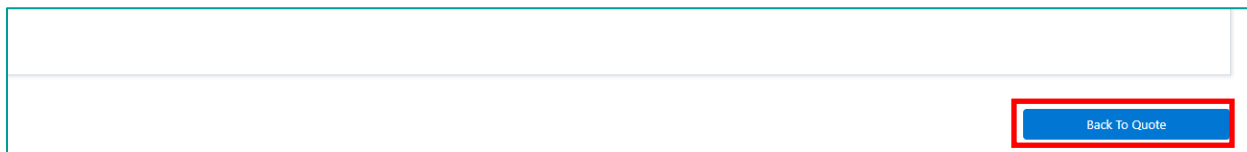
Dear

Thank you for considering Optima Health for your employee's health plan needs. Enclosed is the proposal for Diverse Lynx LLC.

In addition to comprehensive healthcare coverage, all Optima Health plans include:

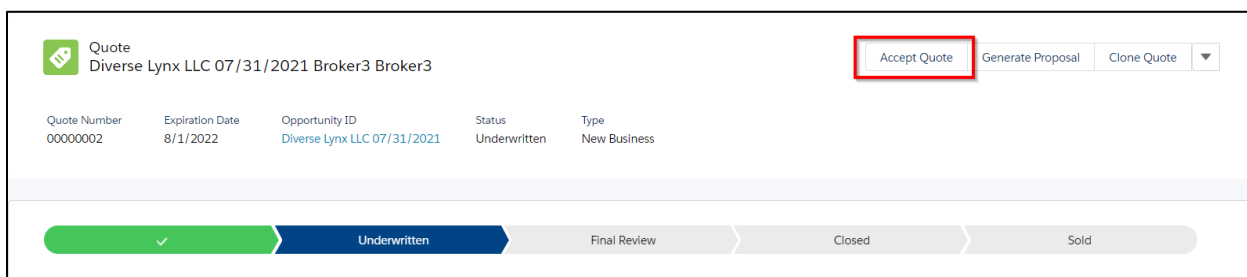
- free secure mobile app and online member portal, for 24/7 access to plan and benefit information, doctor search, member ID cards, and other online tools
- health and wellness programs, including assistance with managing chronic conditions
- discounts on acupuncture, hearing and vision, gym memberships, and more

Scroll down to the bottom of the screen and click **Back to Quote** to return to your quote.

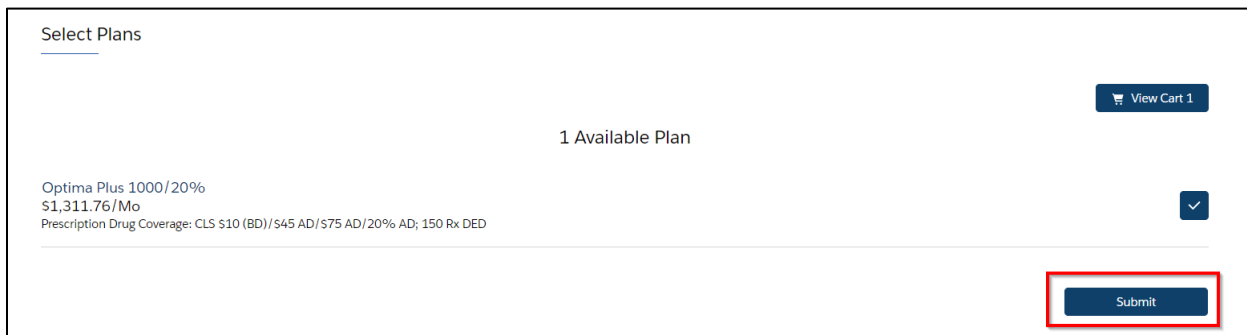
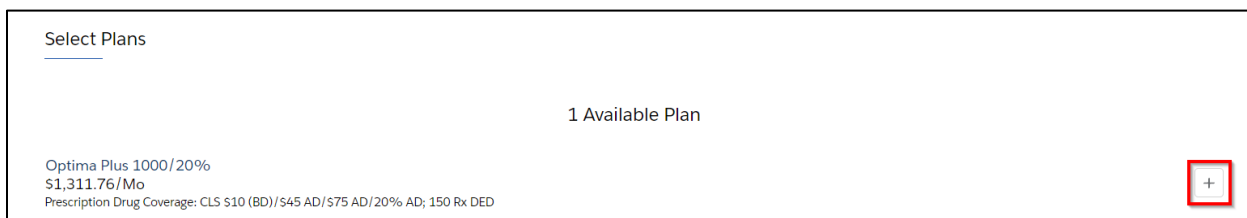


Accept a Quote

To accept the quote, click **Accept Quote**, from the quote detail screen.



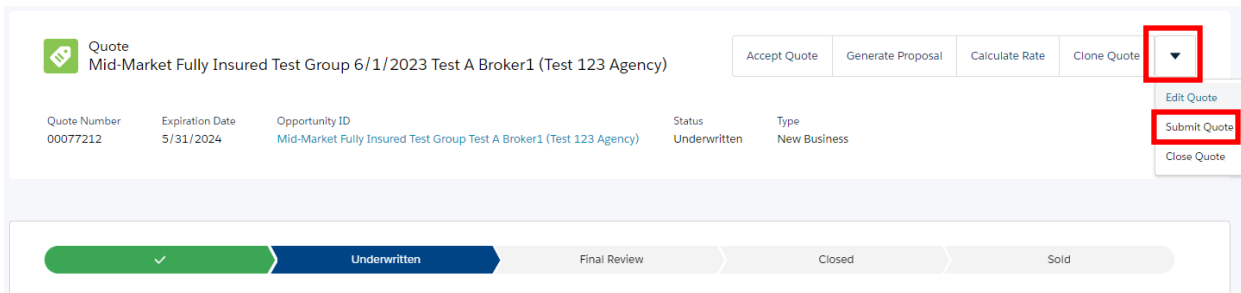
Select the plan(s) that were sold by clicking the **+** button to add plans, and then click **Submit**.



Your Optima Sales Team will be notified that you accepted your quote, and you will start the group application process.

Submit for a Relook

If you need to submit the quote for the Optima Sales Team to review or negotiate rates, click the **Down Arrow** then click **Submit Quote**.

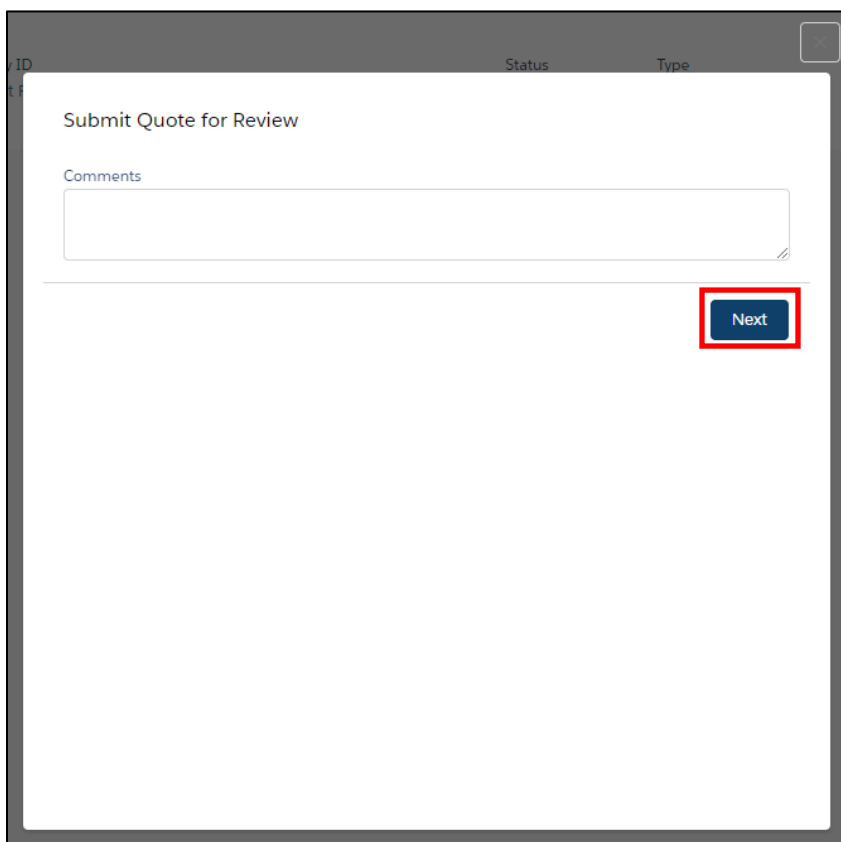


The screenshot shows a quote management interface. At the top, there is a quote header: "Quote Mid-Market Fully Insured Test Group 6/1/2023 Test A Broker1 (Test 123 Agency)". Below this, there are buttons for "Accept Quote", "Generate Proposal", "Calculate Rate", and "Clone Quote". A dropdown menu is open next to "Clone Quote", with "Submit Quote" highlighted in red. Below the buttons, there is a table with the following data:

Quote Number	Expiration Date	Opportunity ID	Status	Type
00077212	5/31/2024	Mid-Market Fully Insured Test Group Test A Broker1 (Test 123 Agency)	Underwritten	New Business

At the bottom, there is a progress bar with five stages: "Underwritten" (highlighted in blue), "Final Review", "Closed", and "Sold".

Enter any applicable comments and click **Next**.



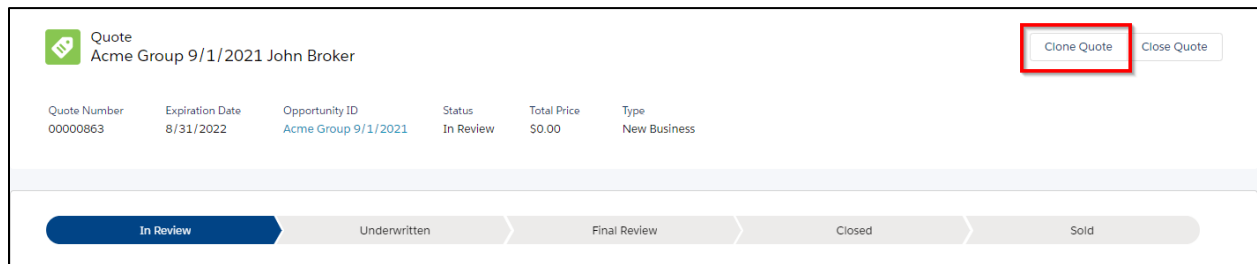
The screenshot shows a form titled "Submit Quote for Review". It has a "Comments" section with a text input field. Below the input field, there is a "Next" button highlighted in red.

Your Optima Sales Team will be notified, and the quote status will go back to In Review.

Clone a Quote

The purpose of cloning a quote is so you can have multiple quotes under one opportunity. Cloning a quote allows you to apply different plans and funding types. Cloning will keep all the quotes grouped together under one opportunity.

A quote can be cloned from any status by clicking **Clone Quote**. Enter the **Effective Date** and **Plans** from the **Plan Selection** page to proceed with cloning the quote. The remaining fields such as group information, contact details and census information are carried over from the original quote, however you have the flexibility to change any details as necessary. Once the quote is cloned, the quote status is set to **In Review** if underwriting is required.



Quote
Acme Group 9/1/2021 John Broker

Quote Number: 00000863 | Expiration Date: 8/31/2022 | Opportunity ID: Acme Group 9/1/2021 | Status: In Review | Total Price: \$0.00 | Type: New Business

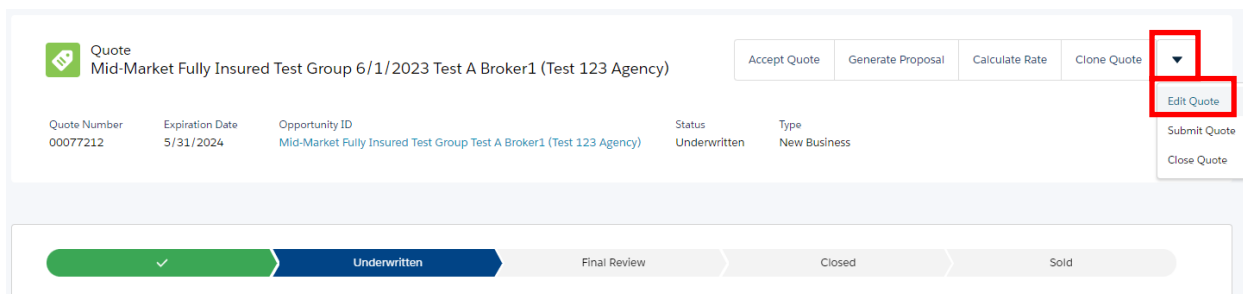
Buttons: Clone Quote, Close Quote

Progress: In Review (active), Underwritten, Final Review, Closed, Sold

Edit a Quote

The purpose of editing a quote is to change plans on the quote. You cannot make any changes to the quote that will impact the rates.

Edit the quote by clicking the **Down Arrow** then select **Edit Quote**.




Quote
Mid-Market Fully Insured Test Group 6/1/2023 Test A Broker1 (Test 123 Agency)

Quote Number: 00077212 | Expiration Date: 5/31/2024 | Opportunity ID: Mid-Market Fully Insured Test Group Test A Broker1 (Test 123 Agency) | Status: Underwritten | Type: New Business

Buttons: Accept Quote, Generate Proposal, Calculate Rate, Clone Quote, Edit Quote (selected), Submit Quote, Close Quote

Progress: ✓, Underwritten (active), Final Review, Closed, Sold

After you select your new plans and complete the quote process, calculate rates for your new plans, by clicking **Calculate Rate**.



Quote
Mid-Market Fully Insured Test Group 6/1/2023 Test A Broker1 (Test 123 Agency)

Accept Quote
Generate Proposal
Calculate Rate
Clone Quote
▼

Quote Number
00077212

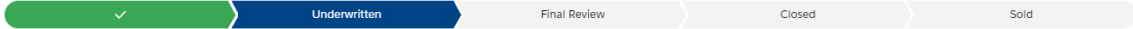
Expiration Date
5/31/2024

Opportunity ID
Mid-Market Fully Insured Test Group Test A Broker1 (Test 123 Agency)


Status
Underwritten

Type
New Business

Please Calculate Rates



Related Details



Quote Line Items (3)

☰

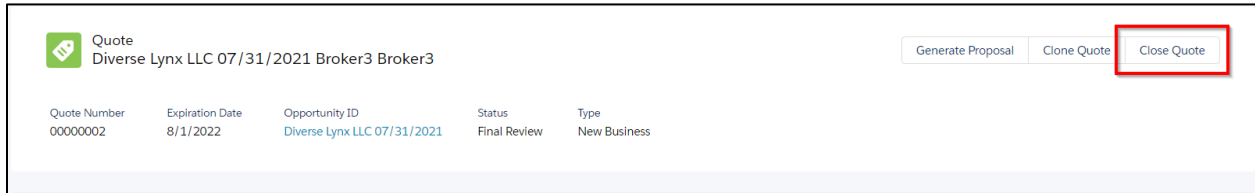
Product	Pharmacy Code	Product Type	Product Sub Type	Total Price	Alternate Plan
Optima Vantage POSA 25/50 CLS 10 BD; 45/75/20% AD; 150 RX DED	MM2023_CAC05A	Medical	POSA	\$0.00	<input type="checkbox"/>
Optima Plus Design 3000/25/20% CLS 10/40/60/20%	MM2023_CAC71A	Medical	PPO	\$0.00	<input type="checkbox"/>
Optima Vantage 6000/20% CLS 10 BD; 45/75/20% AD; 150 RX DED	MM2023_CAC1LA	Medical	HMO	\$0.00	<input type="checkbox"/>

[View All](#)

You can now generate a new proposal with your new selected plans and rates.

Close a Quote

If a proposal is not selected, you can close the quote by clicking **Close Quote**.

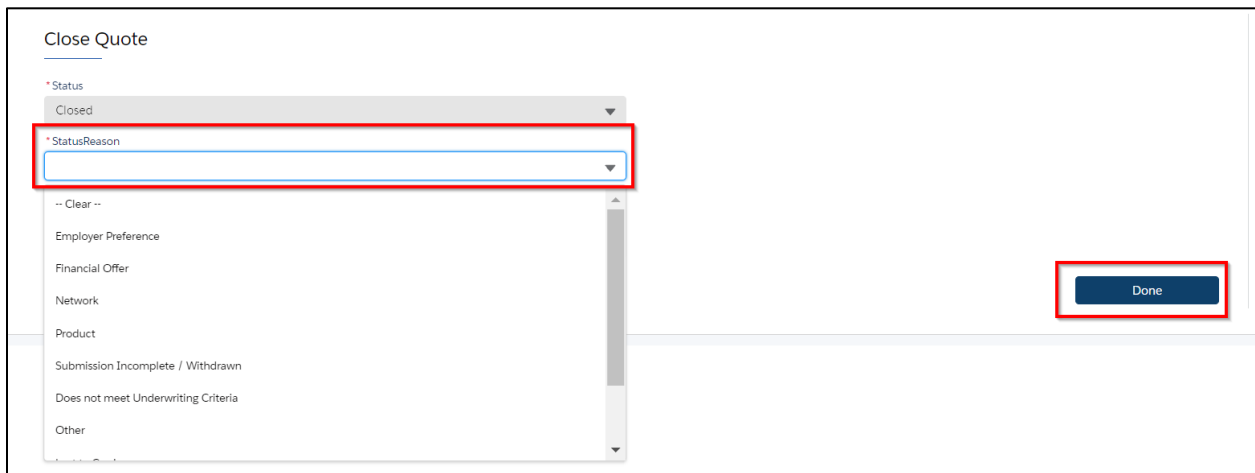


Quote
Diverse Lynx LLC 07/31/2021 Broker3 Broker3

Generate Proposal Clone Quote **Close Quote**

Quote Number	Expiration Date	Opportunity ID	Status	Type
00000002	8/1/2022	Diverse Lynx LLC 07/31/2021	Final Review	New Business

Select a **Status Reason** from the drop down and then click **Done**.



Close Quote

* Status
Closed

* StatusReason

-- Clear --

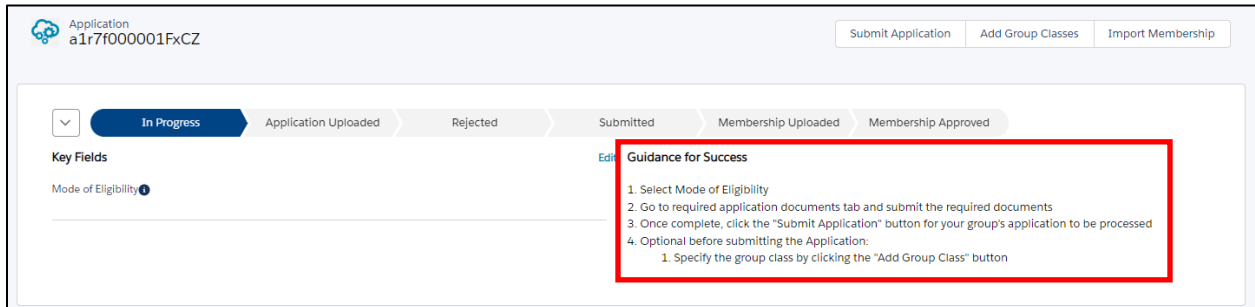
- Employer Preference
- Financial Offer
- Network
- Product
- Submission Incomplete / Withdrawn
- Does not meet Underwriting Criteria
- Other

Done

The quote will be closed.

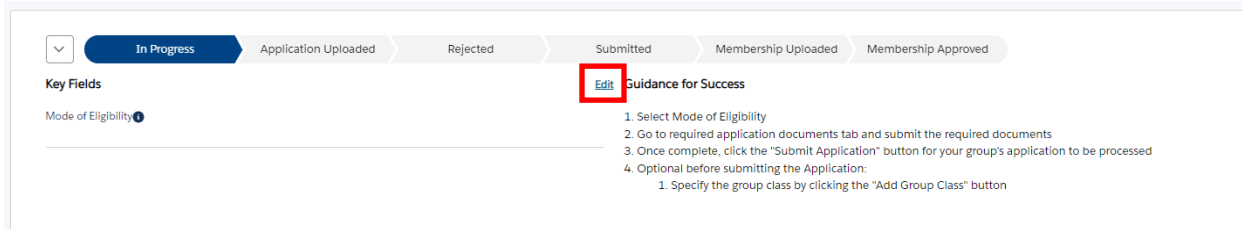
Group Application Process

Once you've accepted your quote, the application screen displays, and you will see the **Guidance for Success** instructions.

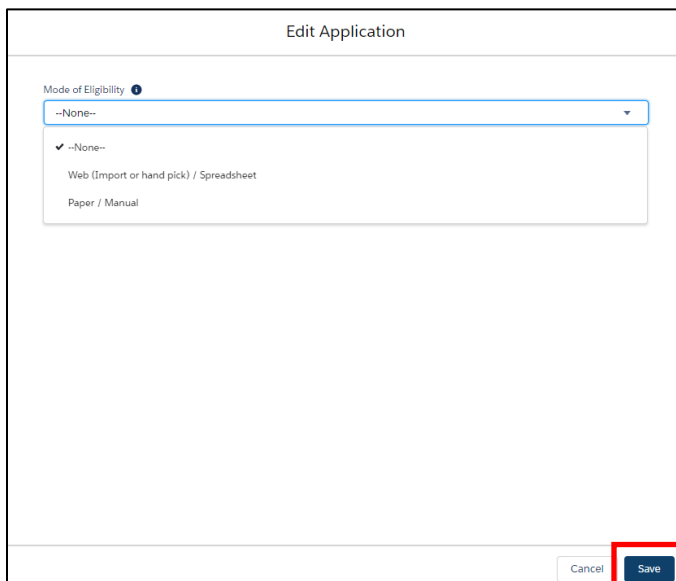


Mode of Eligibility

Select **Mode of Eligibility**, by clicking **Edit**, next to the Guidance for Success.

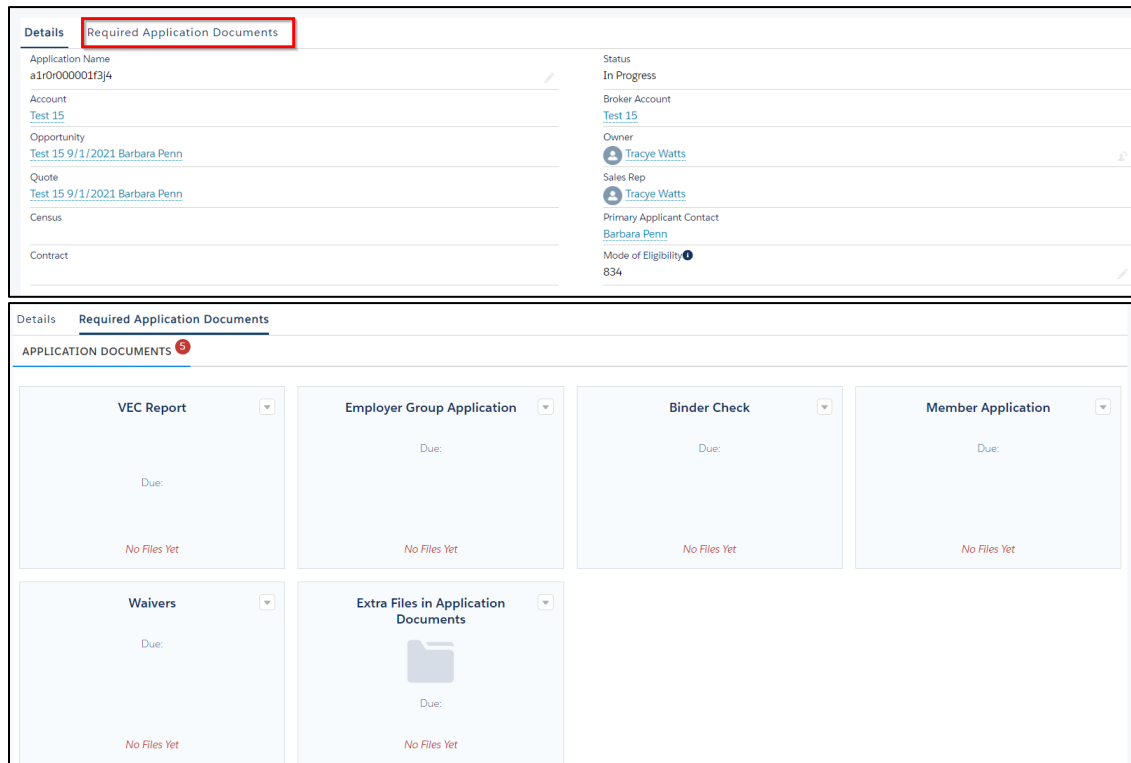


Select **Web (Import or hand pick) / Spreadsheet** or **Paper / Manual**, then click **Save**.



Required Application Documents

Go to **Required Application Documents** tab and submit the required documents.



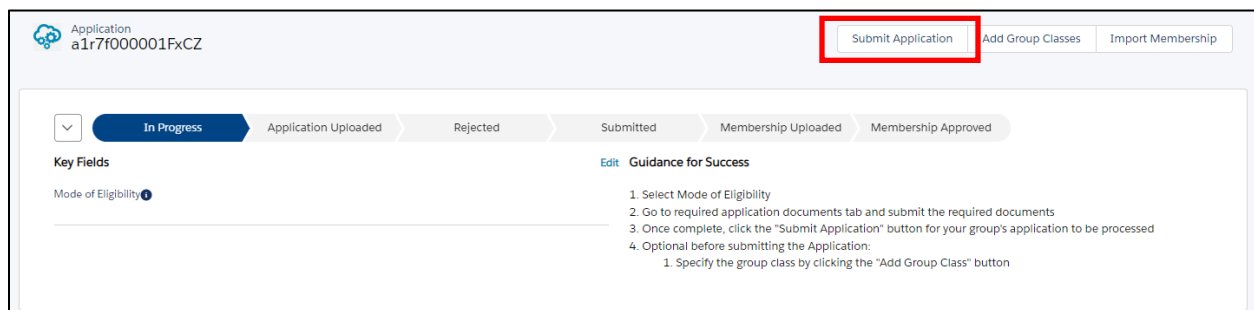
Details **Required Application Documents**

Application Name: a1r0r000001f3j4
 Account: Test 15
 Opportunity: Test 15 9/1/2021 Barbara Penn
 Quote: Test 15 9/1/2021 Barbara Penn
 Status: In Progress
 Broker Account: Test 15
 Owner: Tracye Watts
 Sales Rep: Tracye Watts
 Primary Applicant Contact: Barbara Penn
 Mode of Eligibility: 834

APPLICATION DOCUMENTS

- VEC Report (Due: No Files Yet)
- Employer Group Application (Due: No Files Yet)
- Binder Check (Due: No Files Yet)
- Member Application (Due: No Files Yet)
- Waivers (Due: No Files Yet)
- Extra Files in Application Documents (Due: No Files Yet)

Once the steps are completed, click **Submit Application**



Application: a1r7f000001FxCZ

Submit Application Add Group Classes Import Membership

In Progress Application Uploaded Rejected Submitted Membership Uploaded Membership Approved

Key Fields
 Mode of Eligibility

Guidance for Success

- Select Mode of Eligibility
- Go to required application documents tab and submit the required documents
- Once complete, click the "Submit Application" button for your group's application to be processed
- Optional before submitting the Application:
 - Specify the group class by clicking the "Add Group Class" button

A message displays indicating your application was submitted and will notify your Optima Sales Team.

Submit Application

Click Submit Application to submit your Group Application.

Upon submission, your required application documents will be reviewed. An Optima Health representative will be in touch shortly.

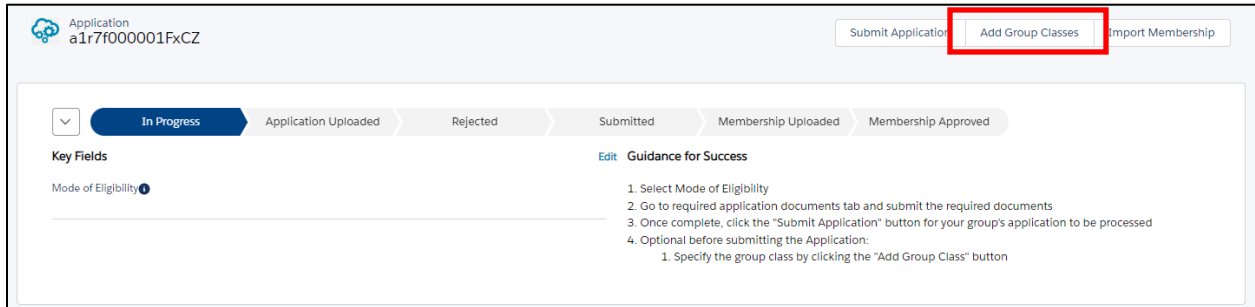
Thank you for choosing Optima Health!

[Next](#)

Add Group Class

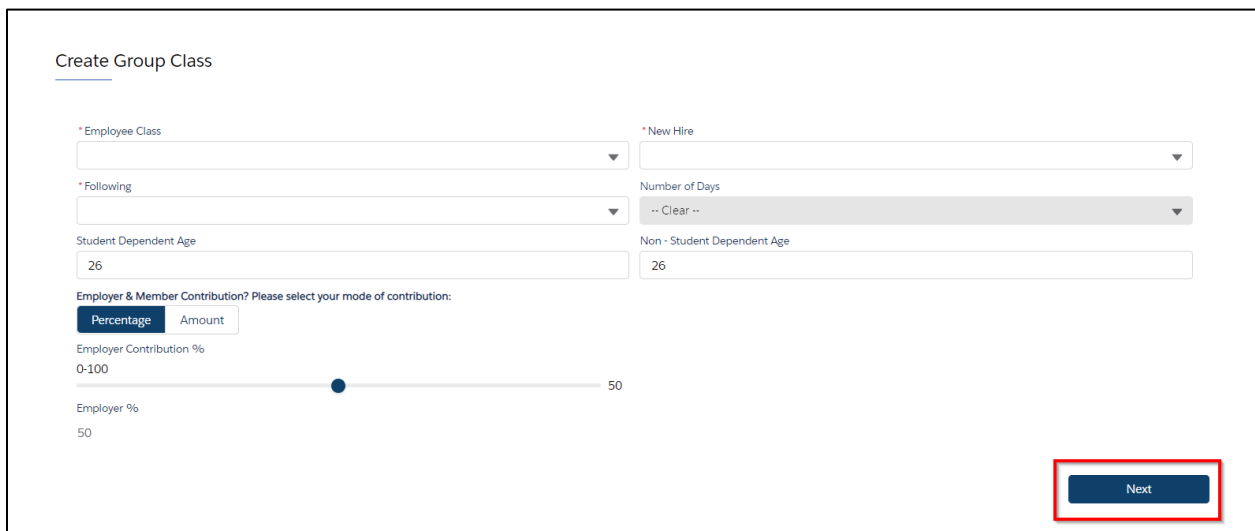
Prior to submitting your application, you can add a group class, however it is not required to submit the application, your Optima Sales Team can complete this step on your behalf.

Specify the group class by clicking **Add Group Class**



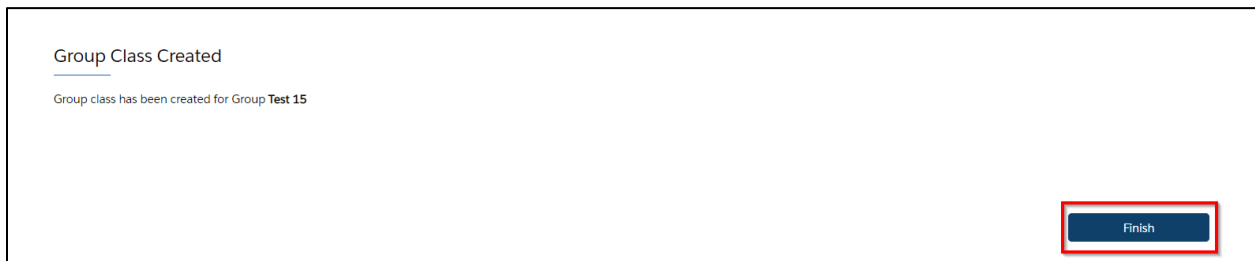
The screenshot shows the application dashboard for application ID a1r7f000001FxCZ. At the top right, there are three buttons: "Submit Application", "Add Group Classes" (highlighted with a red box), and "Import Membership". Below the buttons is a progress bar with steps: "In Progress" (active), "Application Uploaded", "Rejected", "Submitted", "Membership Uploaded", and "Membership Approved". Under "Key Fields", there is a "Mode of Eligibility" field. To the right, there is a "Guidance for Success" section with a list of instructions: 1. Select Mode of Eligibility, 2. Go to required application documents tab and submit the required documents, 3. Once complete, click the "Submit Application" button for your group's application to be processed, and 4. Optional before submitting the Application: 1. Specify the group class by clicking the "Add Group Class" button.

Fill out the **Group Class Information** and click **Next**



The screenshot shows the "Create Group Class" form. It includes several input fields: "Employee Class" (dropdown), "New Hire" (dropdown), "Following" (dropdown), "Number of Days" (dropdown with "-- Clear --" option), "Student Dependent Age" (text input with value 26), and "Non - Student Dependent Age" (text input with value 26). Below these is a section for "Employer & Member Contribution? Please select your mode of contribution:" with "Percentage" and "Amount" tabs. The "Percentage" tab is active, showing a slider for "Employer Contribution %" ranging from 0 to 100, with the current value set at 50. A "Next" button is located at the bottom right and is highlighted with a red box.

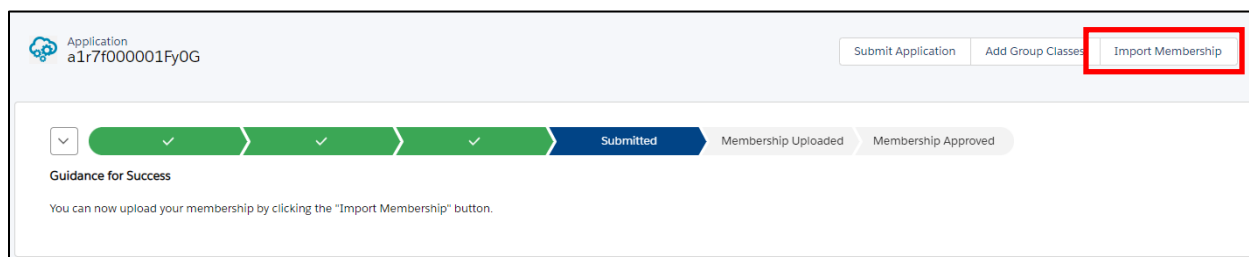
You will receive a message indicating your group class has been created. Click **Finish**.



The screenshot shows a confirmation message titled "Group Class Created". The text below the title reads: "Group class has been created for Group Test 15". A "Finish" button is located at the bottom right and is highlighted with a red box.

Import Membership

Once your group application is in the submitted stage, you can import membership by clicking **Import Membership** or if you provided your group's member application or enrollment spreadsheet in your Required Documents, then your **Optima Sales team can import your membership on your behalf.**



Application a1r7f000001FyOG

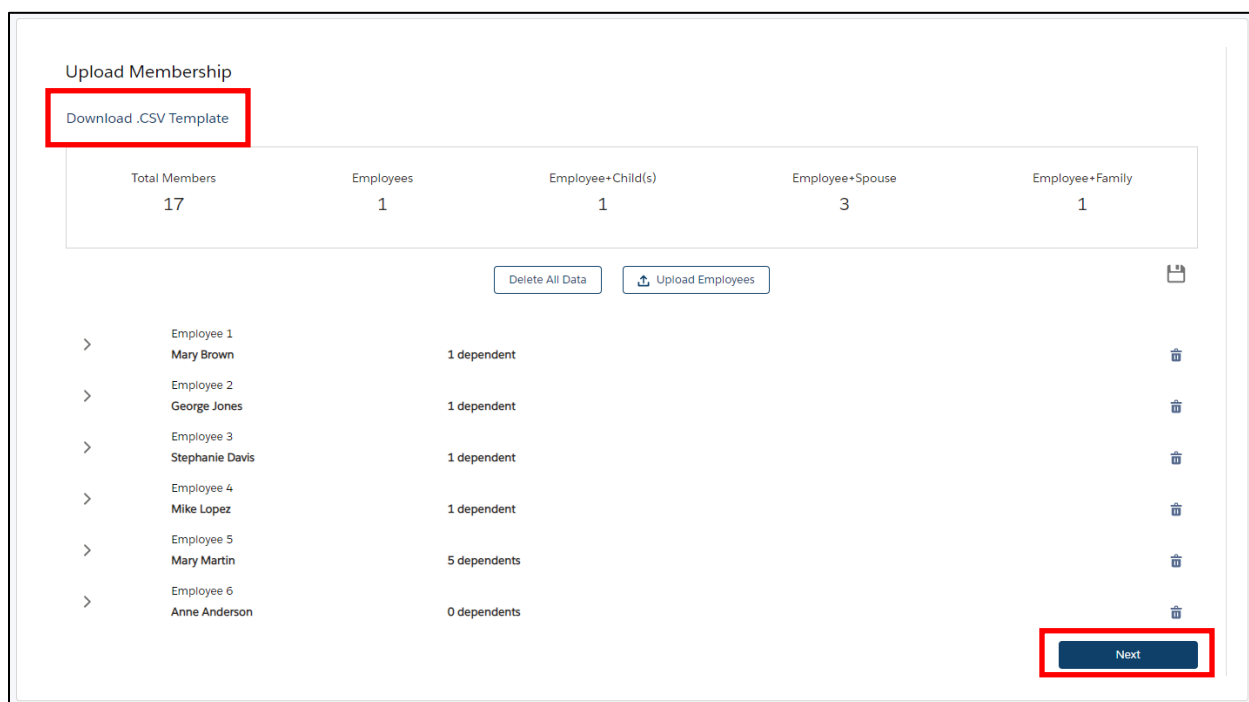
Submit Application Add Group Classes **Import Membership**

Submitted Membership Uploaded Membership Approved

Guidance for Success

You can now upload your membership by clicking the "Import Membership" button.

Download the enrollment spreadsheet by clicking the Download .CSV Template and clicking **Upload Employees**, then click **Next**.



Upload Membership

Download .CSV Template

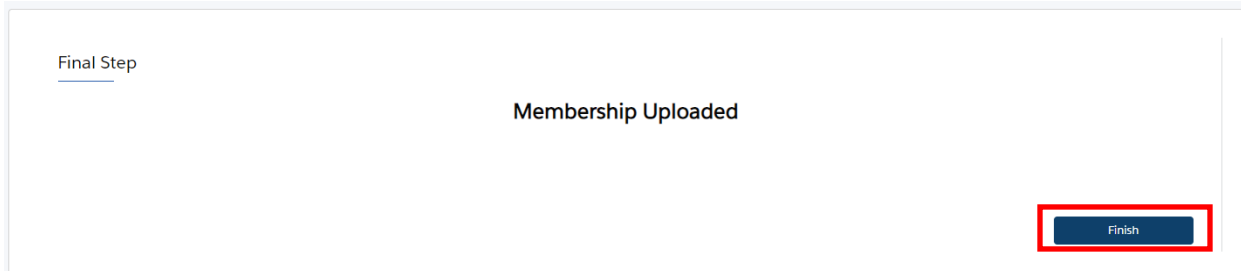
Total Members	Employees	Employee+Child(s)	Employee+Spouse	Employee+Family
17	1	1	3	1

Delete All Data Upload Employees

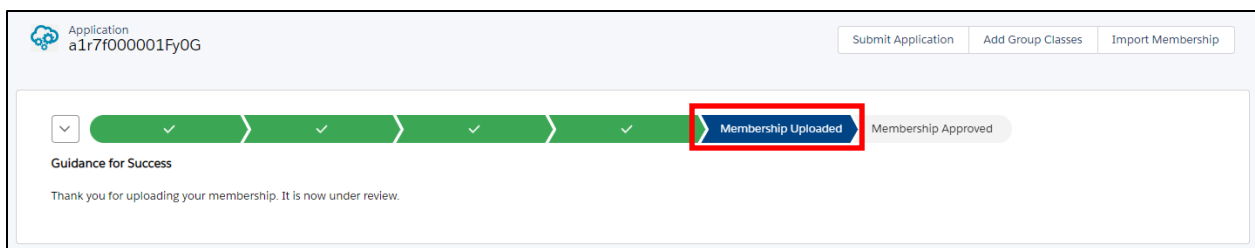
Employee	Dependents
Employee 1 Mary Brown	1 dependent
Employee 2 George Jones	1 dependent
Employee 3 Stephanie Davis	1 dependent
Employee 4 Mike Lopez	1 dependent
Employee 5 Mary Martin	5 dependents
Employee 6 Anne Anderson	0 dependents

Next

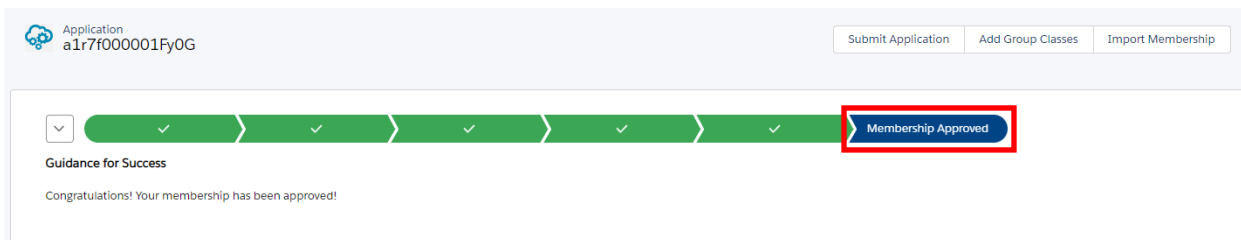
The final step to import membership is to click **Finish**.



The status of your group application updates to **Membership Uploaded**.



Your Optima Sales team will be notified and once your membership has been reviewed and approved your application status updates to **Membership Approved**.



Congratulations you've completed your group's member enrollment!