OptimaHealth

Broker User Guide – Small Group Quotes

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Purpose

The purpose of this user guide is to outline the small group quote process on eBroker. The process includes how to:

- create a new quote

- perform quote actions

- initiate the 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	$\leq$50	>50	>50
Eligible # of Employees		$\leq$150	$\geq$151
Funding Type	Level Funded		
# of Enrolled Employees	10 - 150		

Create New Quote

Click **Request a Quote** on your home screen.
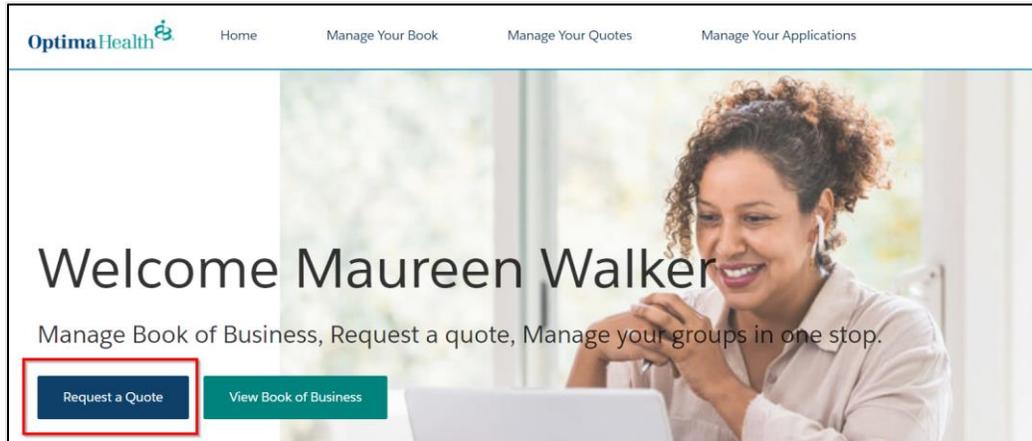
Select the primary broker of record for the quote. You can choose yourself or you can select **On Behalf of another broker**. If you choose another broker, please enter the primary broker name. Once the primary broker is chosen, click **Next**.

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

- plan type

Enter employer contact information and click **Next**.
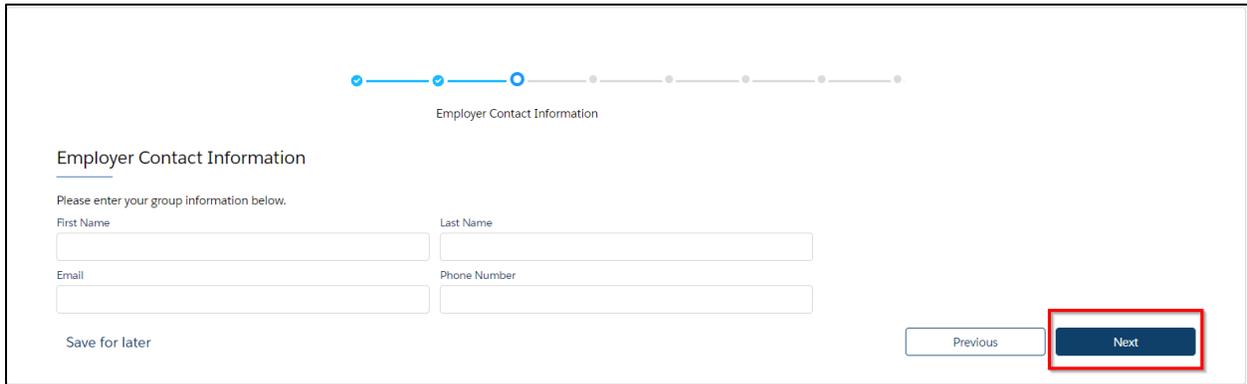
Note: If you ever need to go back to the previous step, click on the check box on the blue line at the top
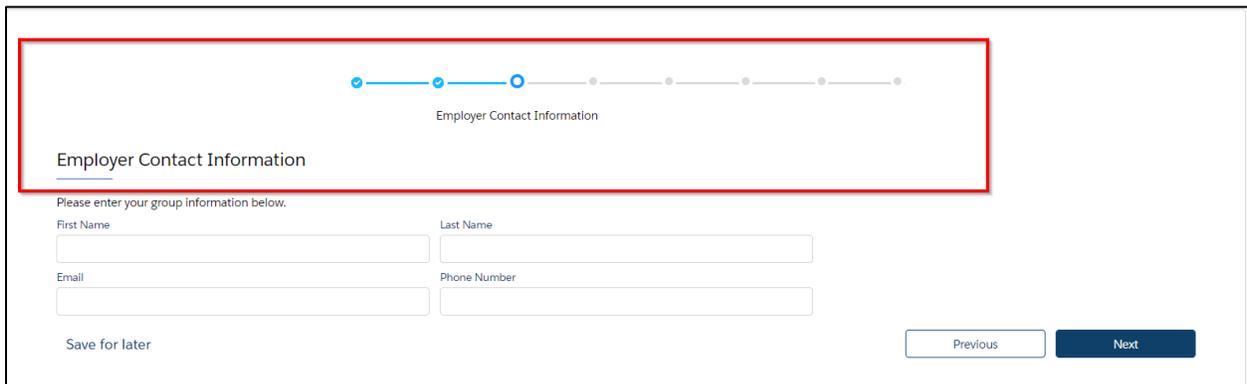
You can also save for later at any point during the quoting process by clicking **Save for later** located in the bottom left corner. This button is located on each screen (shown below is where the button is on the Employer Contact Information screen)

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.
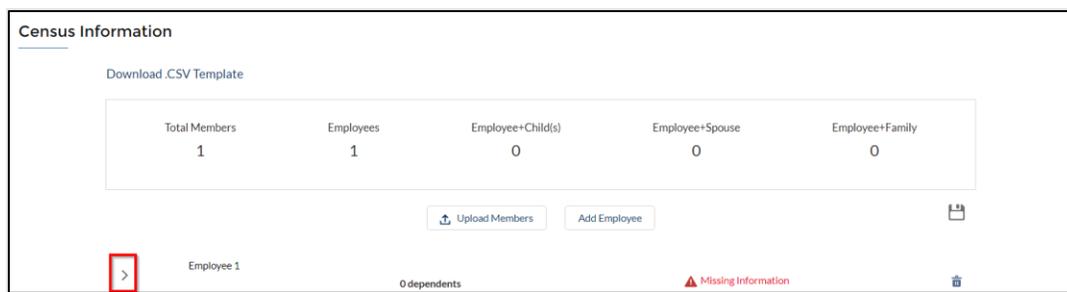
Map the fields on the **Census Data Mappings** screen and click **Save**.
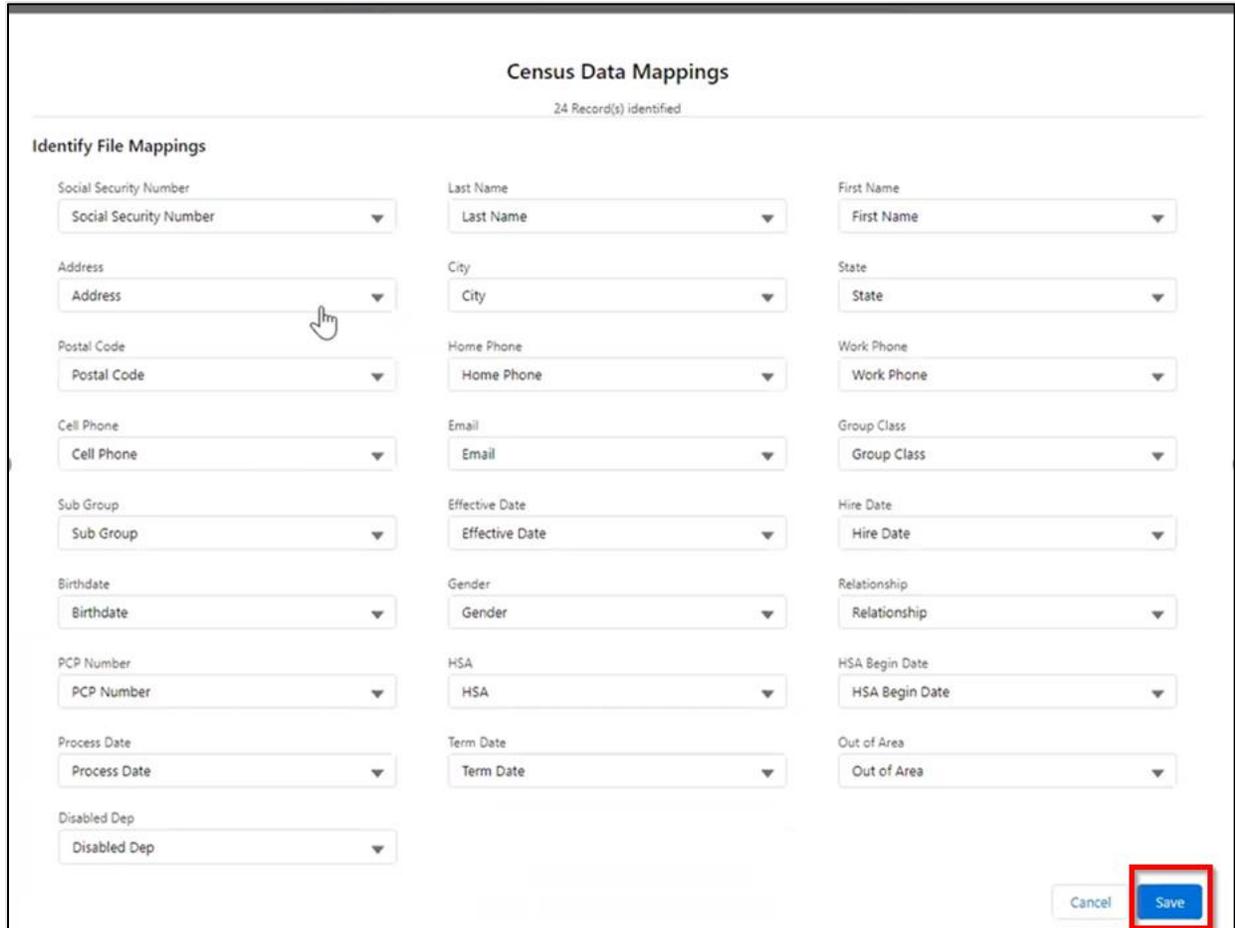
You can also click **Add Employee** to add employee information manually.

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

Optima Health

Fill out the employee information.

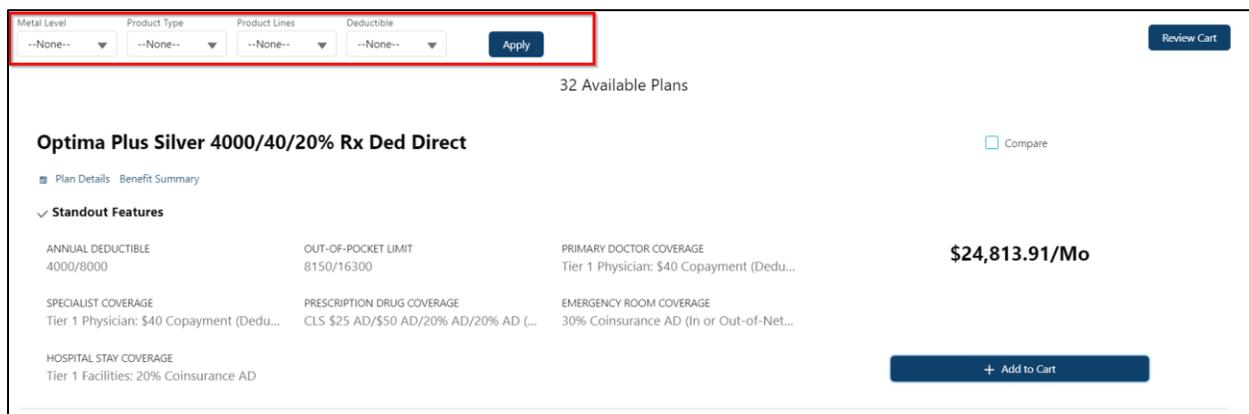To add a dependent, click **Add Dependent**.

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

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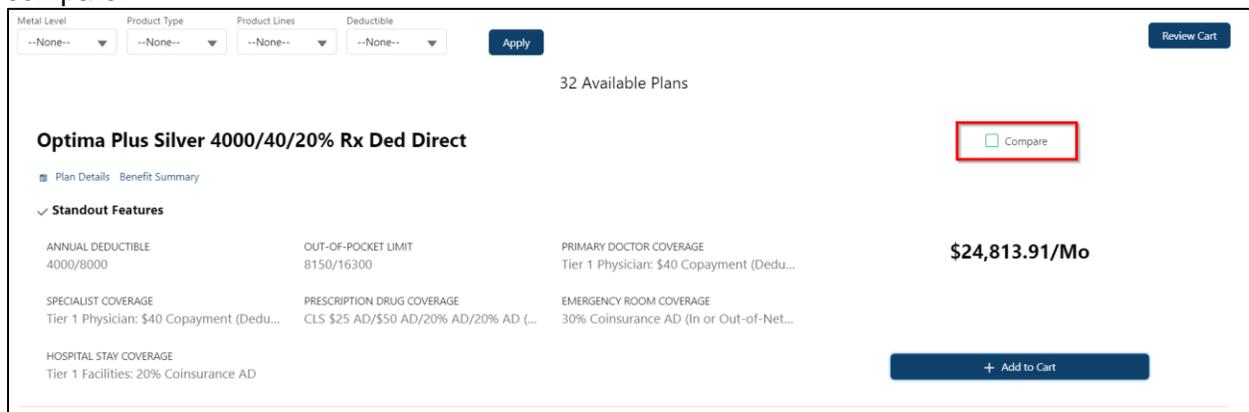
Note: 4 plans per quote is optimal as that is how many plans can be viewed on the side-by-side comparison. Additional plans will go to another page on the proposal and will slow down the time to process the quote.

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

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

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

A separate window will display where you can view information for each plan.

	Optima Vantage Platinum 15/30 Direct $0.00/Mo	Optima Vantage Platinum 15/35 Direct $0.00/Mo
	Compare Plans	
Annual Deductible	None	None
Out-of-Pocket Limit	$4000/$8000	$4000/$8000
Primary Doctor Coverage	None	None
Specialist Coverage	None	None
Prescription Drug Coverage*	CLS 15/40/75/20%	
Prescription Drug Coverage*		CLS 15/40/75/20%
Emergency Room Coverage	None	None
Hospital Stay Coverage	None	None
Plan Id*	20507VA1250001	20507VA1250010

> In Network

> Out Of Network

- To choose a plan, click **Add to Cart**. If you chose the incorrect plan, hover over **Add to Cart** and click **Remove.**

32 Available Plans

Optima Plus Silver 4000/40/20% Rx Ded Direct

☐ Compare

Plan Details   Benefit Summary

∨ **Standout Features**

ANNUAL DEDUCTIBLE	OUT-OF-POCKET LIMIT	PRIMARY DOCTOR COVERAGE	
4000/8000	8150/16300	Tier 1 Physician: $40 Copayment (Dedu...	**$24,813.91/Mo**

SPECIALIST COVERAGE	PRESCRIPTION DRUG COVERAGE	EMERGENCY ROOM COVERAGE
Tier 1 Physician: $40 Copayment (Dedu...	CLS $25 AD/$50 AD/20% AD/20% AD (...	30% Coinsurance AD (In or Out-of-Net...

HOSPITAL STAY COVERAGE
Tier 1 Facilities: 20% Coinsurance AD

[+ Add to Cart]

On the **Plan Selection** screen, click **Review Cart** at the top.

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.**

Document Upload

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

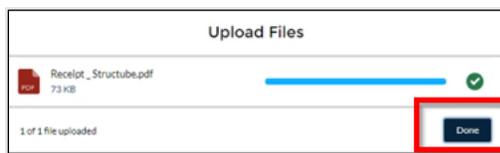Once documentation has been uploaded, click **Done**.

Congratulations, your new quote is ready!

Click **Go To Quote** on the next screen to view selected quote information.

You will then be able to see the created quote, as well as underwritten quotes, by selecting the different list views on your **Quote Detail** screen.
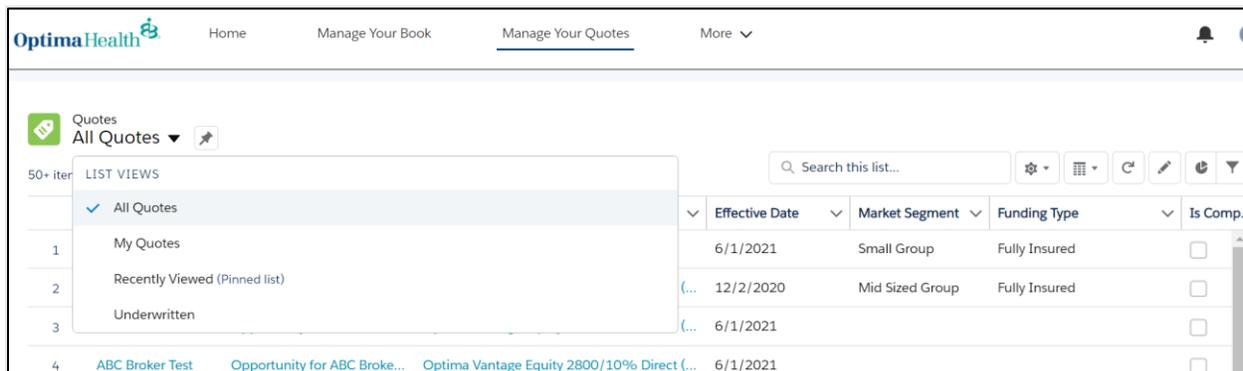
Quote Actions

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

- accept a quote
- generate a proposal
- edit a quote
- close a quote
- clone a quote

Accepting a Quote

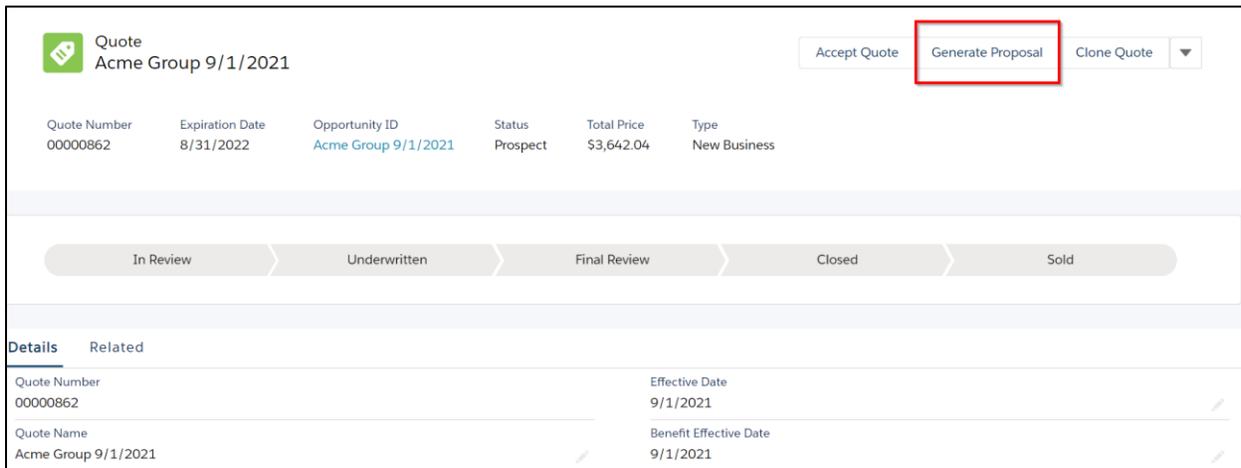To accept a small group fully insured quote, click **Accept Quote**.
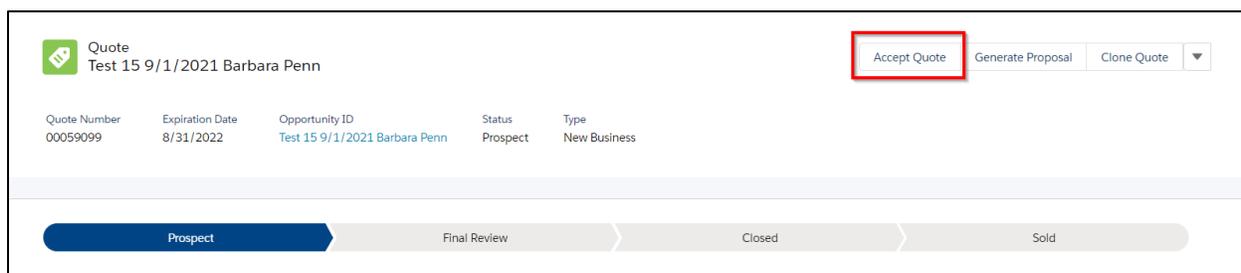
Click on the + button to add the selected plan on the **Select Plans** screen and choose an **Enrollment Type**. Once selected, click **Submit**.
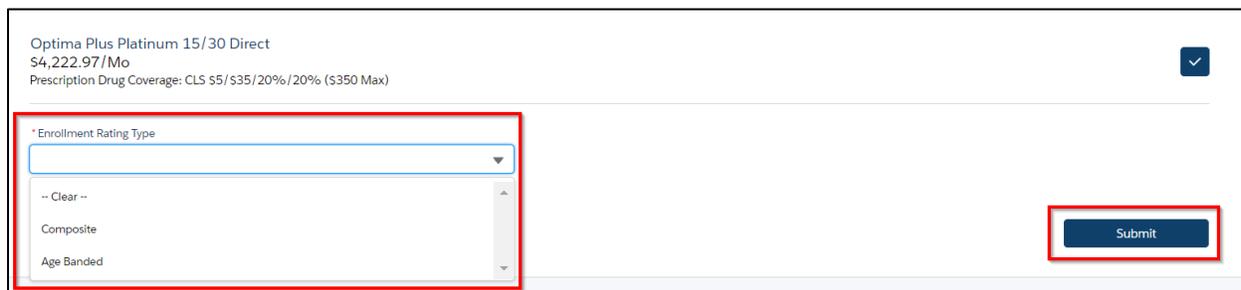
Generate a Proposal

You can generate a proposal by clicking **Generate a Proposal**.

Select a **Rate Type** (age banded or composite) and click **Next**.

On the next screen a message appears indicating your proposal generated successfully, your proposal document will be displayed and the proposal is also available on the 'File section of the Quote'. You can **download to PDF** from this screen as well.
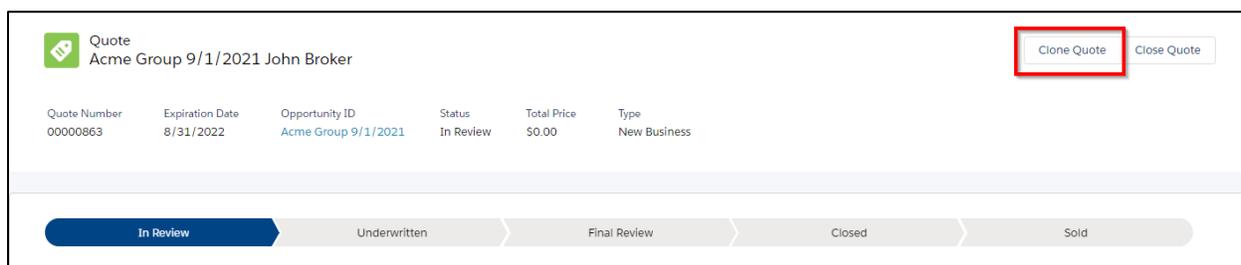
You can also view full screen by clicking the 3-dot image and **View Full Screen**.
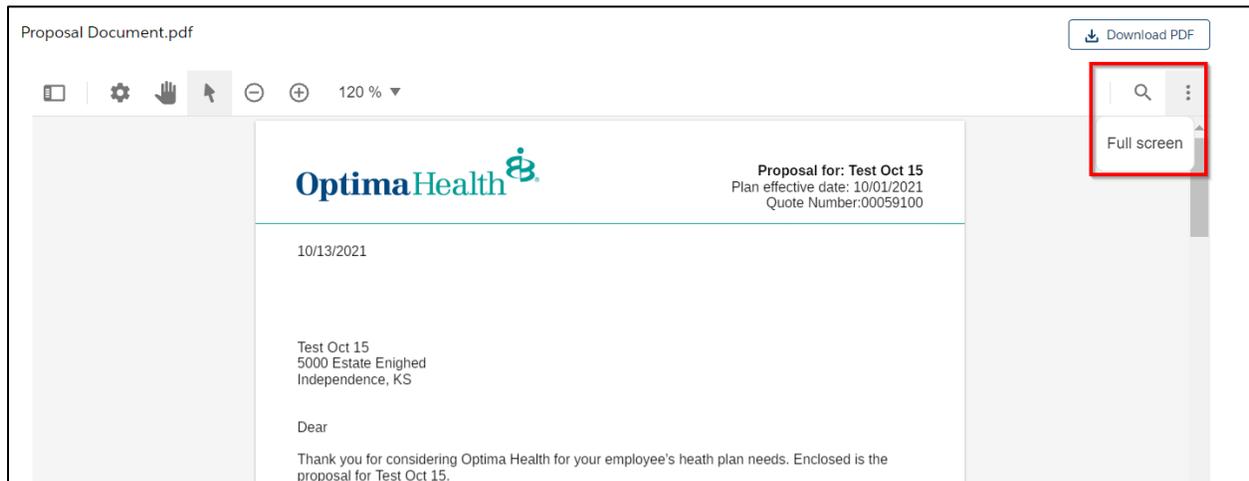
Cloning a Quote

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

A quote can be cloned from any status by clicking **Clone Quote**. You need to enter the effective date and plans from the **Plan Selection** page before you can proceed with cloning the quote. The remaining fields such as group information, contact details and census information is 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**.

Edit a Quote

The purpose of editing a quote is to change plans on the quote. Changes cannot be made to the quote that will impact the rates.

Closing a Quote

You can close a quote by clicking **Close Quote**.

Choose 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

Group Application Process

Once the quote has been accepted, the application screen displays as well as the **Guidance for Success**.
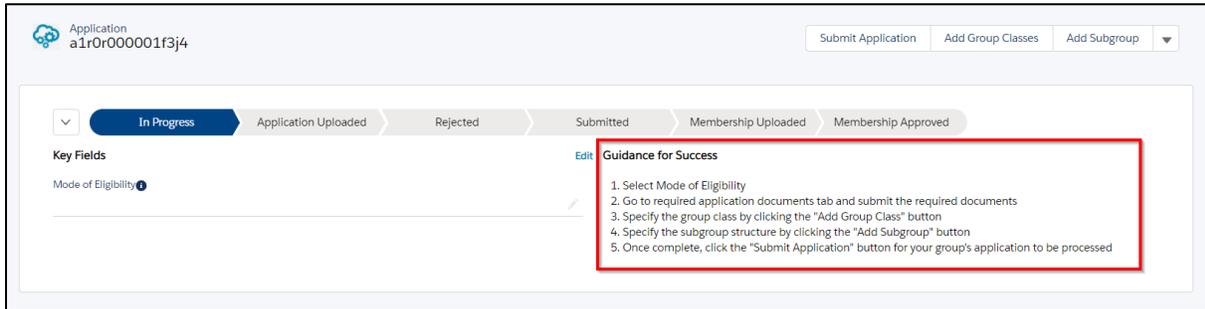
Mode of Eligibility

Select **Mode of Eligibility**.

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.

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

A message displays indicating your application was submitted and the Optima Sales Team will be notified.

Submit Application

Click Submit Application to submit your Group Application.

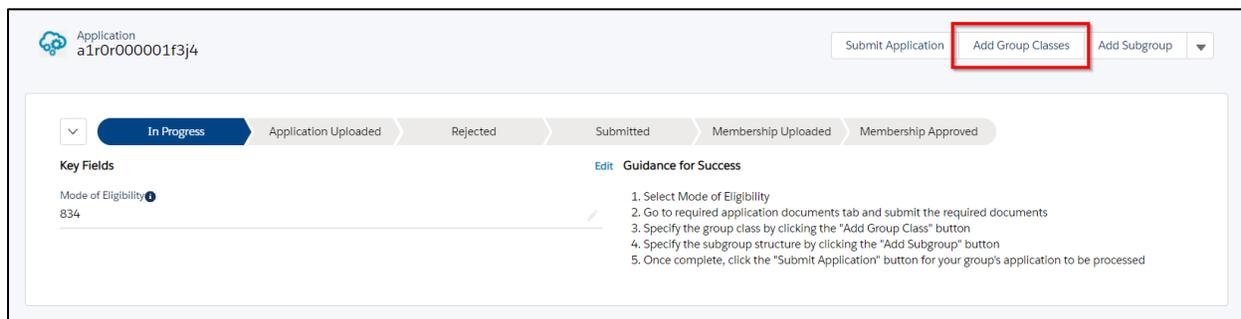Upon submission, your required application documents will be reviewed. An Optima Health representative will be in touch shortly.

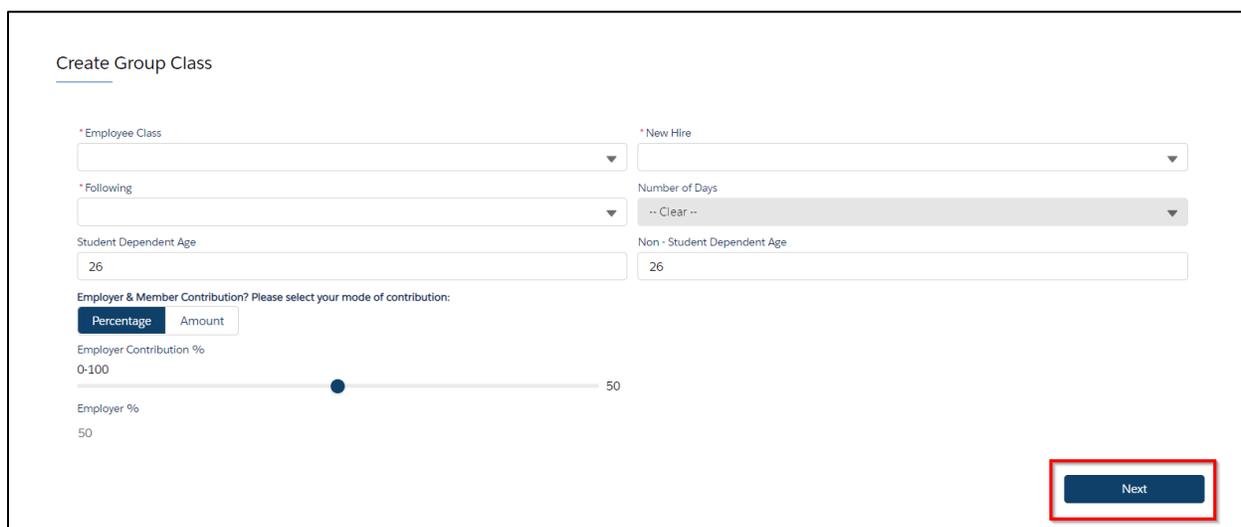Thank you for choosing Optima Health!

[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.

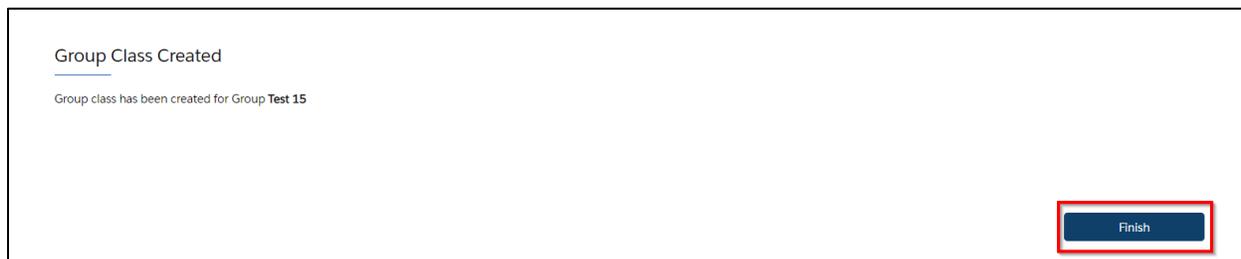Specify the group class by clicking **Add Group Class**

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

A message displays indicating the group class has been created. Click **Finish**.

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.**
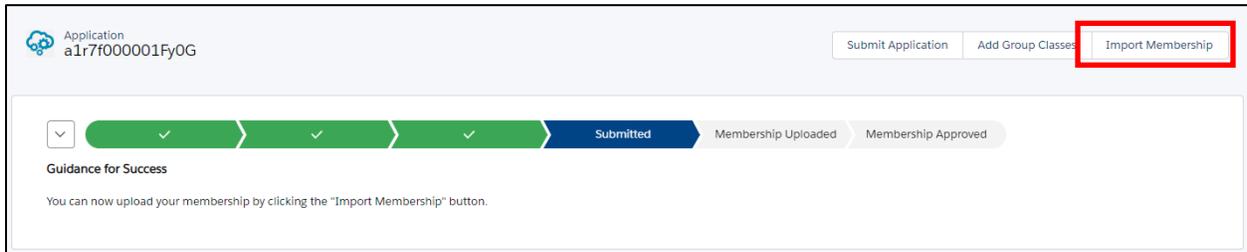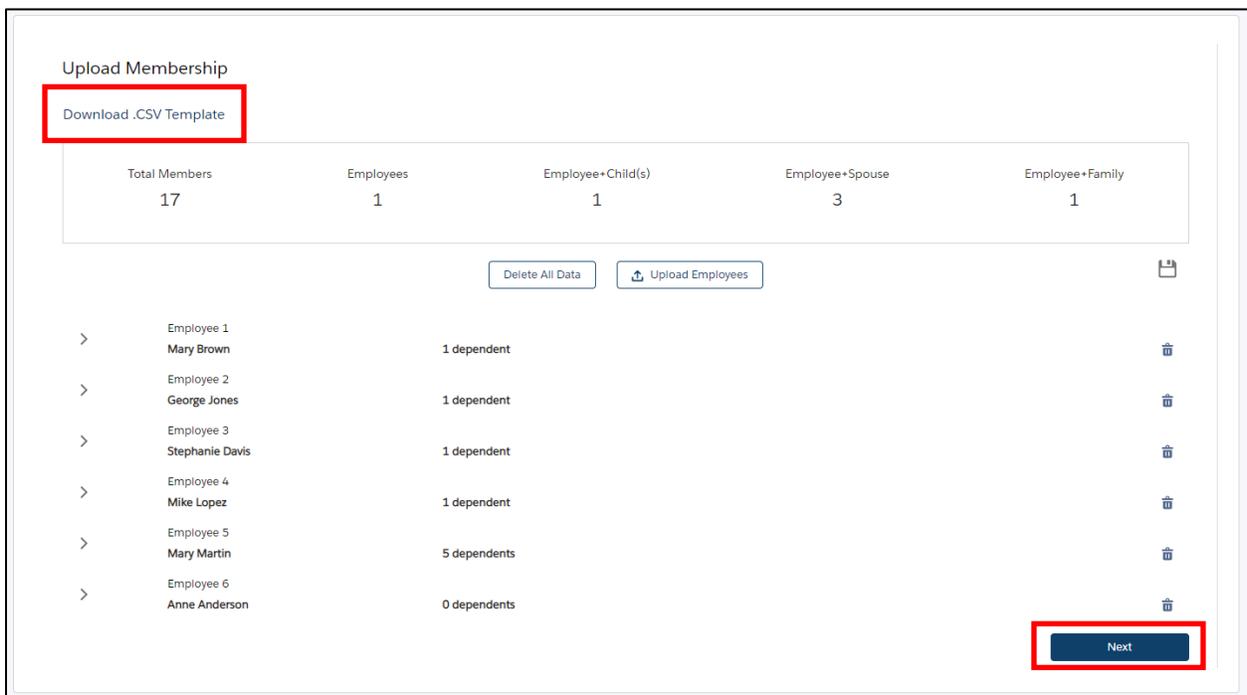

You can download the enrollment spreadsheet by clicking the Download .CSV Template and clicking **Upload Employees**, and click **Next**.

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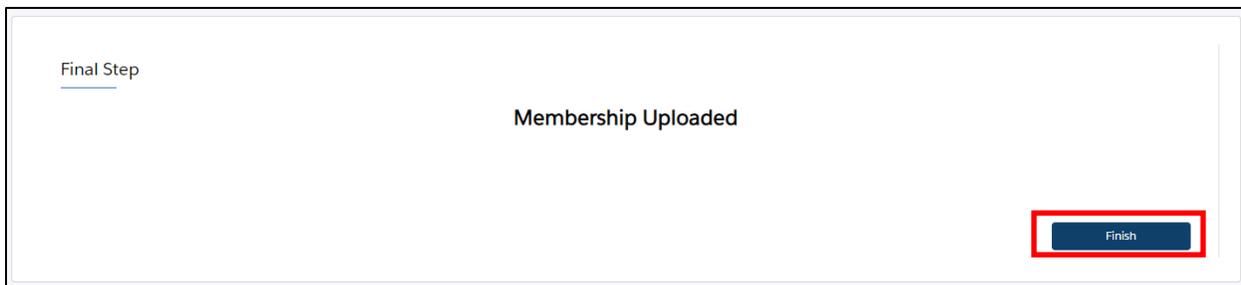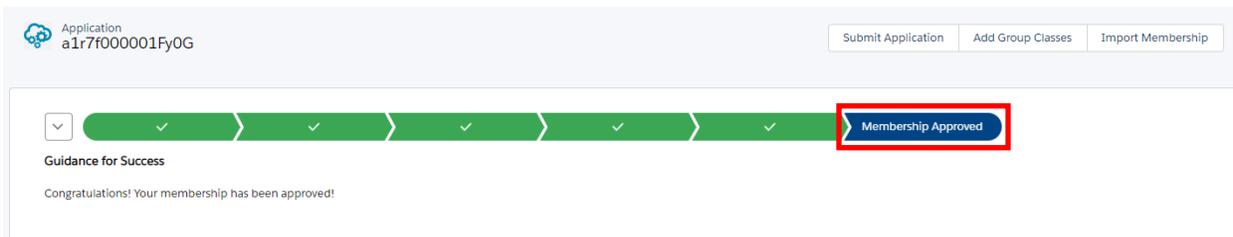

The status of your group application updates to **Membership Uploaded**.
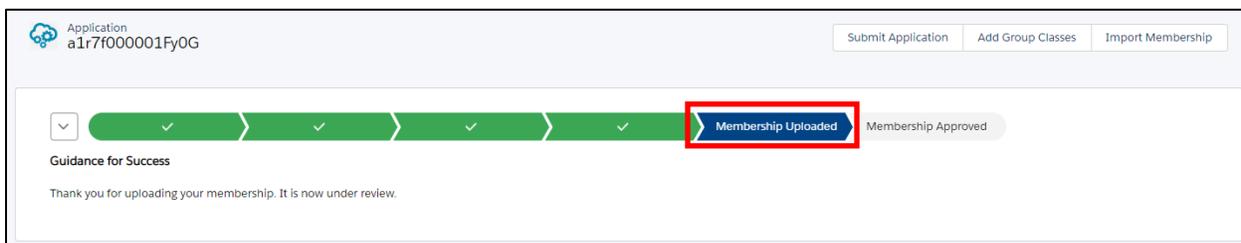
Your Optima Sales team will be notified and once your membership has been reviewed and approved your application status updates to **Membership Approved**.

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