Sentara® Health Plans

Broker User Guide – BusinessEDGE
Level Funded Quotes

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Purpose

The purpose of this user guide is to outline the level-funded 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	$\leq$50	>50	>50
Eligible # of Employees		$\leq$150	$\geq$151
Funding Type	Level Funded		
# of Enrolled Employees	10 - 150		

Create New Quote

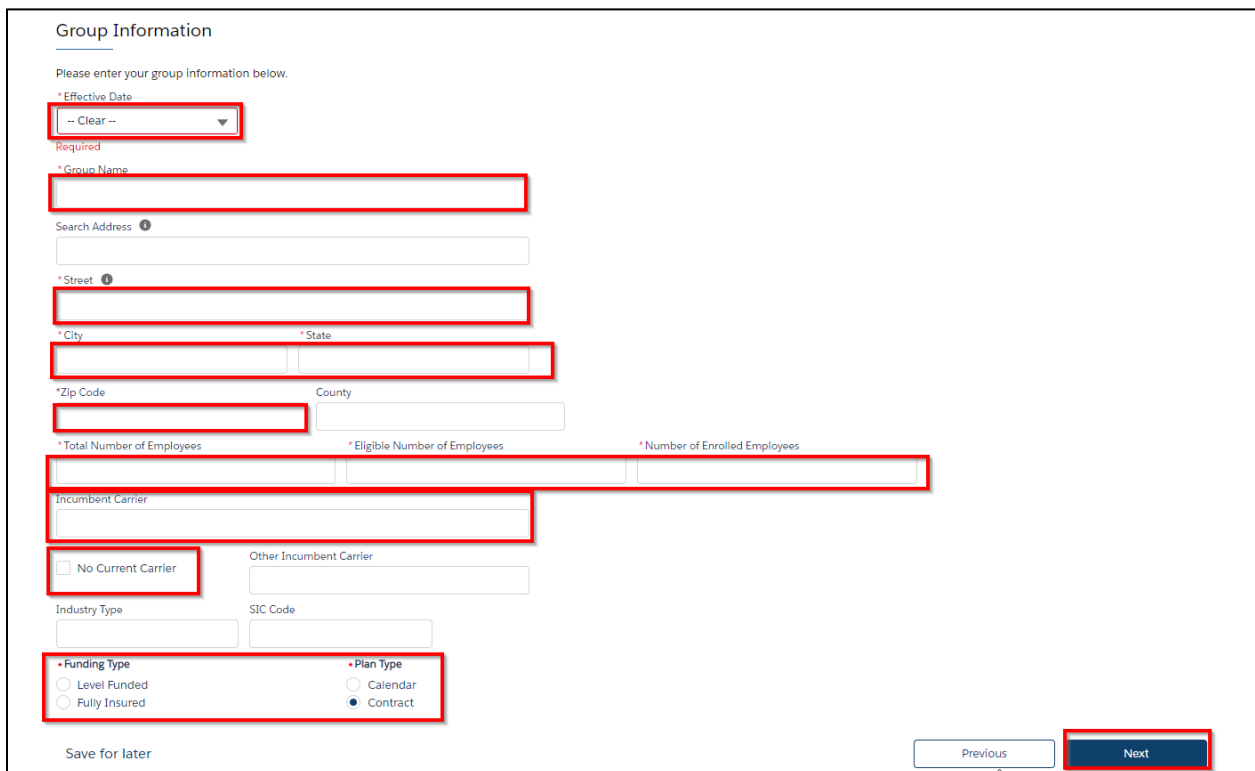Click **Request a Quote** on your home screen.
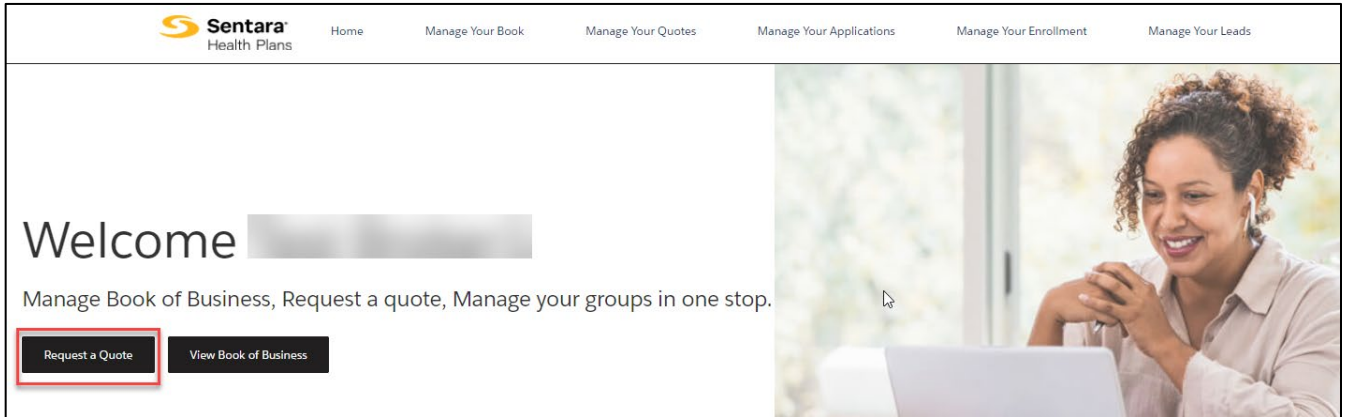
Select the primary broker of record for the quote. You can choose yourself or you can select **On Behalf of another broker**. If you choose another broker, please enter the primary broker name. Once the primary broker is chosen, click **Next**.

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

- funding and plan type

- enter incumbent carrier information or click no current carrier
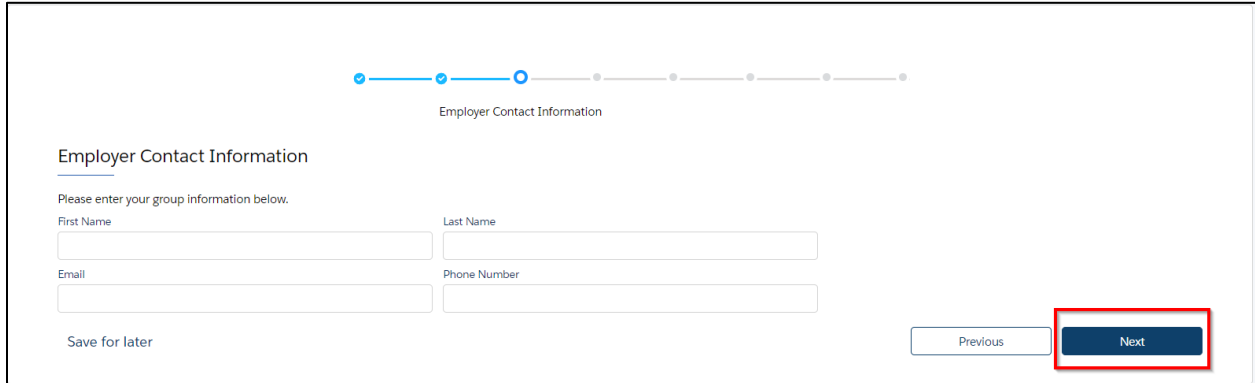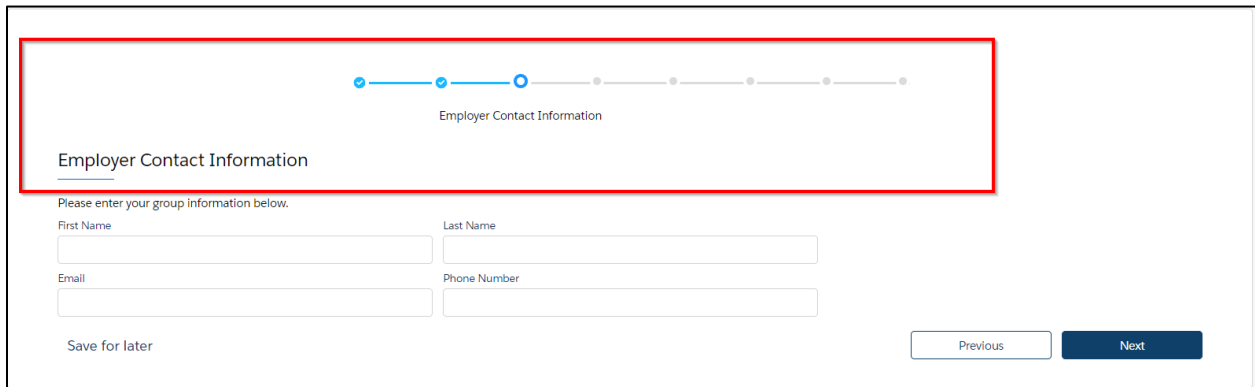
Enter employer contact information and click **Next**.
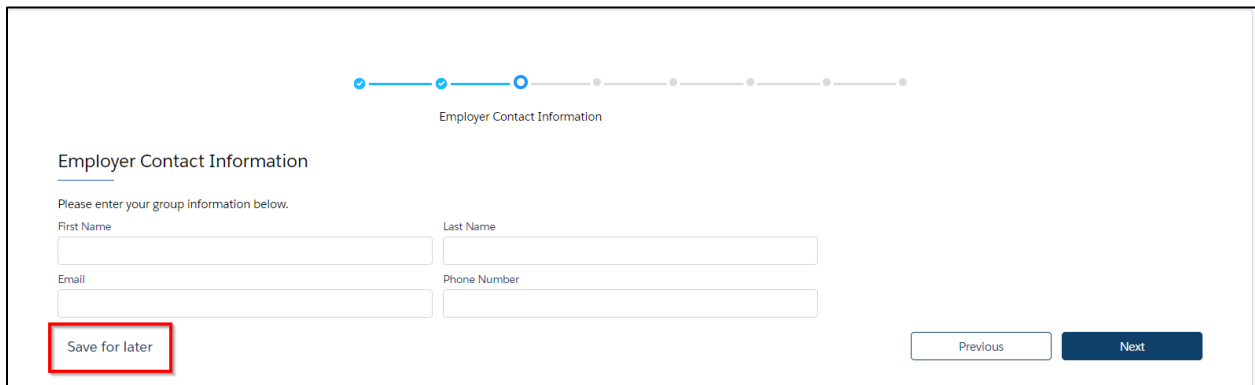
Note: If you ever need to go back to the previous step, click on the check box on the blue line at the top

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 displays 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 upload a census on the **Census Information** screen.

Click **Download Excel Template.** An Excel file downloads, 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.

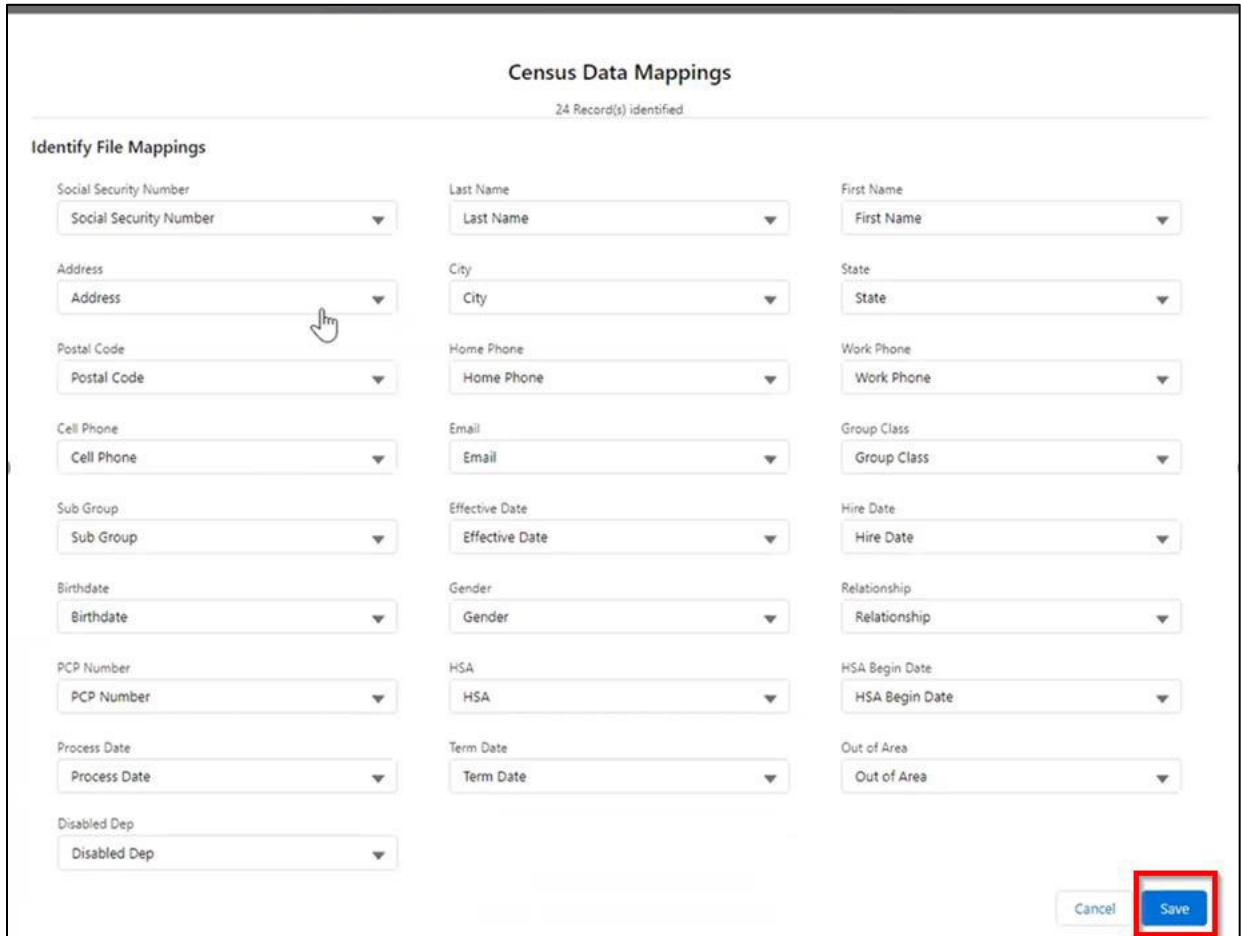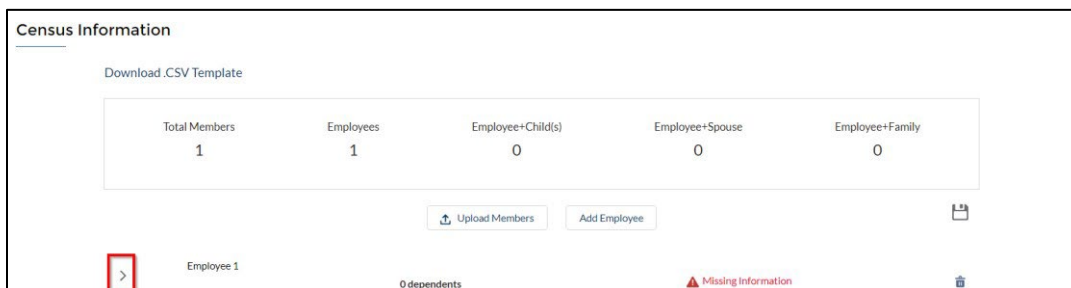Map the fields on the **Census Data Mappings** screen and click **Save**.

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.

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

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

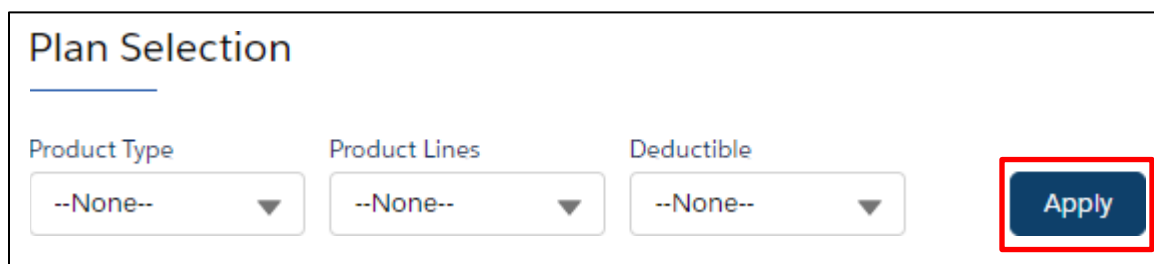## Required Fields for BusinessEDGE (Level-Funded) Quote

- First Name
- Last Name
- Gender
- Birthdate
- COBRA
- Out of Area
- Primary Member Identifier
- Member Identifier
- Postal Code
- Relationship
- Tobacco User

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**.

Note: 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.

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 displays information for each plan.

Compare Plans	SF Optima Plus 1750/30/30%	SF Optima Plus 500/25/20%
Annual Deductible*	1750/3500	500/1500
Out-of-Pocket Limit*	5500/10000	4000/8000
Primary Doctor Coverage*	$30 Copayment (Deductible does not apply)	$25 Copayment (Deductible does not apply)
Specialist Coverage*	$60 Copayment (Deductible does not apply)	$50 Copayment (Deductible does not apply)
Emergency Room Coverage*	30% Coinsurance AD (In or Out-of-Network)	20% Coinsurance AD (In or Out-of-Network)
Hospital Stay Coverage*	30% Coinsurance AD	20% Coinsurance AD
Prescription Drug Coverage	OPN $10/$30/$50 or 20%/20% ($250 Max)	OPN $10/$30/$50 or 20%/20% ($250 Max)
› In Network		
› Out Of Network		

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

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.**

Document Upload

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

Note: This screen displays the necessary documentation that should be uploaded for Level Funded quotes.

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

Congratulations, for submitting your new quote!

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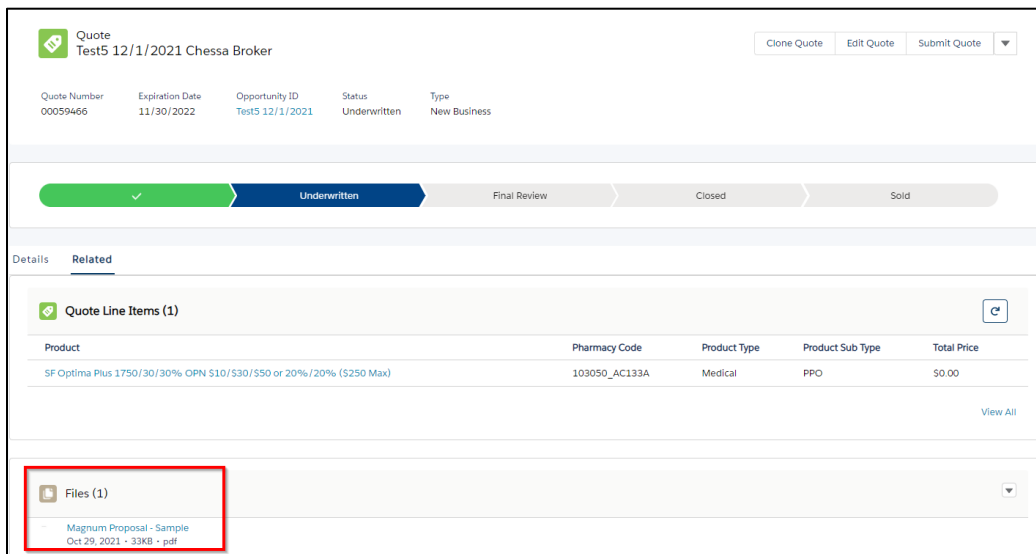
Quote Actions

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

- accept a quote
- submit for a relook
- clone a quote
- edit a quote
- close a quote

Accept a Quote

Once a quote is underwritten, you will receive an email from the Sentara Health Plans Sales team. When you navigate to the quote, you can view the BusinessEDGE proposal under the **Related in the Files section**.

To accept the quote, click **Submit Quote**.
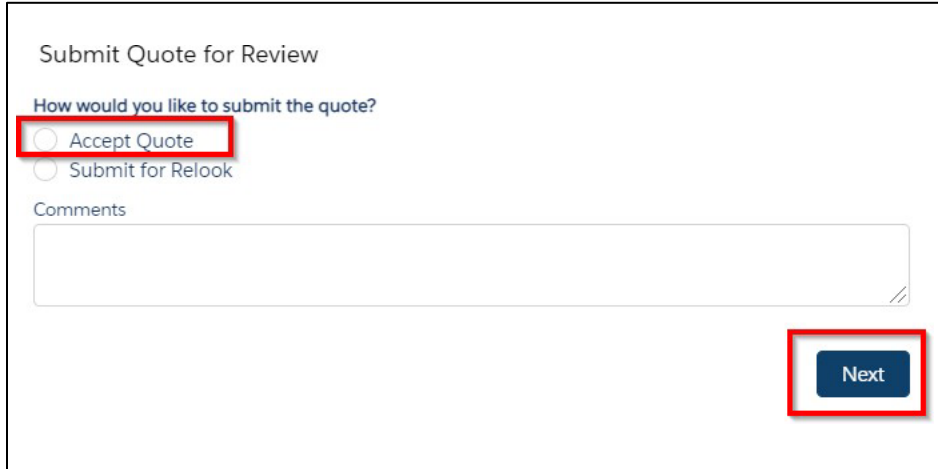
Select **Accept Quote**. In the **Comments**, note which plans were sold, then click **Next**.

Your Sentara Health Plans Sales Team will be notified to complete the quote process and you will be notified when you can begin the group application process.

Submit for a Relook

To submit a quote to the Sentara Health Plans Sales Team to review or negotiate rates, click **Submit Quote**.
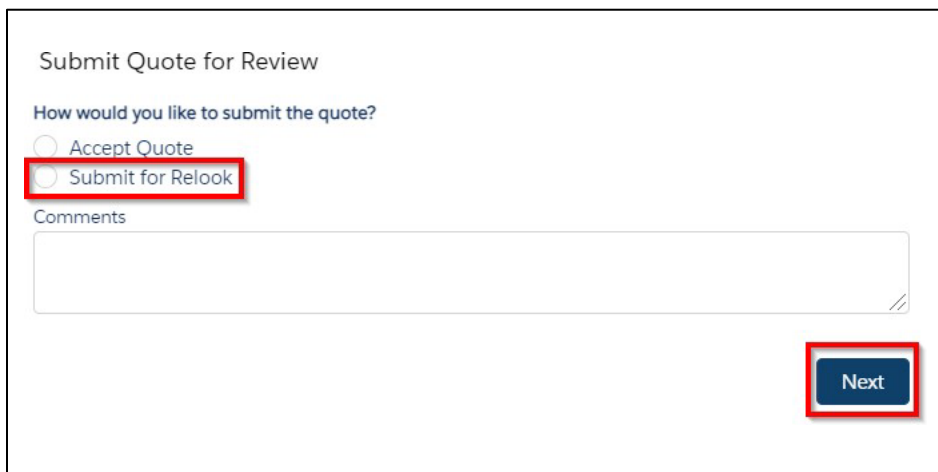

Select **Submit for Relook**, enter any applicable comments, and click **Next**.
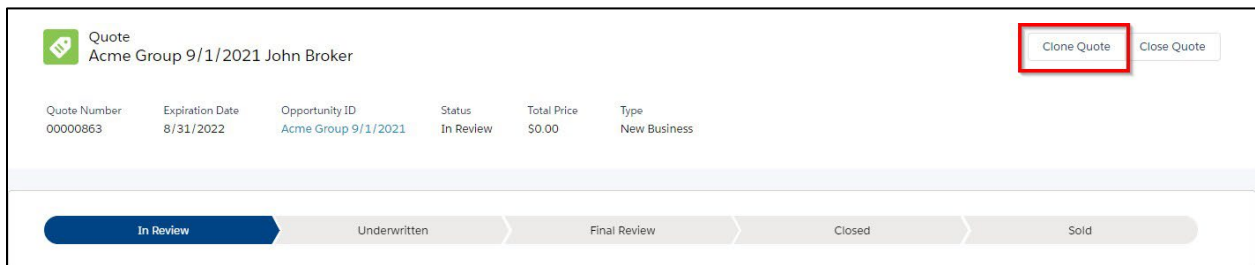
Your Sentara Health Plans Sales Team will be notified of the request, and the quote status will change to **In Review.**

Clone a Quote

The purpose of cloning a quote is to include 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 before proceeding 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.
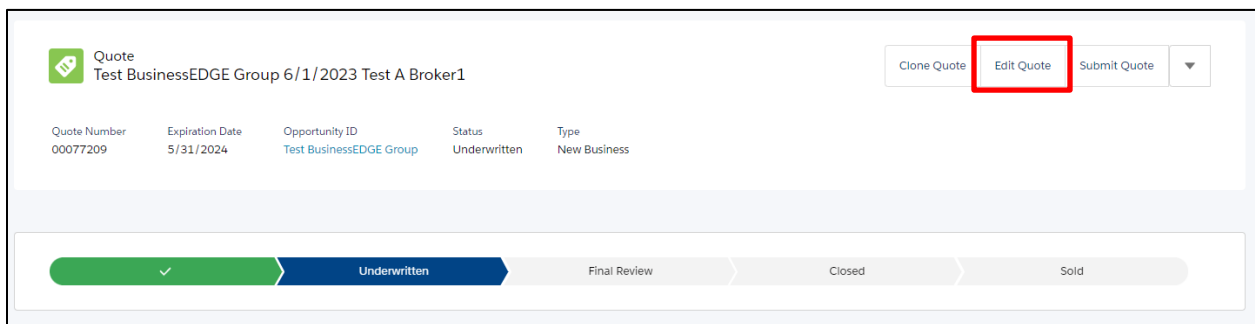
Edit a Quote

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.

Close a Quote

If a proposal is not selected, close the quote by clicking **Close Quote**.
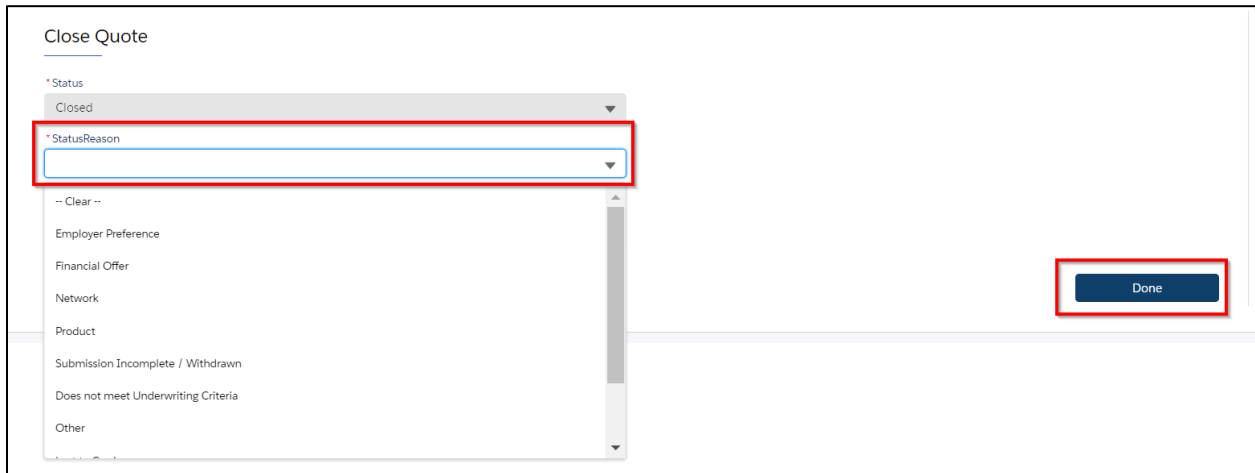
Choose a **Status Reason** from the drop down and then click **Done**.

The quote will be closed.

Group Application Process

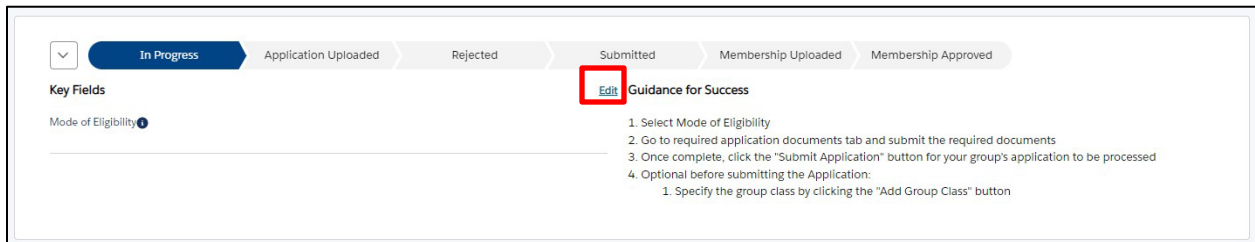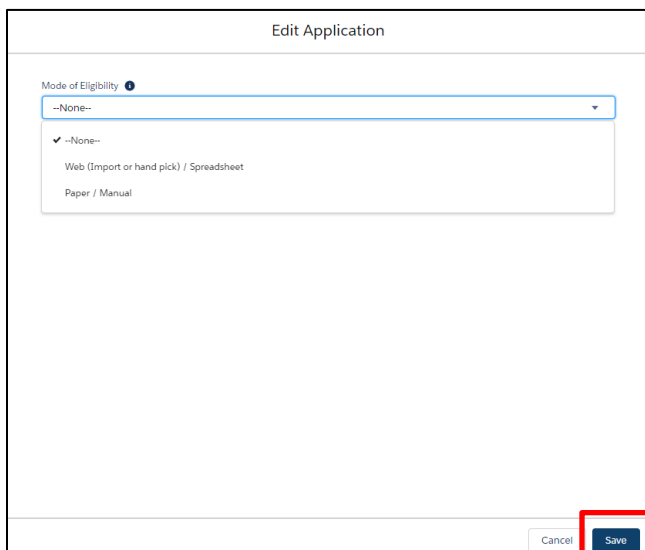Once the quote has been accepted, the application screen displays as well as the **Guidance for Success**.
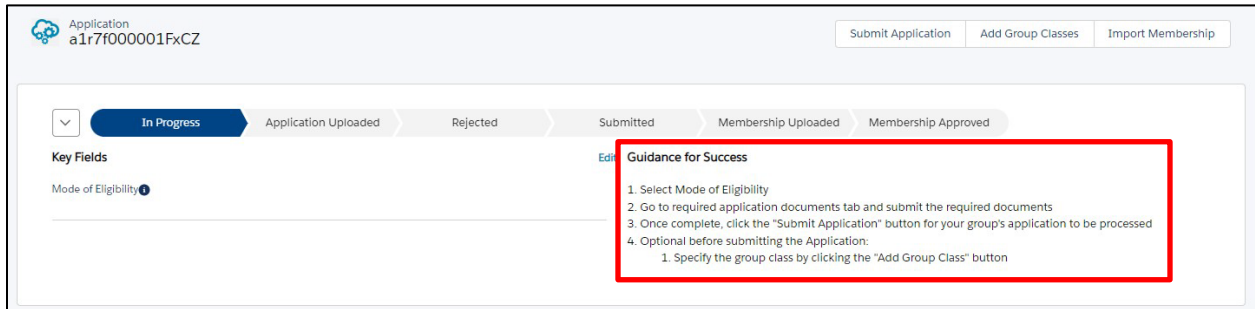
Mode of Eligibility

Select **Mode of Eligibility,** 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.

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

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.

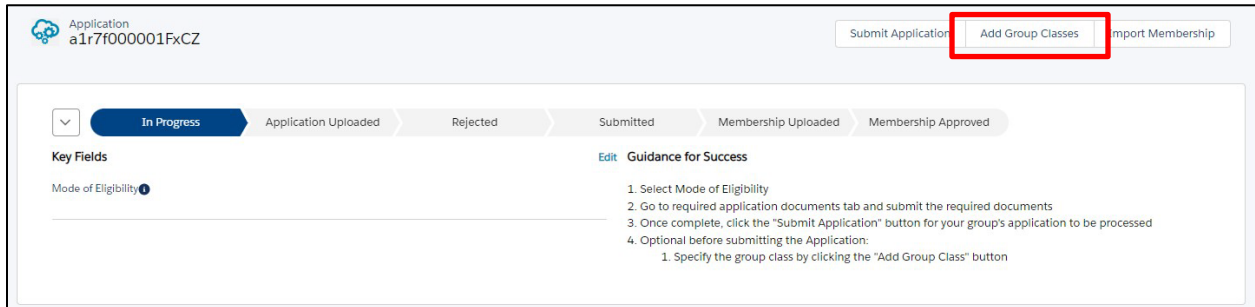Upon submission, your required application documents will be reviewed. An Optima Health representative will be in touch shortly.

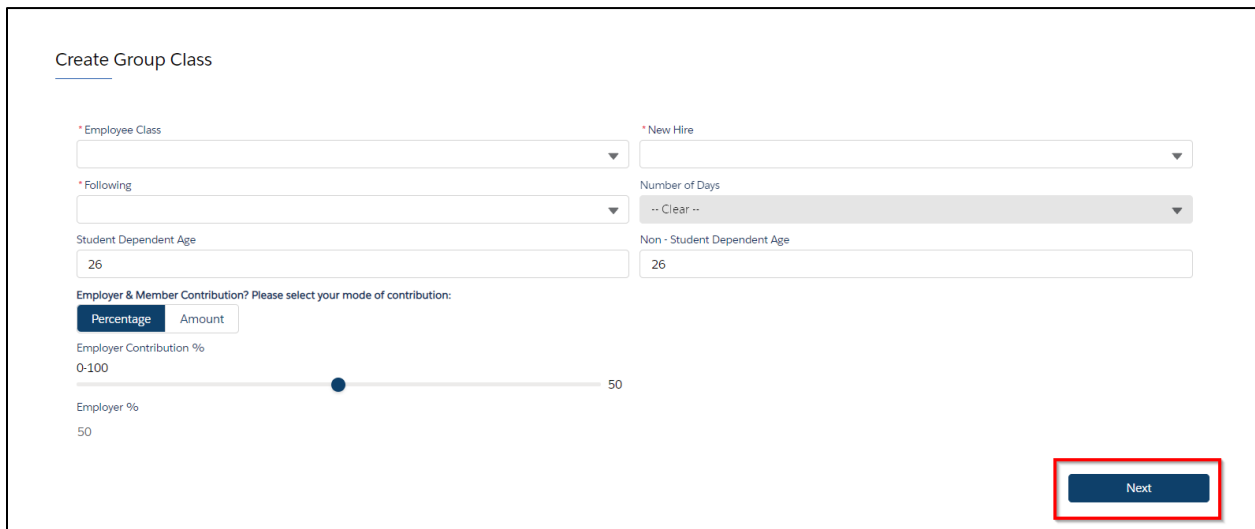Thank you for choosing Optima Health!

Next

Add Group Class

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

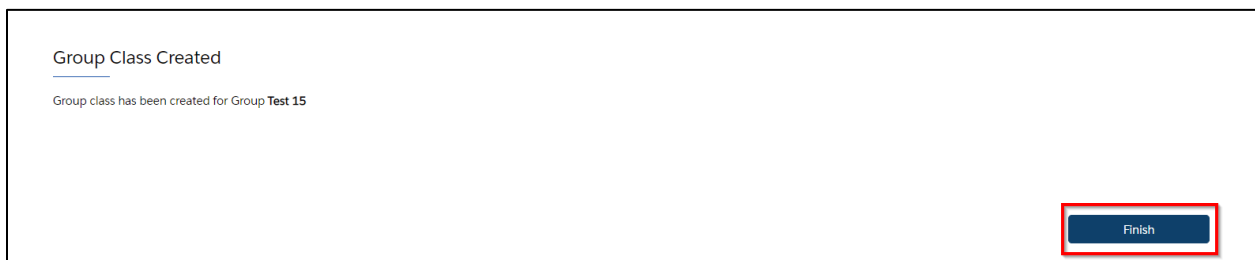Specify the group class by clicking **Add Group Class**

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

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

Import Membership

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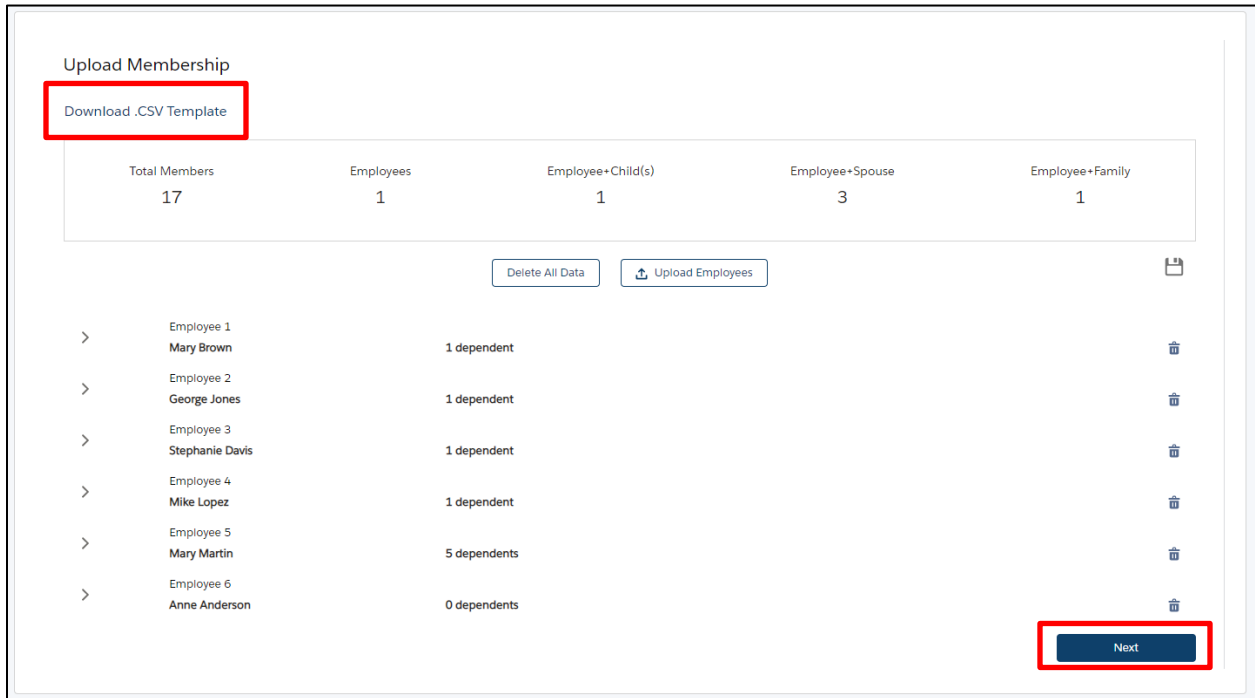

You can download the enrollment spreadsheet by clicking the Download .CSV Template and clicking **Upload Employees**, and click **Next**.
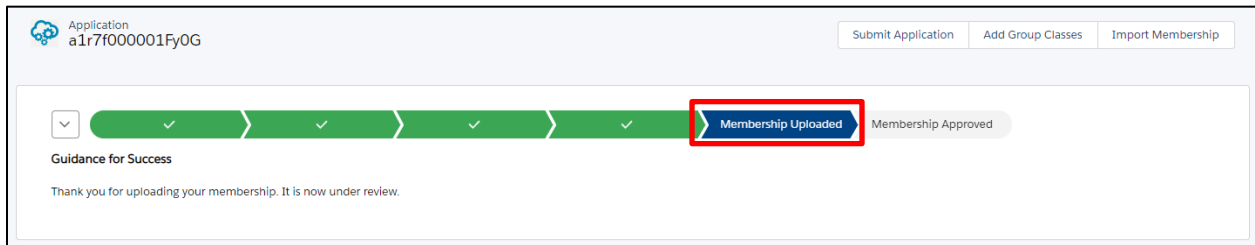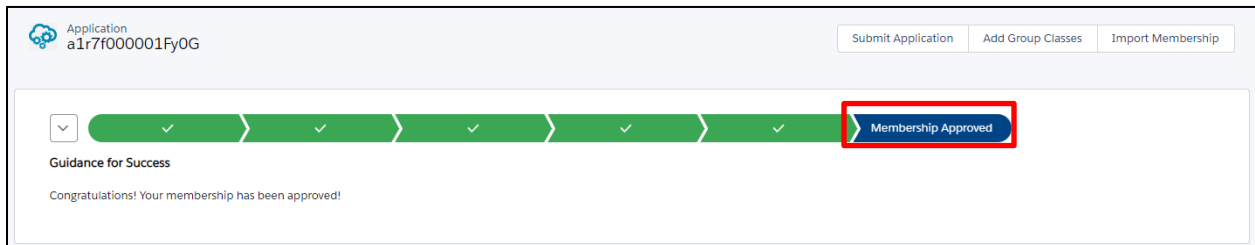
The final step to import membership is to click **Finish**.
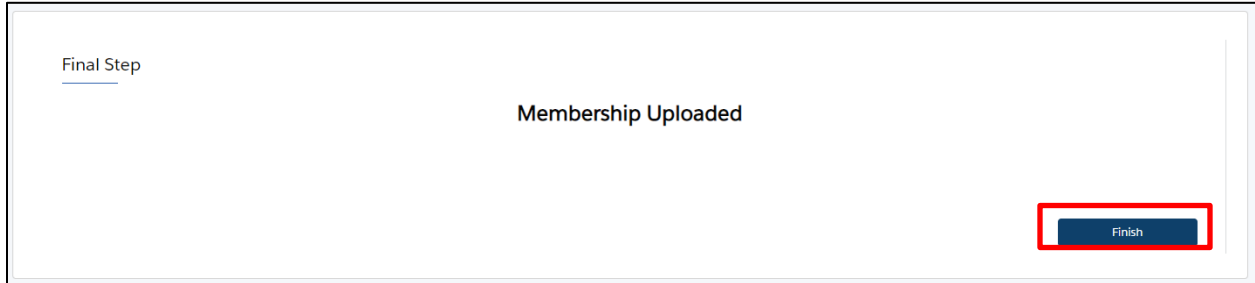
The status of the group application updates to **Membership Uploaded**.

The Sentara Health Plans Sales team will be notified and once the membership has been reviewed and approved the application status updates to **Membership Approved**.

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