

**Broker User Guide – Small Group
Quotes**

Table of Contents

Purpose.....	3
Create New Quote.....	4
How to Upload a Census	7
Plan Selection Features.....	10
Review Cart.....	13
Document Upload.....	14
Quote Actions.....	16
Accepting a Quote	16
Generate a Proposal	17
Cloning a Quote	19
Edit a Quote	19
Closing a Quote.....	19
Group Application Process	21
Mode of Eligibility.....	21
Required Application Documents.....	22
Add Group Class	24
Import Membership.....	25

Purpose

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

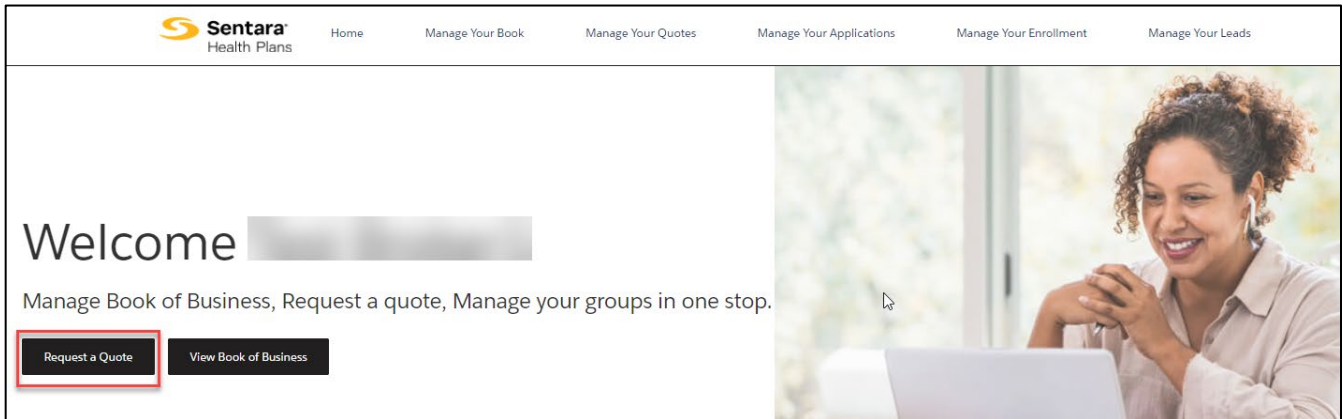
- create a new quote
- perform quote actions
- initiate the group application process

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	≤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
- plan type

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

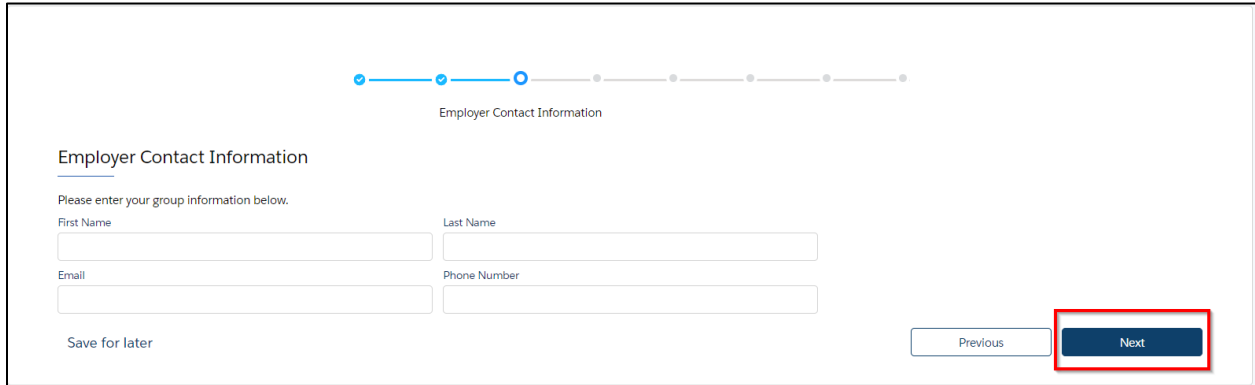
No Current Carrier Other Incumbent Carrier

Industry Type SIC Code

* Funding Type
 Level Funded
 Fully Insured

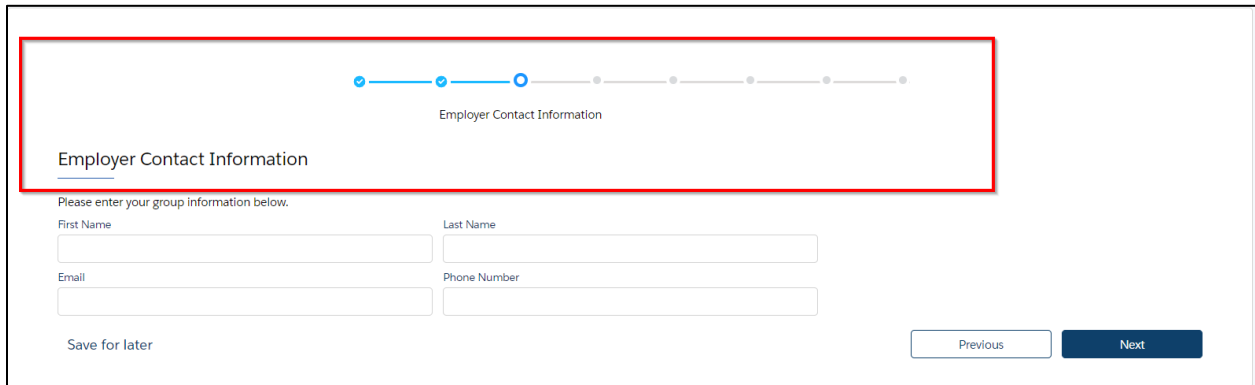
* Plan Type
 Calendar
 Contract

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



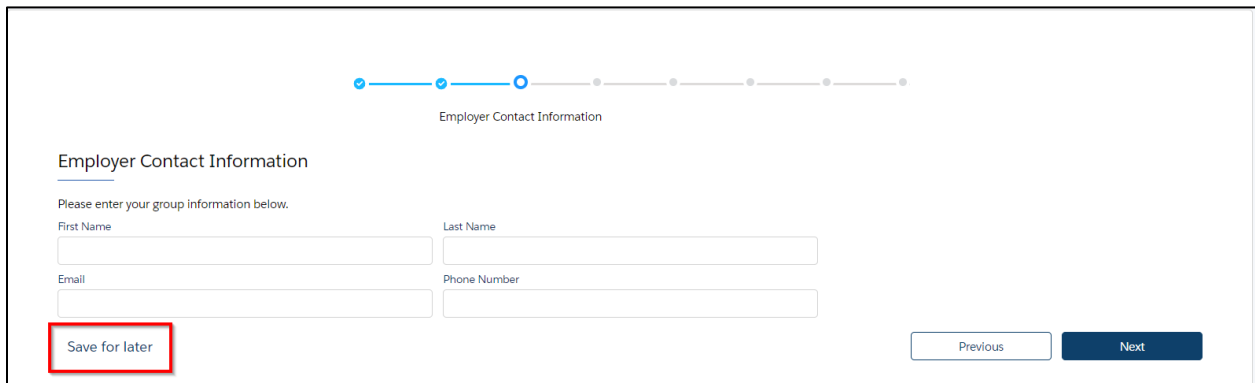
The screenshot shows a progress bar at the top with seven steps. The first two steps are completed (indicated by checkmarks), and the third step is the current active step (indicated by a blue circle). Below the progress bar, the text "Employer Contact Information" is centered. The form title "Employer 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". At the bottom left is a "Save for later" button. At the bottom right are "Previous" and "Next" buttons. The "Next" button is highlighted with a red box.

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



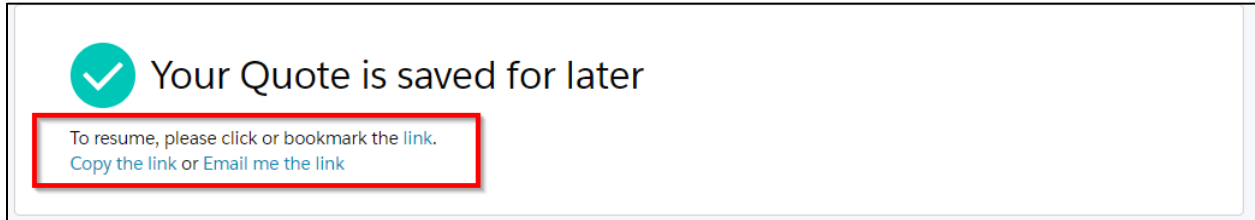
This screenshot is identical to the previous one, but a red box highlights the progress bar and the "Employer Contact Information" title area.

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 box highlights the "Save for later" button in the bottom left corner.

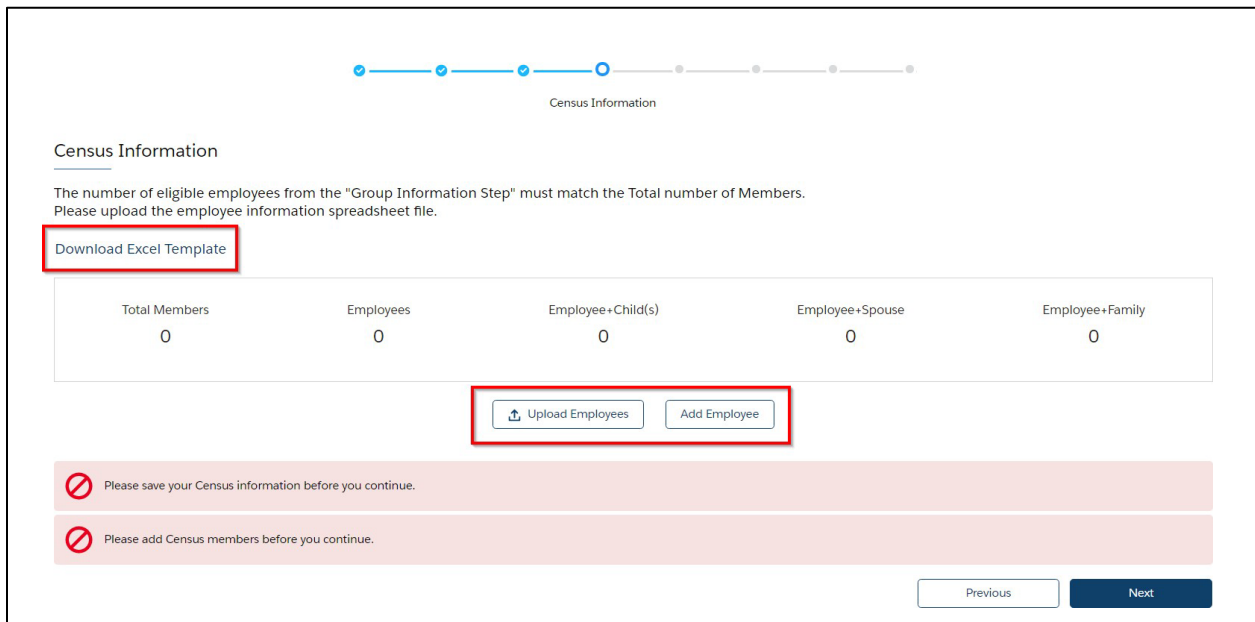
When you click **Save for later**, a pop-up box will display asking **Are you sure you want to save it for later?** You can choose **Cancel** or **Ok**. If you click **Cancel**, you will be brought to the screen where you left off and you can continue your work. If you choose **Ok**, you will come to 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.



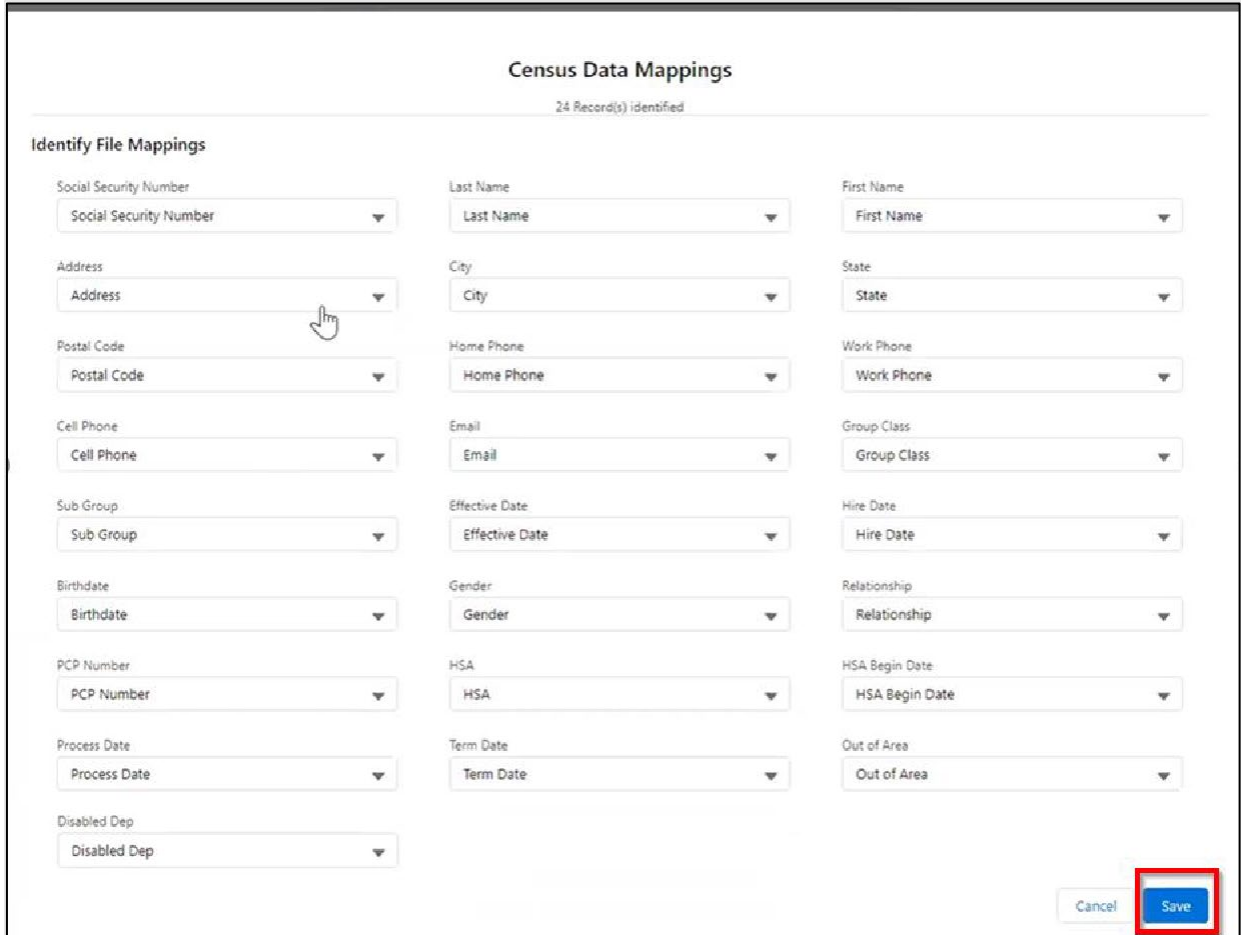
How to Upload a Census

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.

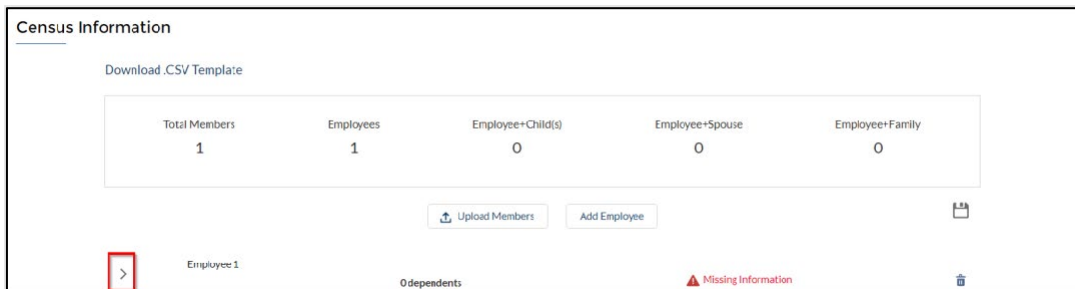


Map the fields on the **Census Data Mappings** screen and click **Save**.



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


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




Download .CSV Template				
Total Members	Employees	Employee+Child(s)	Employee+Spouse	Employee+Family
1	1	0	0	0

> Employee 1
 ▲ Missing 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

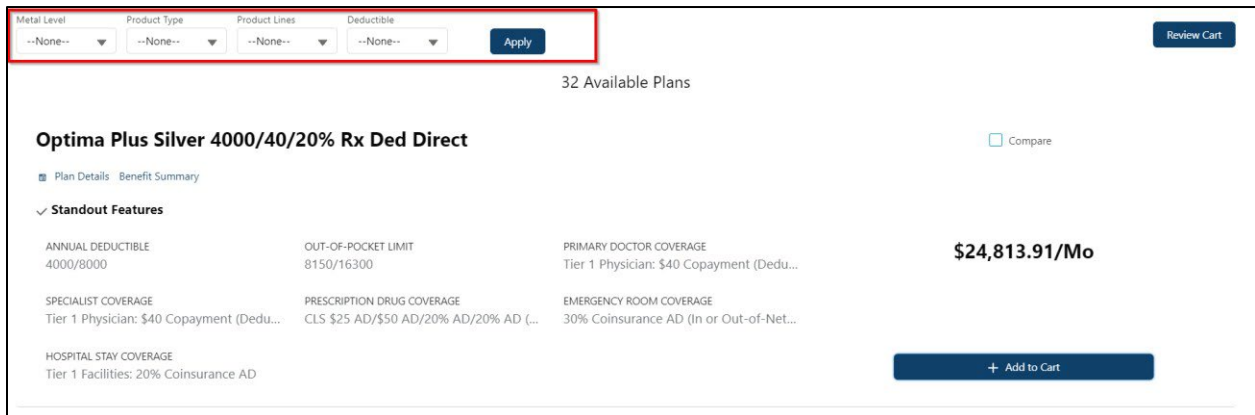
Once you've entered all the information, click **Next**.

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.

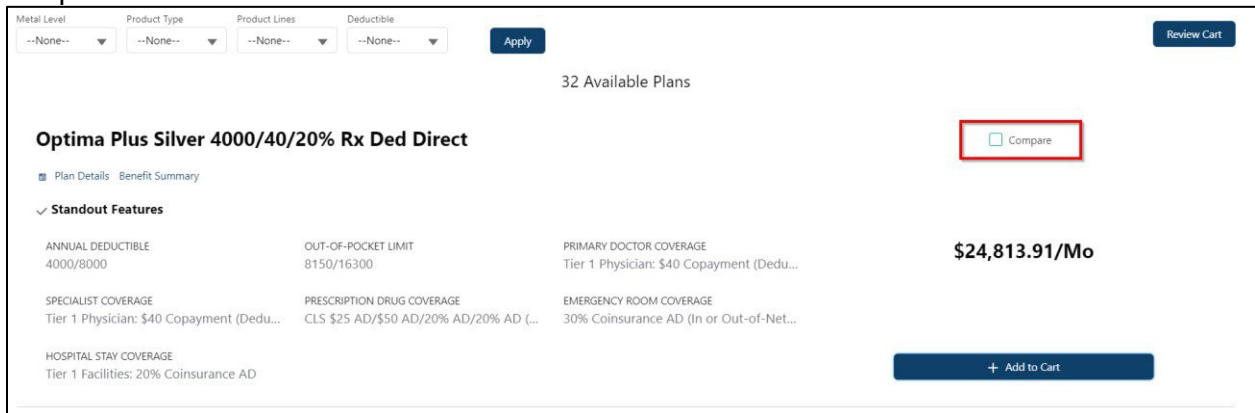
Note: 4 plans per quote is optimal as that is how many plans can be viewed on the side-by-side comparison. Additional plans will go to another page on the proposal and will slow down the time to process the quote.

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



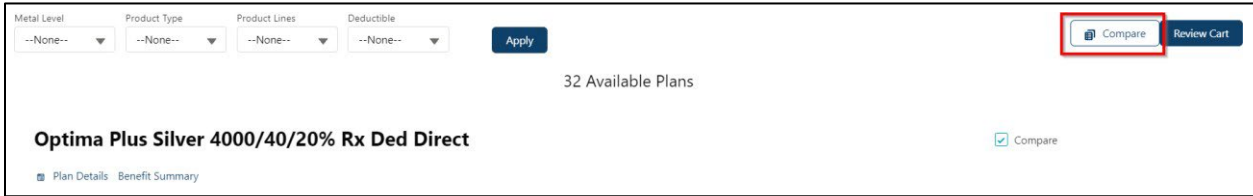
The screenshot shows the Plan Selection interface. At the top, there are four filter dropdown menus: Metal Level, Product Type, Product Lines, and Deductible, all set to "--None--". An "Apply" button is highlighted with a red box. To the right is a "Review Cart" button. Below the filters, it says "32 Available Plans". The main plan displayed is "Optima Plus Silver 4000/40/20% Rx Ded Direct". There is a "Compare" checkbox which is currently unchecked. Below the plan name are tabs for "Plan Details" and "Benefit Summary". Under "Standout Features", there are three columns of details: ANNUAL DEDUCTIBLE (4000/8000), OUT-OF-POCKET LIMIT (8150/16300), and PRIMARY DOCTOR COVERAGE (Tier 1 Physician: \$40 Copayment (Dedu...)). The monthly rate is "\$24,813.91/Mo". At the bottom right, there is an "Add to Cart" button.

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



This screenshot is identical to the one above, but the "Compare" checkbox next to the plan name "Optima Plus Silver 4000/40/20% Rx Ded Direct" is now checked and highlighted with a red box.

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



Metal Level: --None-- Product Type: --None-- Product Lines: --None-- Deductible: --None--

32 Available Plans

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

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

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

Compare Plans		
	Optima Vantage Platinum 15/30 Direct \$0.00/Mo	Optima Vantage Platinum 15/35 Direct \$0.00/Mo
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

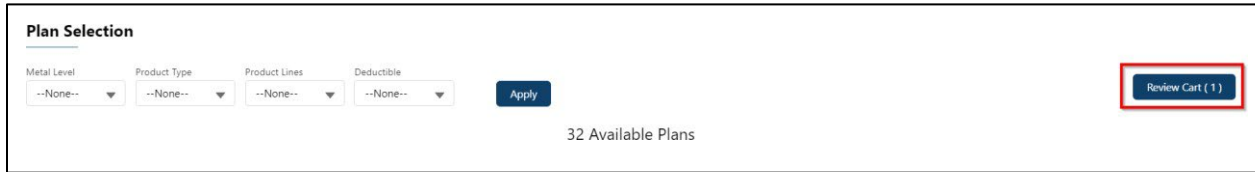
[Plan Details](#) [Benefit Summary](#)

✓ **Standout Features**

ANNUAL DEDUCTIBLE 4000/8000	OUT-OF-POCKET LIMIT 8150/16300	PRIMARY DOCTOR COVERAGE Tier 1 Physician: \$40 Copayment (Dedu...	\$24,813.91/Mo
SPECIALIST COVERAGE Tier 1 Physician: \$40 Copayment (Dedu...	PRESCRIPTION DRUG COVERAGE CLS \$25 AD/\$50 AD/20% AD/20% AD (...)	EMERGENCY ROOM COVERAGE 30% Coinsurance AD (In or Out-of-Net...	
HOSPITAL STAY COVERAGE Tier 1 Facilities: 20% Coinsurance AD			

+ Add to Cart

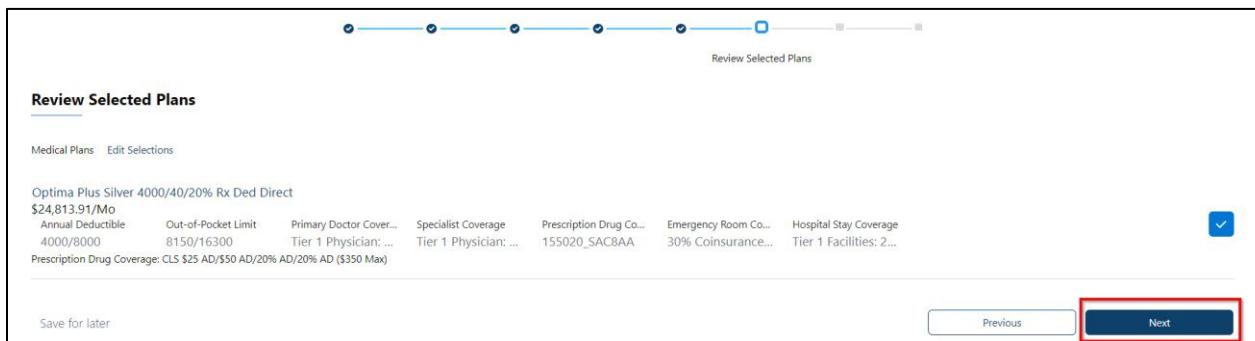
On the **Plan Selection** screen, click **Review Cart** at the top.



The screenshot shows the 'Plan Selection' interface. At the top, there are four dropdown menus for 'Metal Level', 'Product Type', 'Product Lines', and 'Deductible', each with '--None--' selected. To the right of these menus is an 'Apply' button. Further right, a 'Review Cart (1)' button is highlighted with a red box. Below the filters, it says '32 Available 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**.



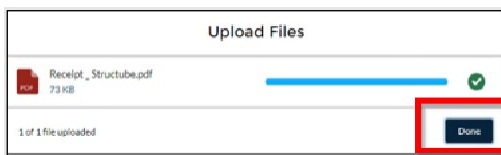
The screenshot shows the 'Review Selected Plans' screen. At the top, there is a progress bar with five steps, the fourth of which is highlighted. Below the progress bar, the title 'Review Selected Plans' is followed by 'Medical Plans' and 'Edit Selections'. A table lists the selected plan: 'Optima Plus Silver 4000/40/20% Rx Ded Direct' with a monthly premium of '\$24,813.91/Mo'. The table includes columns for 'Annual Deductible', 'Out-of-Pocket Limit', 'Primary Doctor Coverage', 'Specialist Coverage', 'Prescription Drug Coverage', 'Emergency Room Coverage', and 'Hospital Stay Coverage'. A blue checkmark is visible in the right column. At the bottom, there is a 'Save for later' link, a 'Previous' button, and a 'Next' button, which is highlighted with a red box.

Document Upload

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



The screenshot shows the "Document Upload" interface. At the top, there is a "Quote Document Upload" section with an "Upload Files" button (highlighted with a red box) and a "Drop files" area. Below this, there is a "Save for later" link and two navigation buttons: "Previous" and "Next" (highlighted with a red box).

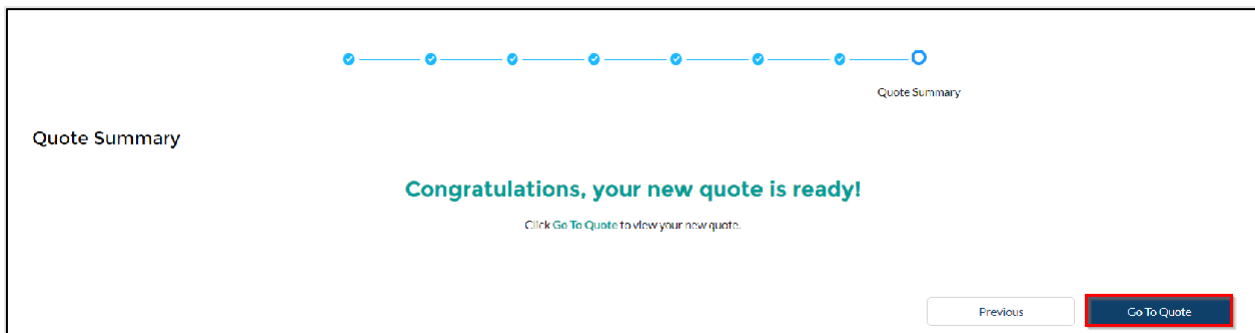


The screenshot shows the "Upload Files" modal. It displays a file named "Receipt_Structube.pdf" (73 KB) with a progress bar and a green checkmark. Below the file information, it says "1 of 1 file uploaded" and a "Done" button (highlighted with a red box).

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

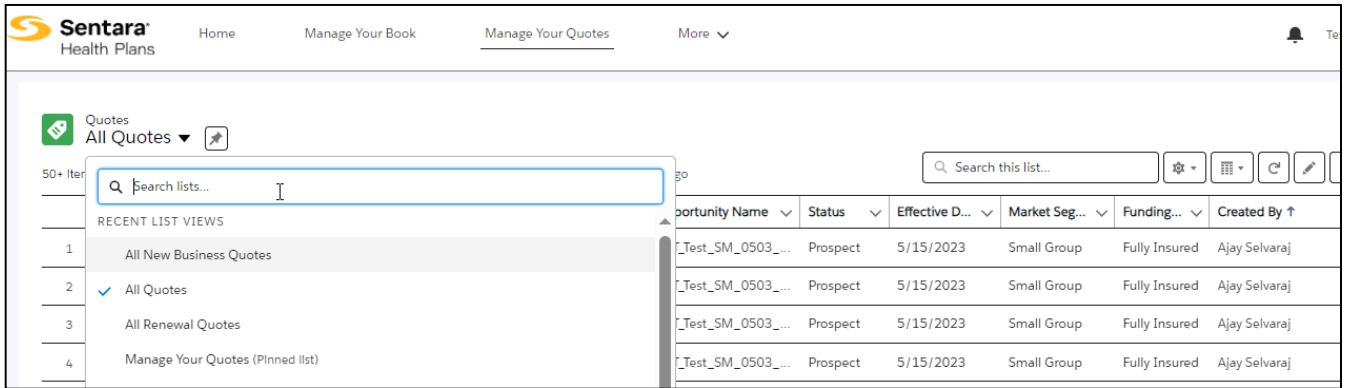
Congratulations, your new quote is ready!

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



The screenshot shows the "Quote Summary" screen. At the top, there is a progress indicator with eight steps, the last of which is highlighted. Below this, the text "Quote Summary" is displayed. The main content area features the message "Congratulations, your new quote is ready!" in green, followed by the instruction "Click Go To Quote to view your new quote." At the bottom right, there are two navigation buttons: "Previous" and "Go To Quote" (highlighted with a red box).

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.



The screenshot displays the 'Manage Your Quotes' page in the Sentara Health Plans system. On the left, a navigation pane shows 'All Quotes' as the active view. A search bar is positioned above a table of quote entries. The table includes columns for Opportunity Name, Status, Effective Date, Market Segment, Funding, and Created By. The data shown in the table is as follows:

Opportunity Name	Status	Effective D...	Market Seg...	Funding...	Created By
_Test_SM_0503_...	Prospect	5/15/2023	Small Group	Fully Insured	Ajay Selvaraj
_Test_SM_0503_...	Prospect	5/15/2023	Small Group	Fully Insured	Ajay Selvaraj
_Test_SM_0503_...	Prospect	5/15/2023	Small Group	Fully Insured	Ajay Selvaraj
_Test_SM_0503_...	Prospect	5/15/2023	Small Group	Fully Insured	Ajay Selvaraj

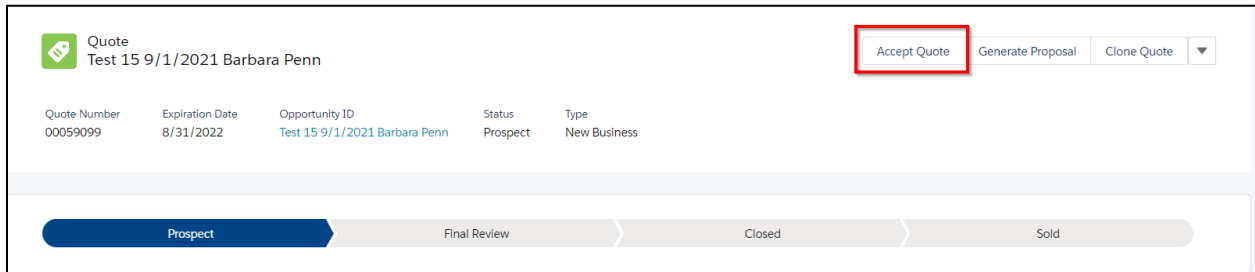
Quote Actions

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**.



Quote
Test 15 9/1/2021 Barbara Penn

Accept Quote Generate Proposal Clone Quote

Quote Number	Expiration Date	Opportunity ID	Status	Type
00059099	8/31/2022	Test 15 9/1/2021 Barbara Penn	Prospect	New Business

Prospect Final Review Closed Sold

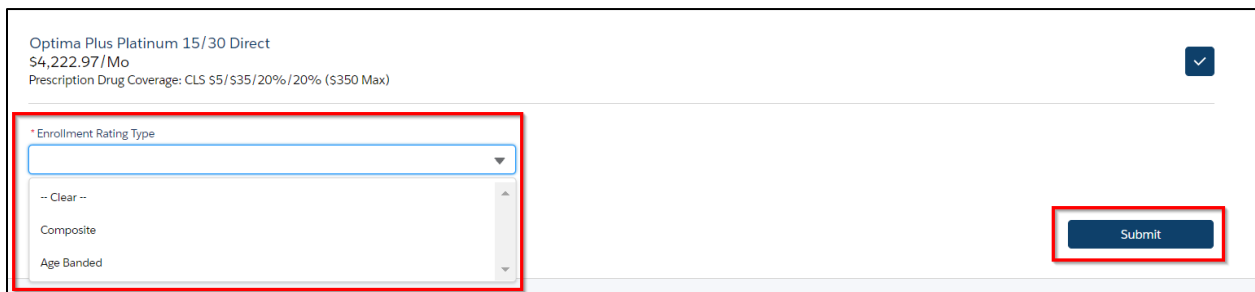
Click on the + button to add the selected plan on the **Select Plans** screen and choose an **Enrollment Type**. Once selected, click **Submit**.



Select Plans

1 Available Plan

Optima Plus Platinum 15/30 Direct
\$4,222.97/Mo
Prescription Drug Coverage: CLS S5/S35/20%/20% (\$350 Max)



Optima Plus Platinum 15/30 Direct
\$4,222.97/Mo
Prescription Drug Coverage: CLS S5/S35/20%/20% (\$350 Max)

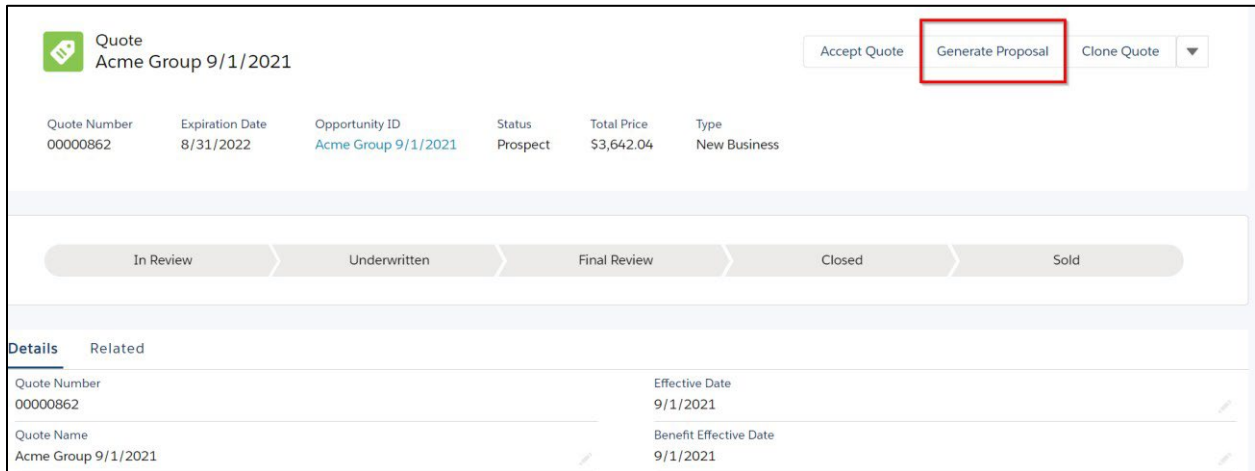
* Enrollment Rating Type

-- Clear --
Composite
Age Banded

Submit

Generate a Proposal

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



Quote
Acme Group 9/1/2021

Accept Quote **Generate Proposal** Clone Quote ▼

Quote Number	Expiration Date	Opportunity ID	Status	Total Price	Type
00000862	8/31/2022	Acme Group 9/1/2021	Prospect	\$3,642.04	New Business

In Review > Underwritten > Final Review > Closed > Sold

Details Related

Quote Number	Effective Date
00000862	9/1/2021
Quote Name	Benefit Effective Date
Acme Group 9/1/2021	9/1/2021

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



Rating Options

• Select Rates Type to generate proposal

Age Banded

Composite

Next

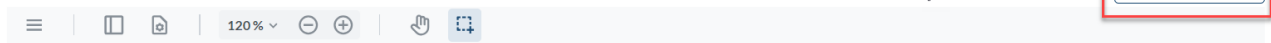
On the next screen a message appears indicating your proposal generated successfully, your proposal document will be displayed and the proposal is also available on the 'File section of the Quote'. You can **download to PDF** from this screen as well.

Generating Proposal

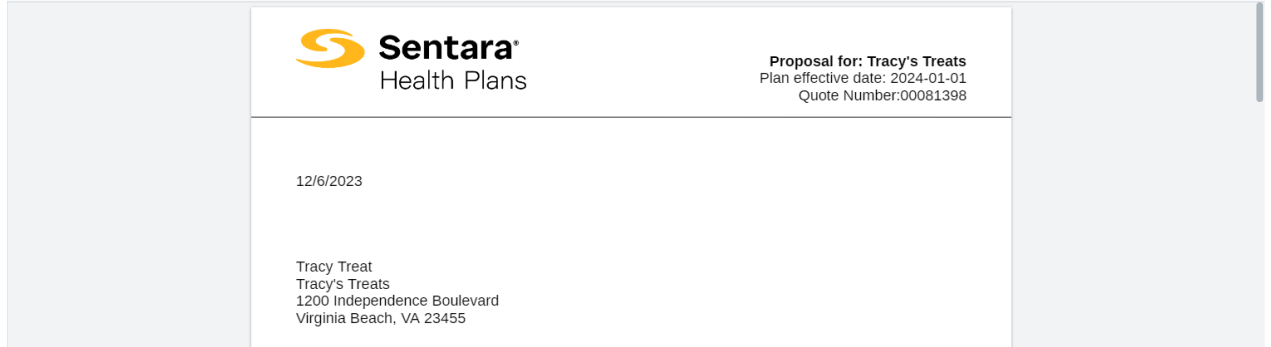
Proposal generated successfully. Proposal available on File section of the Quote.


Proposal Document.pdf

[Download PDF](#)



120% ▾



 **Sentara**[®]
Health Plans

Proposal for: Tracy's Treats
Plan effective date: 2024-01-01
Quote Number:00081398

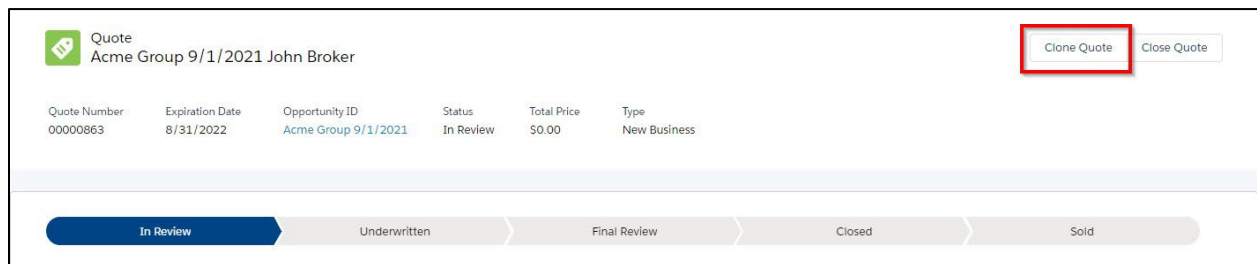
12/6/2023

Tracy Treat
Tracy's Treats
1200 Independence Boulevard
Virginia Beach, VA 23455

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.



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

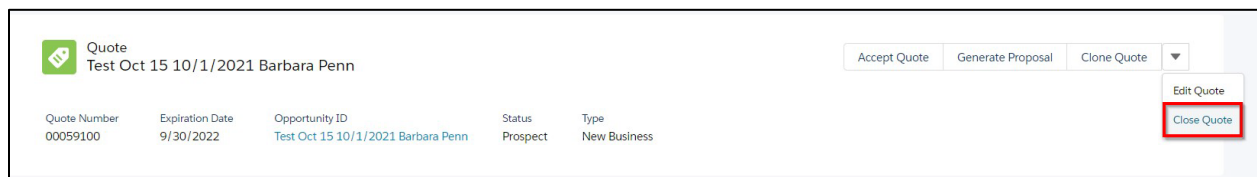
In Review Underwritten Final Review Closed Sold

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**.



Quote
Test Oct 15 10/1/2021 Barbara Penn

Quote Number: 00059100 Expiration Date: 9/30/2022 Opportunity ID: Test Oct 15 10/1/2021 Barbara Penn Status: Prospect Type: New Business

Accept Quote Generate Proposal Clone Quote Edit Quote 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

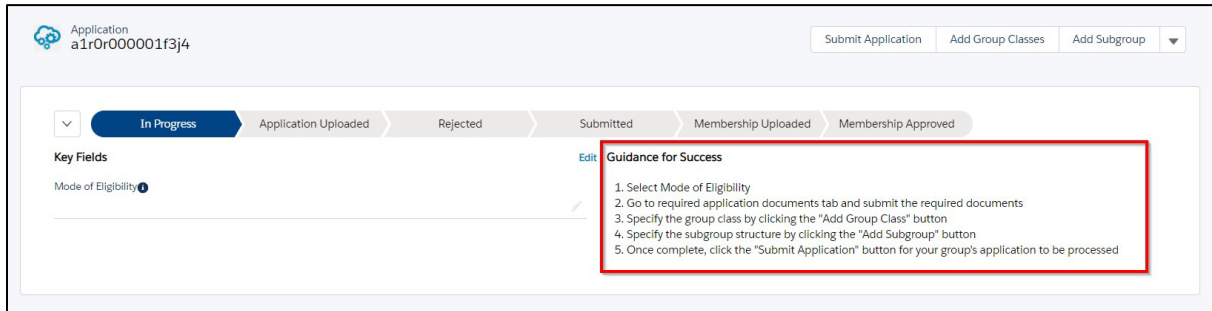
Does not meet Underwriting Criteria

Other

Done

Group Application Process

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



Application a1r0r000001f3j4

Submit Application Add Group Classes Add Subgroup

In Progress Application Uploaded Rejected Submitted Membership Uploaded Membership Approved

Key Fields

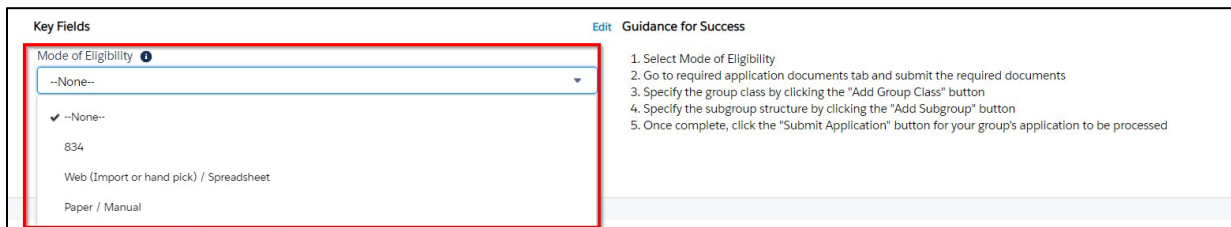
Mode of Eligibility

Guidance for Success

1. Select Mode of Eligibility
2. Go to required application documents tab and submit the required documents
3. Specify the group class by clicking the "Add Group Class" button
4. Specify the subgroup structure by clicking the "Add Subgroup" button
5. Once complete, click the "Submit Application" button for your group's application to be processed

Mode of Eligibility

Select **Mode of Eligibility**.



Key Fields Edit Guidance for Success

Mode of Eligibility

--None--

✓ --None--

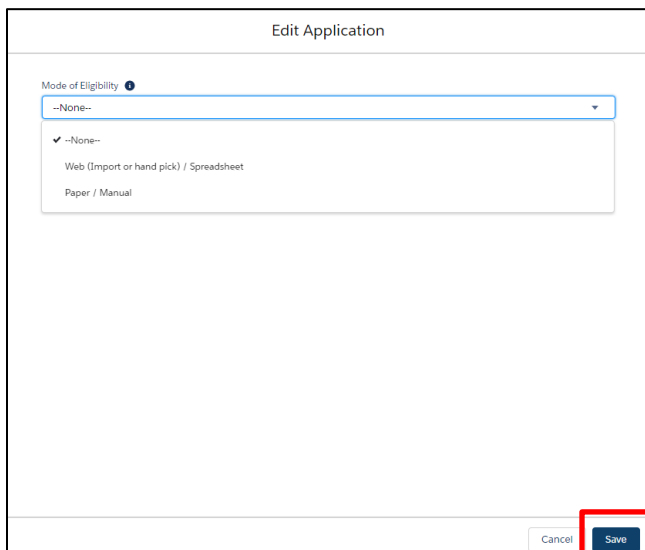
834

Web (Import or hand pick) / Spreadsheet

Paper / Manual

1. Select Mode of Eligibility
2. Go to required application documents tab and submit the required documents
3. Specify the group class by clicking the "Add Group Class" button
4. Specify the subgroup structure by clicking the "Add Subgroup" button
5. Once complete, click the "Submit Application" button for your group's application to be processed

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



Edit Application

Mode of Eligibility

--None--

✓ --None--

Web (Import or hand pick) / Spreadsheet

Paper / Manual

Cancel Save

Required Application Documents

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

Details Required Application Documents

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

Details Required Application Documents

APPLICATION DOCUMENTS 3

<p>VEC Report</p> <p>Due:</p> <p>No Files Yet</p>	<p>Employer Group Application</p> <p>Due:</p> <p>No Files Yet</p>	<p>Binder Check</p> <p>Due:</p> <p>No Files Yet</p>	<p>Member Application</p> <p>Due:</p> <p>No Files Yet</p>
<p>Waivers</p> <p>Due:</p> <p>No Files Yet</p>	<p>Extra Files in Application Documents</p> <p>Due:</p> <p>No Files Yet</p>		

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

Application [a1r0r000001f3j4](#) Submit Application Add Group Classes Add Subgroup

In Progress
Application Uploaded
Rejected
Submitted
Membership Uploaded
Membership Approved

<p>Key Fields</p> <p>Mode of Eligibility 834</p>	<p>Guidance for Success</p> <ol style="list-style-type: none"> 1. Select Mode of Eligibility 2. Go to required application documents tab and submit the required documents 3. Specify the group class by clicking the "Add Group Class" button 4. Specify the subgroup structure by clicking the "Add Subgroup" button 5. Once complete, click the "Submit Application" button for your group's application to be processed
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A message displays indicating your application was submitted and the Sentara Health Plans 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.

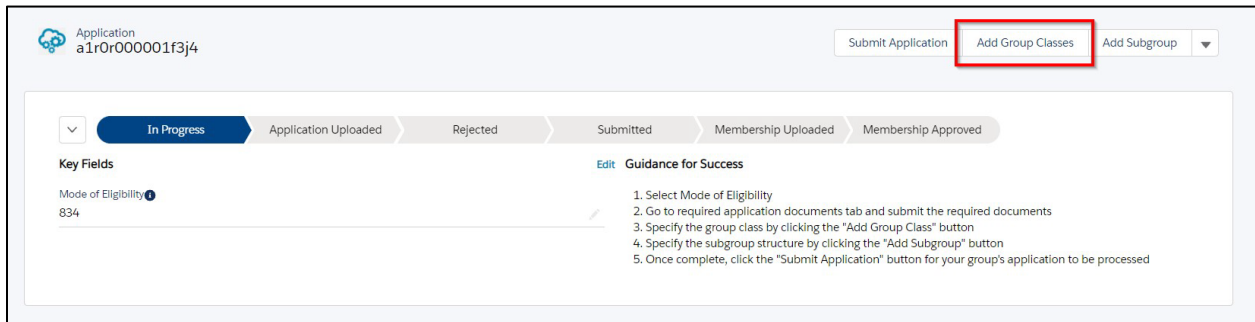
Thank you for choosing Optima Health!

[Next](#)

Add Group Class

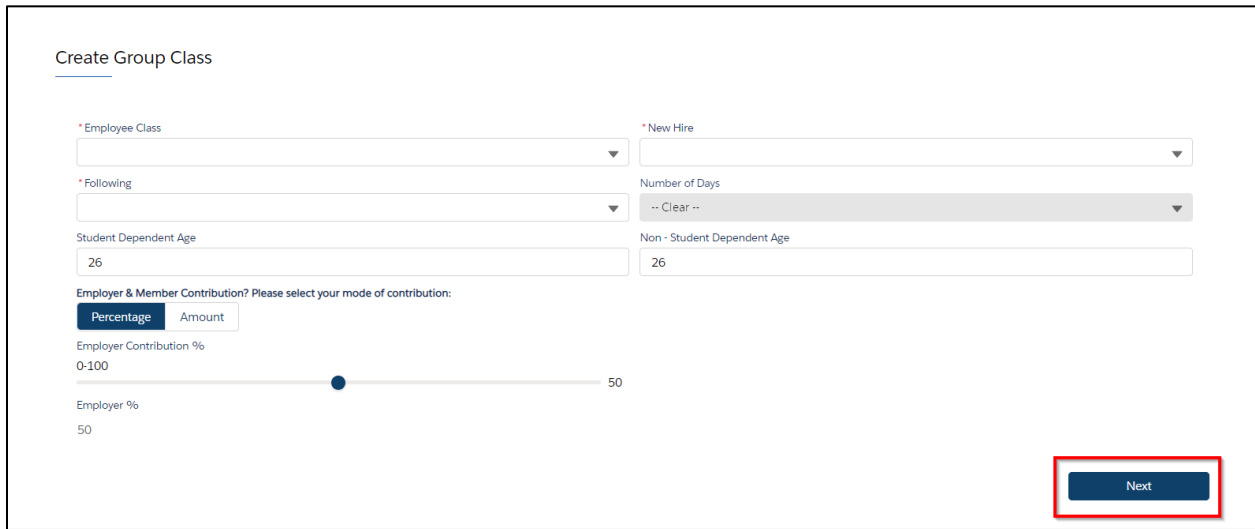
Prior to submitting your application, you can add a group class, however it is not required to submit the application, your Sentara Health Plans Sales Team can complete this step on your behalf.

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



The screenshot shows the application dashboard for application ID a1r0r00001f3j4. At the top right, there are three buttons: "Submit Application", "Add Group Classes" (highlighted with a red box), and "Add Subgroup" with a dropdown arrow. Below the buttons is a progress bar with steps: In Progress (active), Application Uploaded, Rejected, Submitted, Membership Uploaded, and Membership Approved. Under "Key Fields", the "Mode of Eligibility" is set to "834". To the right, there is a "Guidance for Success" section with five numbered steps: 1. Select Mode of Eligibility, 2. Go to required application documents tab and submit the required documents, 3. Specify the group class by clicking the "Add Group Class" button, 4. Specify the subgroup structure by clicking the "Add Subgroup" button, and 5. Once complete, click the "Submit Application" button for your group's application to be processed.

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



The "Create Group Class" form contains 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 two tabs: "Percentage" (selected) and "Amount". Under the "Percentage" tab, there is a slider for "Employer Contribution %" ranging from 0 to 100, with a blue dot at 50. Below the slider, the text "Employer %" and the value "50" are displayed. A "Next" button is located at the bottom right of the form, highlighted with a red box.

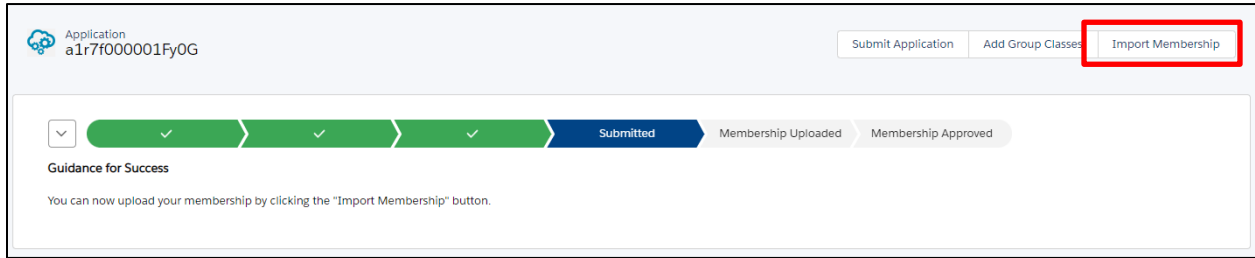
A message displays indicating the group class has been created. Click **Finish**.



The confirmation message reads "Group Class Created" and "Group class has been created for Group Test 15". A "Finish" button is located at the bottom right of the message, 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 **Sentara Health Plans Sales team can import your membership on your behalf.**



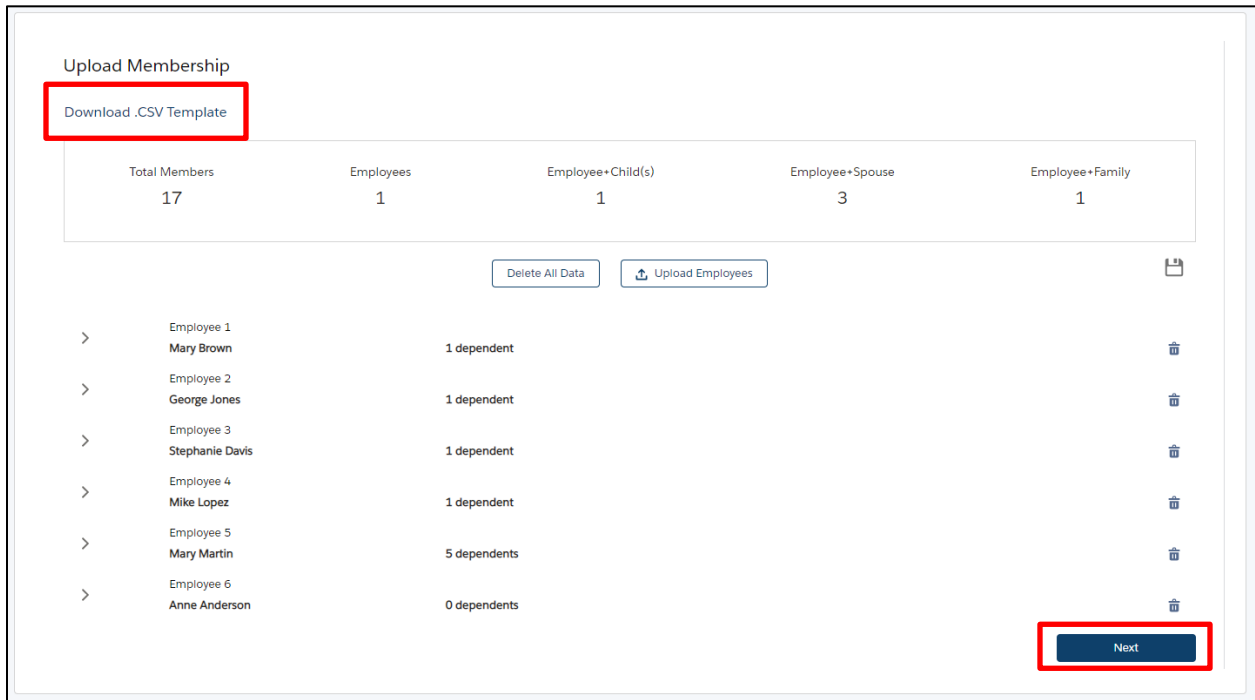
Application a1r7f000001Fy0G

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.

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



Upload Membership

Download .CSV Template

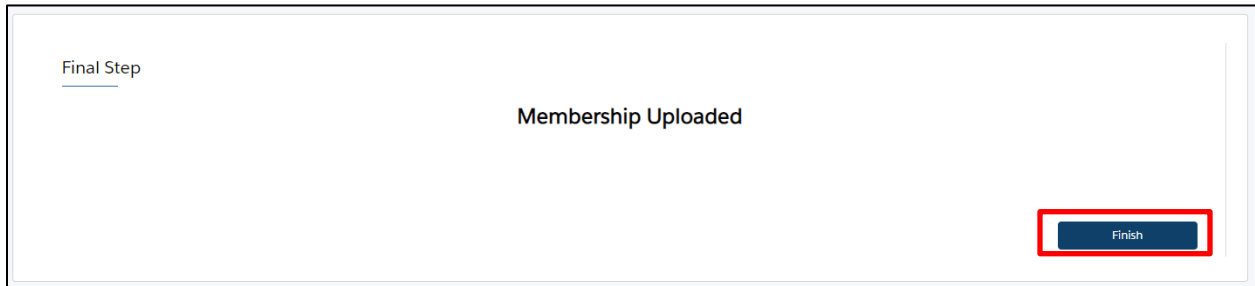
Total Members	Employees	Employee+Child(s)	Employee+Spouse	Employee+Family
17	1	1	3	1

Delete All Data Upload Employees

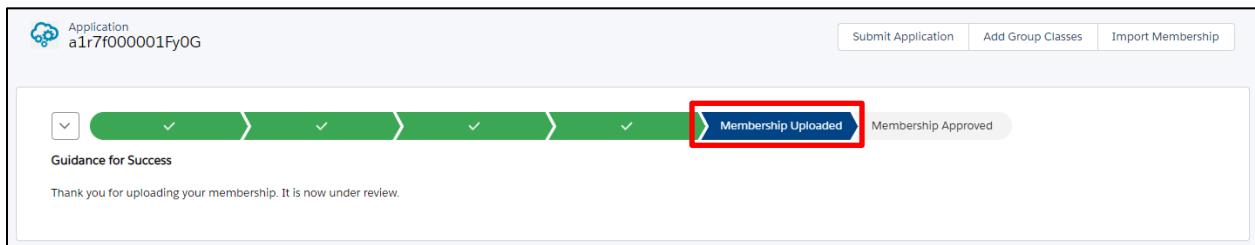
Employee	Dependents
Employee 1 Mary Brown	1 dependent
Employee 2 George Jones	1 dependent
Employee 3 Stephanie Davis	1 dependent
Employee 4 Mike Lopez	1 dependent
Employee 5 Mary Martin	5 dependents
Employee 6 Anne Anderson	0 dependents

Next

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



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



Your Sentara Health Plans 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!