

**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:

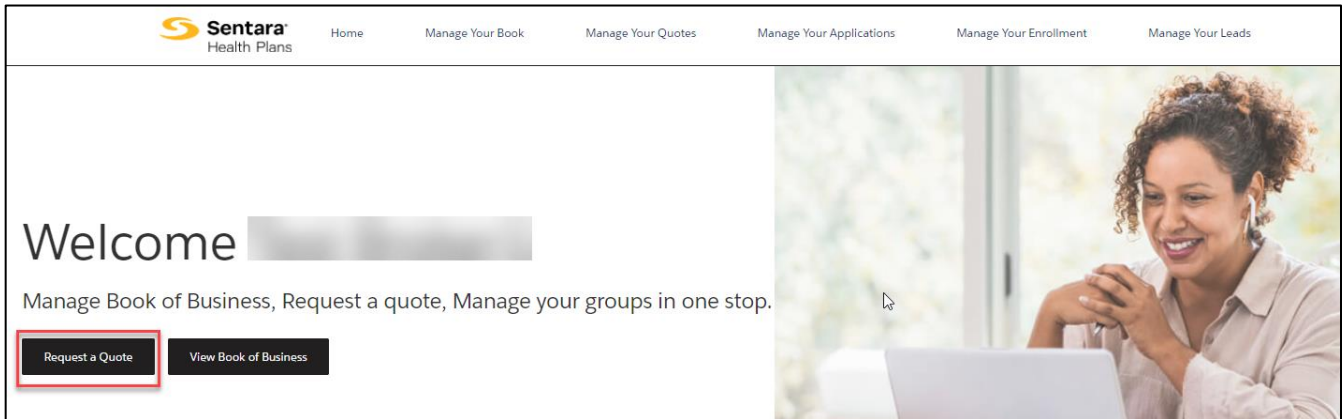
- create a new quote
- perform quote actions
- initiate the group application process

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	≤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

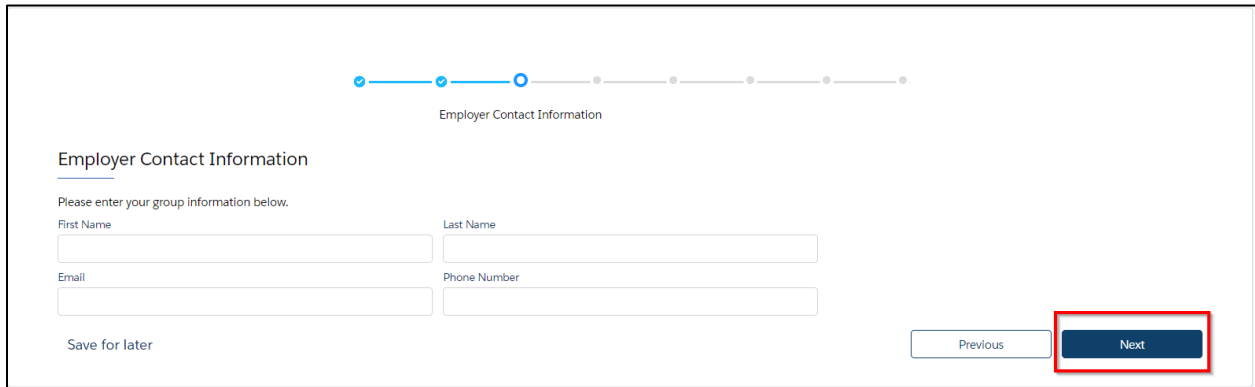
No Current Carrier Other Incumbent Carrier

Industry Type SIC Code

* Funding Type
 Level Funded
 Fully Insured

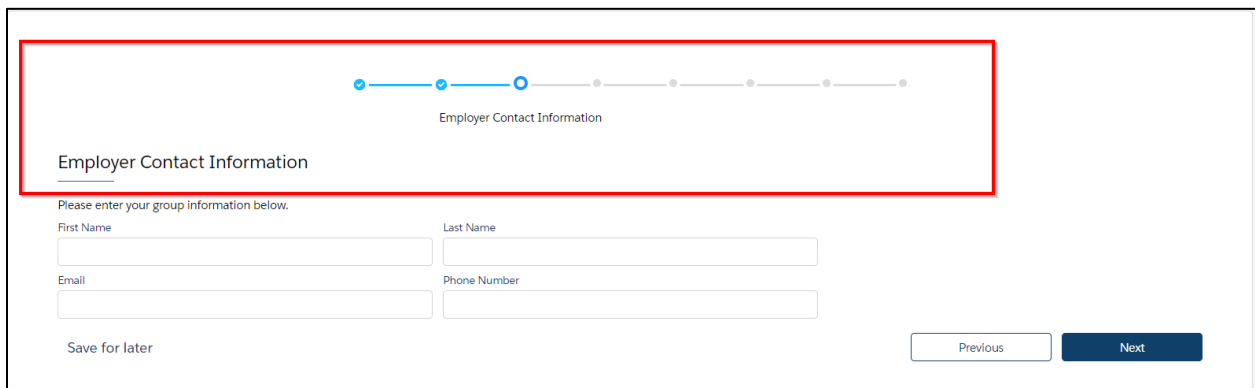
* Plan Type
 Calendar
 Contract

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



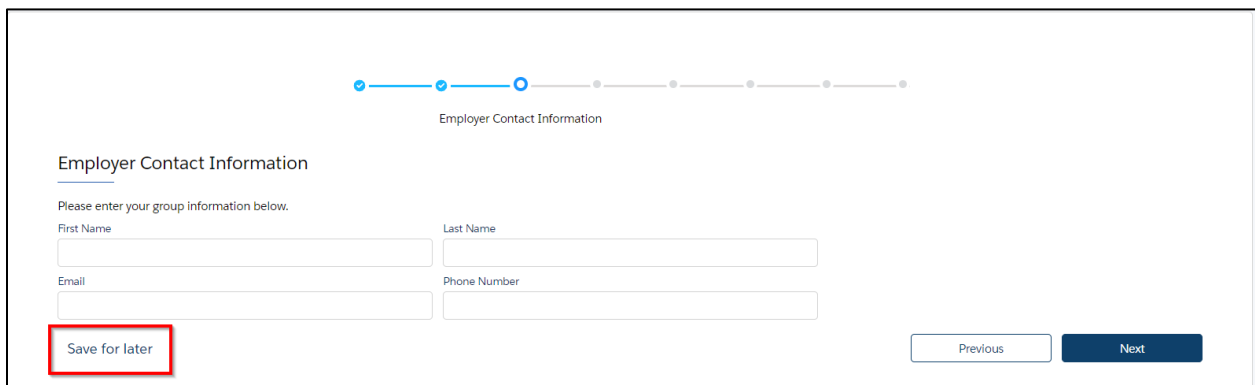
The screenshot shows a progress bar at the top with seven steps. The first two steps are completed (indicated by checkmarks), and the third step, 'Employer Contact Information', is the current active step (indicated by a blue circle). Below the progress bar, the form title 'Employer Contact Information' is underlined. A sub-header reads 'Please enter your group information below.' The form contains 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, with the 'Next' button highlighted with a red 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 and the 'Employer Contact Information' title below it.

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.

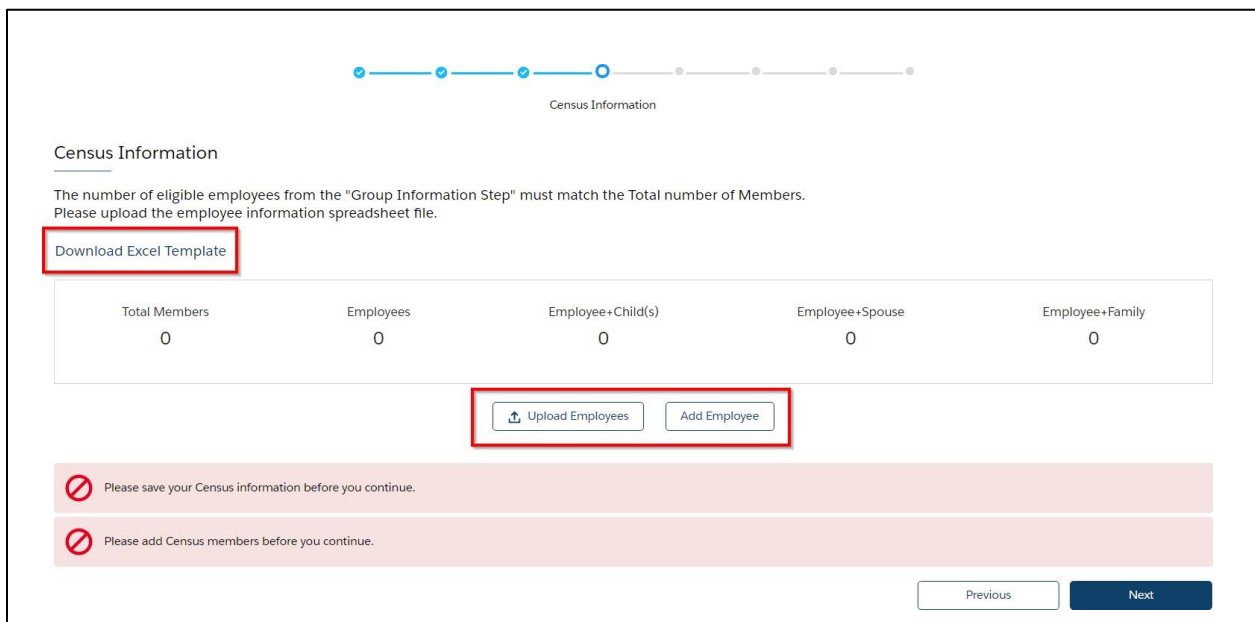
When you click **Save for later**, a pop-up box will display asking **Are you sure you want to save it for later?** You can choose **Cancel** or **Ok**. If you click **Cancel**, you will be brought to the screen where you left off and you can continue your work. If you choose **Ok**, you will come to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



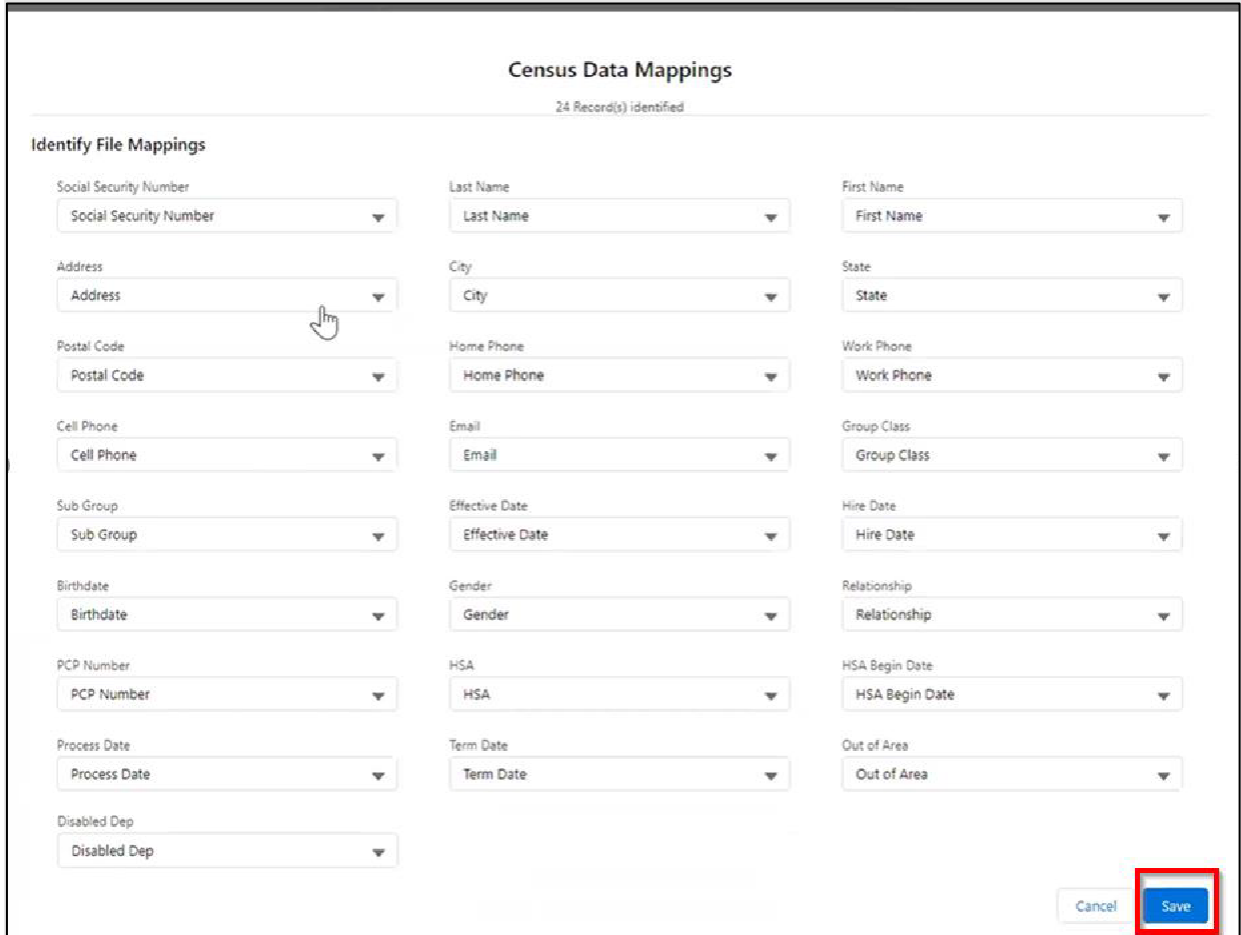
How to Upload a Census

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.

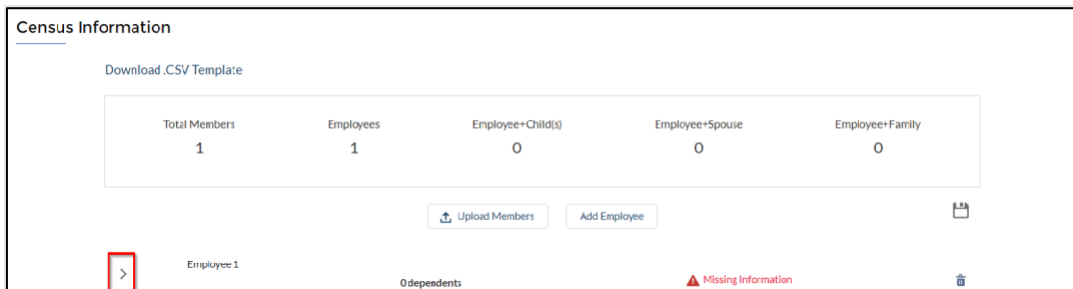


Map the fields on the **Census Data Mappings** screen and click **Save**.



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

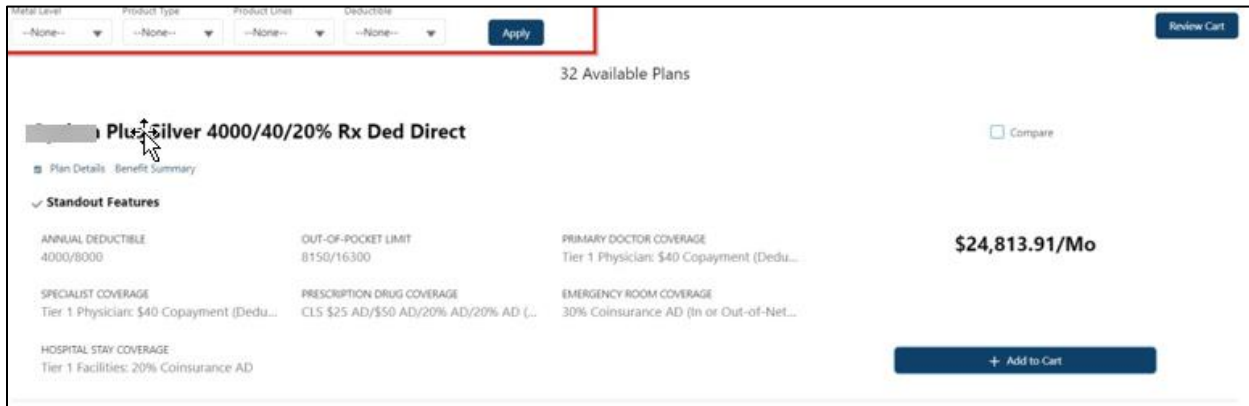
Once you've entered all the information, click **Next**.

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.

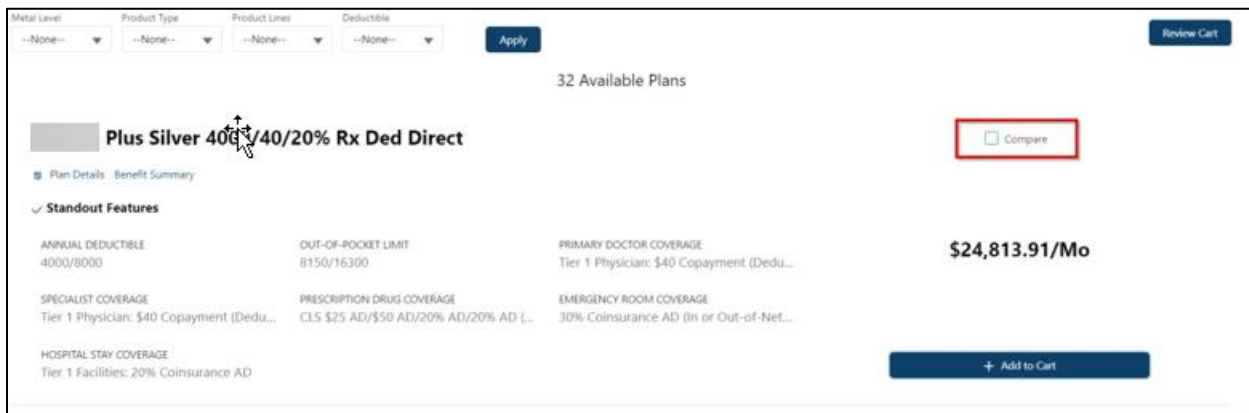
Note: 4 plans per quote is optimal as that is how many plans can be viewed on the side-by-side comparison. Additional plans will go to another page on the proposal and will slow down the time to process the quote.

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 a web interface for plan selection. At the top, there are four filter dropdown menus labeled 'Metal Level', 'Product Type', 'Product Lines', and 'Deductible', each with a '--None--' option. To the right of these filters is an 'Apply' button and a 'Review Cart' button. Below the filters, it says '32 Available Plans'. The main content area displays a plan card for 'Plus Silver 4000/40/20% Rx Ded Direct'. The card includes a 'Compare' checkbox, which is highlighted by a red box and a mouse cursor. Below the plan name, there are links 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), PRIMARY DOCTOR COVERAGE (Tier 1 Physician: \$40 Copayment (Dedu...)), 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...)), and HOSPITAL STAY COVERAGE (Tier 1 Facilities: 20% Coinsurance AD). The monthly rate is '\$24,813.91/Mo' and there is an '+ Add to Cart' button at the bottom right of the card.

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

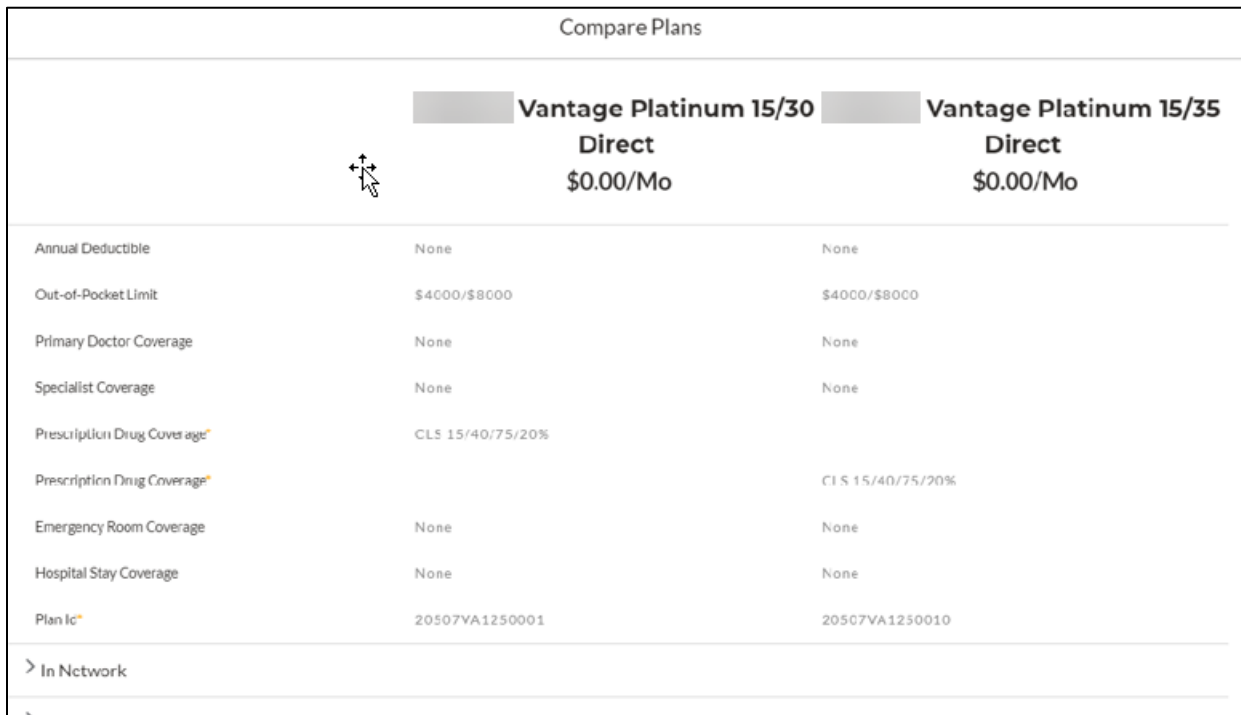


This screenshot is identical to the one above, but the 'Compare' checkbox for the 'Plus Silver 4000/40/20% Rx Ded Direct' plan is highlighted with a red box. A mouse cursor is also present over the checkbox.

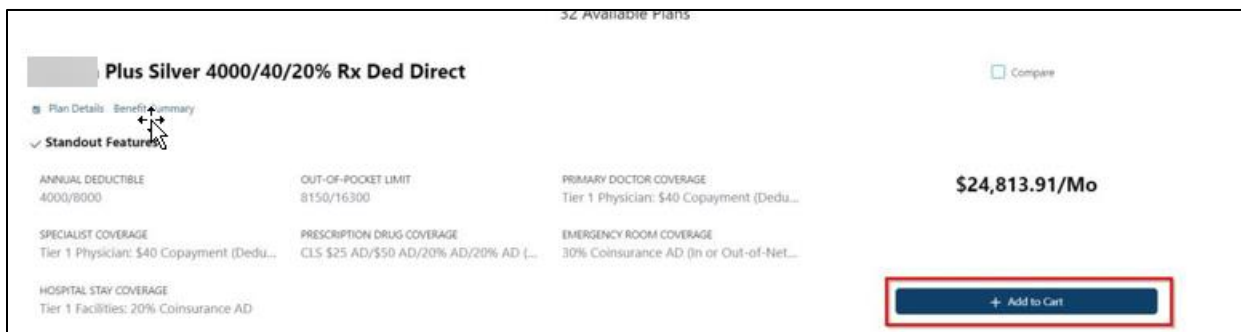
Once displayed, click **Compare** at the top of the screen, next to Review Cart.



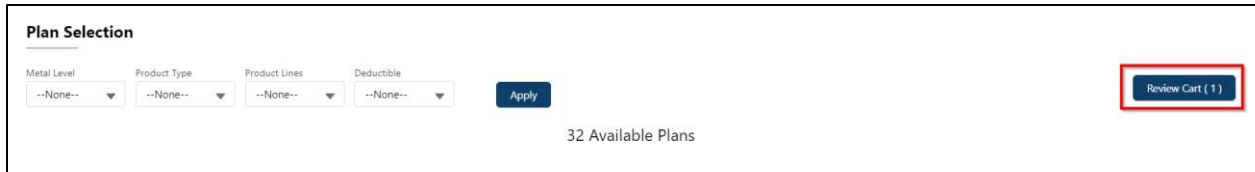
A separate window will display where you can view information for each plan.



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



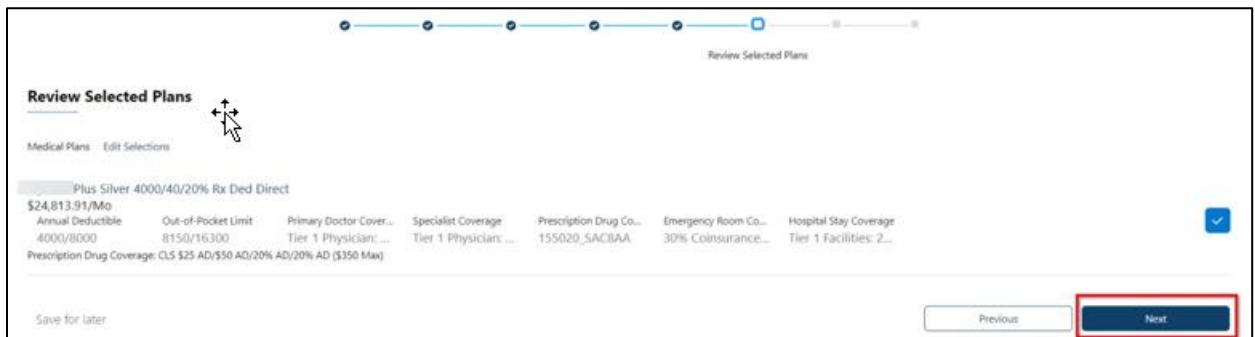
On the **Plan Selection** screen, click **Review Cart** at the top.



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, and the fifth step, 'Review Selected Plans', is highlighted. Below the progress bar, the title 'Review Selected Plans' is followed by a mouse cursor icon. Underneath, there are links for 'Medical Plans' and 'Edit Selections'. The main content area displays details for a selected plan: 'Plus Silver 4000/40/20% Rx Ded Direct' with a monthly premium of '\$24,813.91/Mo'. Below this, there are 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 icon is visible on the right side of the plan details. 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**.

Note: This section is not mandatory. You can continue without uploading any files at this time. Just click **Next**.

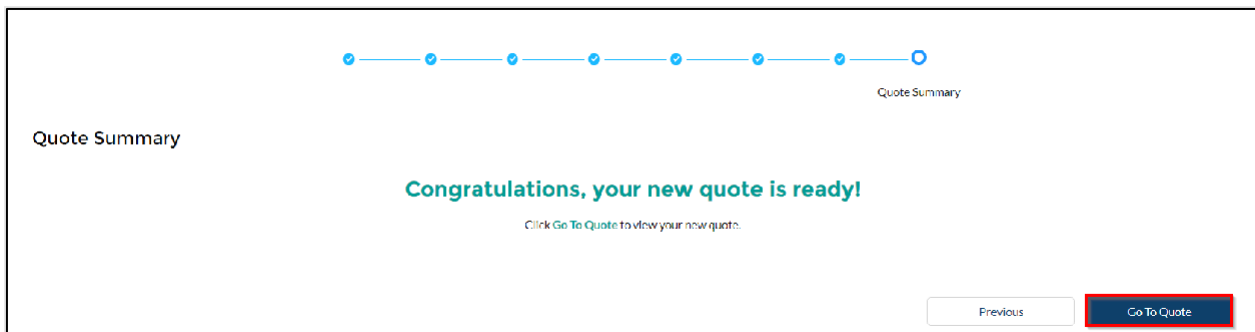


The screenshot shows the 'Document Upload' section of a web application. At the top, there is a 'Quote Document Upload' area with an 'Upload Files' button (highlighted with a red box) and a text input field for 'Or drop files'. Below this is a 'Save for later' link and a 'Next' button (highlighted with a red box). A secondary window titled 'Upload Files' shows a file named 'Receipt_Structube.pdf' (73 KB) with a progress bar and a 'Done' button (highlighted with a red box).

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

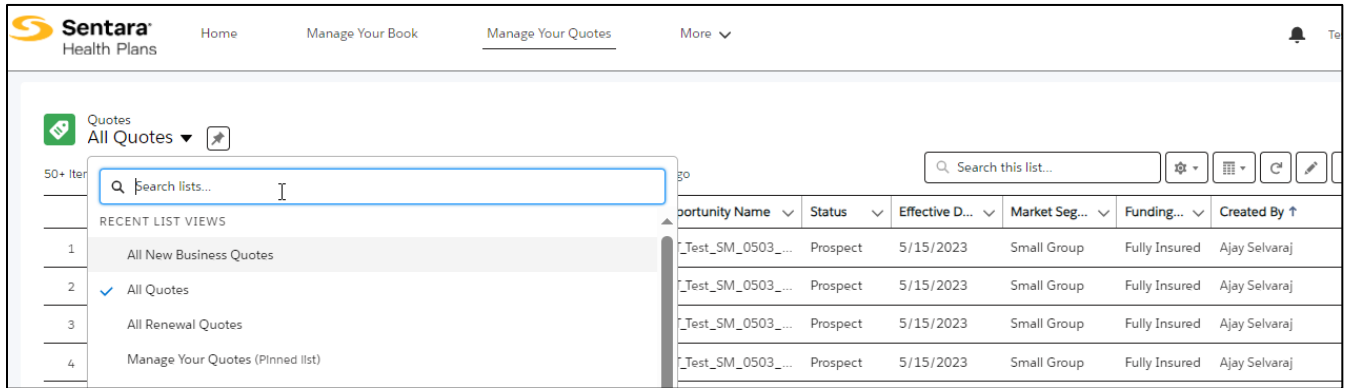
Congratulations, your new quote is ready!

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 a large green message: 'Congratulations, your new quote is ready!' followed by a smaller link: 'Click Go To Quote to view your new quote.'. At the bottom right, there is a 'Go To Quote' button (highlighted with a red box) and a 'Previous' button.

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 sidebar 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

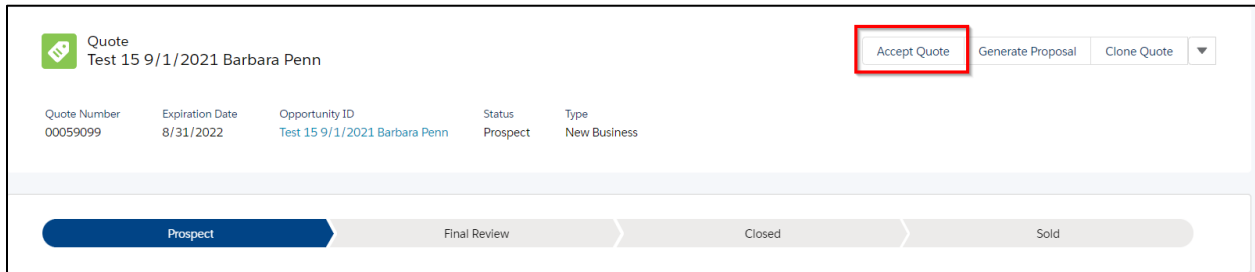
Quote Actions

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

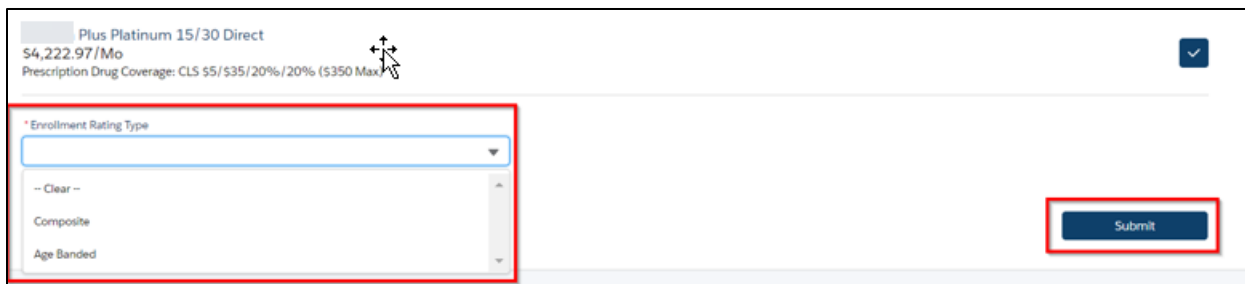
- accept a quote
- generate a proposal
- edit a quote
- close a quote
- clone a quote

Accepting a Quote

To accept a small group fully insured quote, click **Accept Quote**.

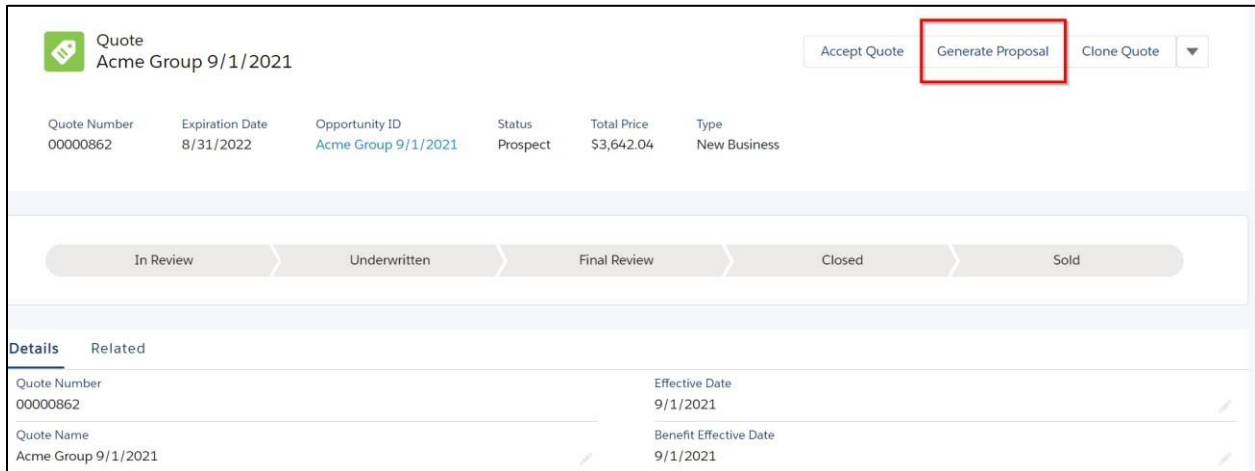


Click on the + button to add the selected plan on the **Select Plans** screen and choose an **Enrollment Type**. Once selected, click **Submit**.

Generate a Proposal

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



The interface shows a quote for 'Acme Group 9/1/2021'. It includes a table with quote details, a progress bar, and a details section.

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

Progress bar: In Review → Underwritten → Final Review → Closed → Sold

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**.



The 'Rating Options' section contains a heading, a sub-heading, and two radio button options. A 'Next' button is located at the bottom right.

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.

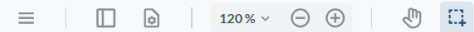
Generating Proposal


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

Proposal Document.pdf



120% ▾



 **Sentara**[®]
Health Plans

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

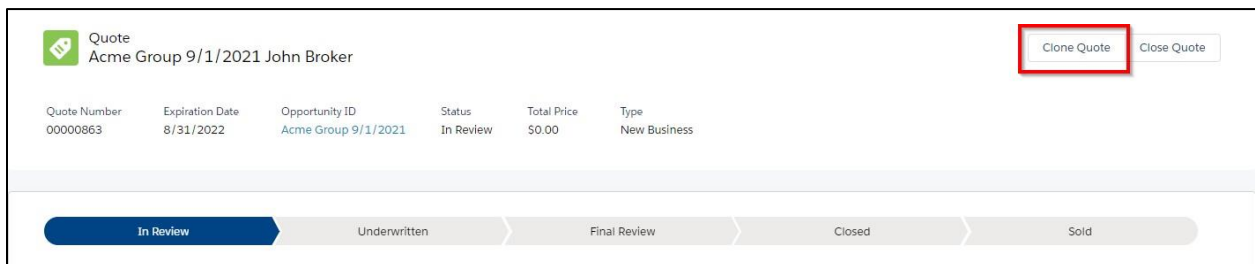
12/6/2023

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

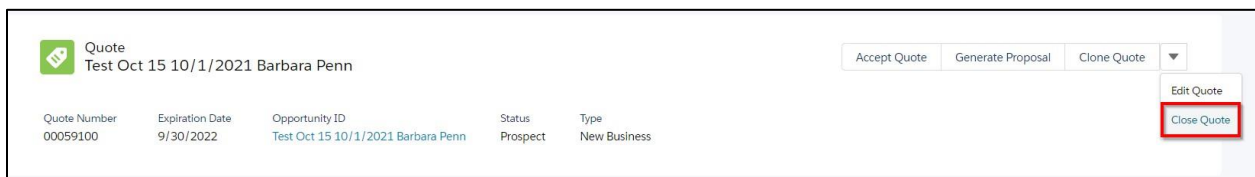
In Review Underwritten Final Review Closed Sold

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**.

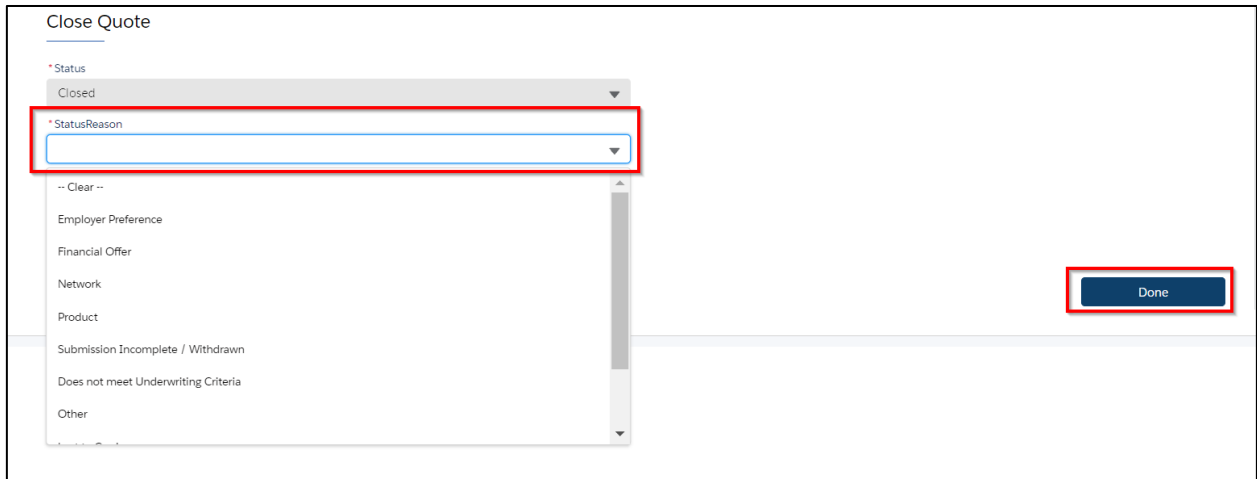


Quote
Test Oct 15 10/1/2021 Barbara Penn

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

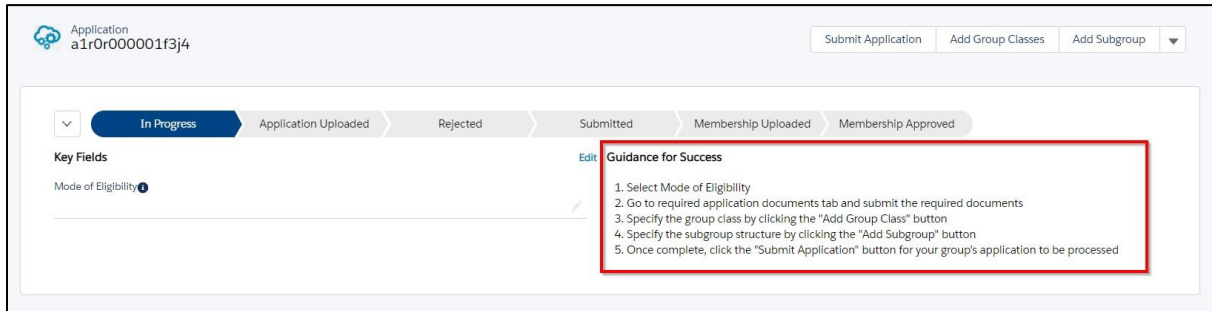
Choose a **Status Reason** from the drop down and then click **Done**.



The screenshot shows a web form titled "Close Quote". It contains two dropdown menus. The first dropdown menu is labeled "*Status" and has "Closed" selected. The second dropdown menu is labeled "*StatusReason" and is currently empty. Below the dropdown menus is a list of status reasons: "-- Clear --", "Employer Preference", "Financial Offer", "Network", "Product", "Submission Incomplete / Withdrawn", "Does not meet Underwriting Criteria", and "Other". A blue button labeled "Done" is located to the right of the dropdown menus.

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

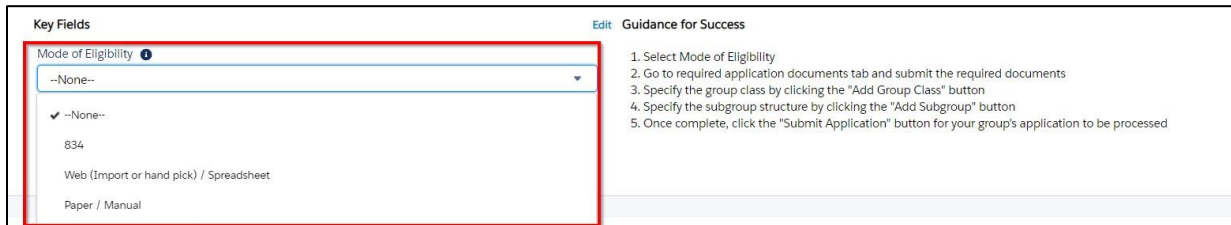
Mode of Eligibility

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

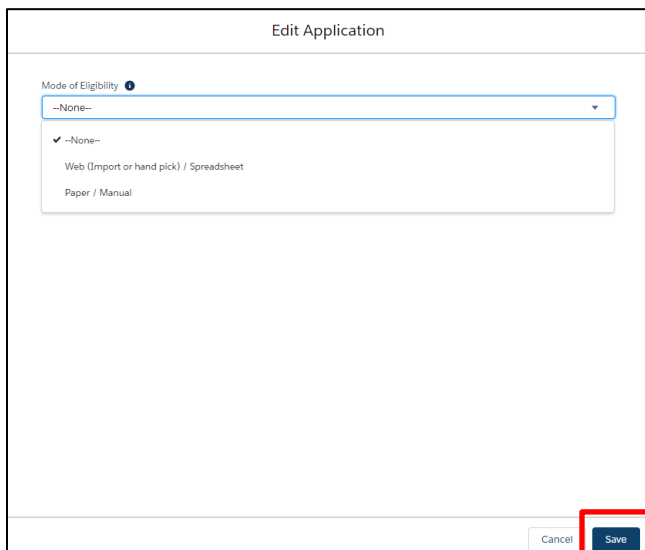
2. Go to required application documents tab and submit the required documents

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**

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

Details **Required Application Documents**

APPLICATION DOCUMENTS ⁵

VEC Report <input type="button" value="v"/> Due: No Files Yet	Employer Group Application <input type="button" value="v"/> Due: No Files Yet	Binder Check <input type="button" value="v"/> Due: No Files Yet	Member Application <input type="button" value="v"/> Due: No Files Yet
Waivers <input type="button" value="v"/> Due: No Files Yet	Extra Files in Application Documents <input type="button" value="v"/>  Due: No Files Yet		

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

Key Fields [Edit](#) [Guidance for Success](#)

Mode of Eligibility ¹ 834	<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.

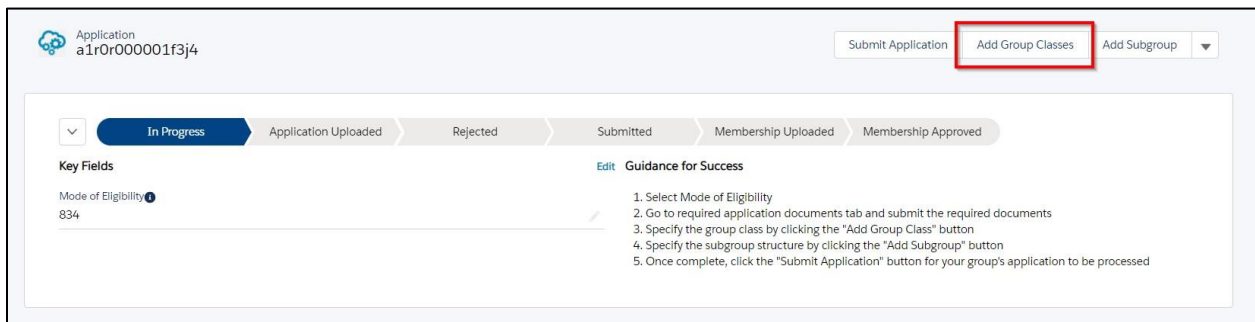
Thank you for choosing Optima Health!

[Next](#)

Add Group Class

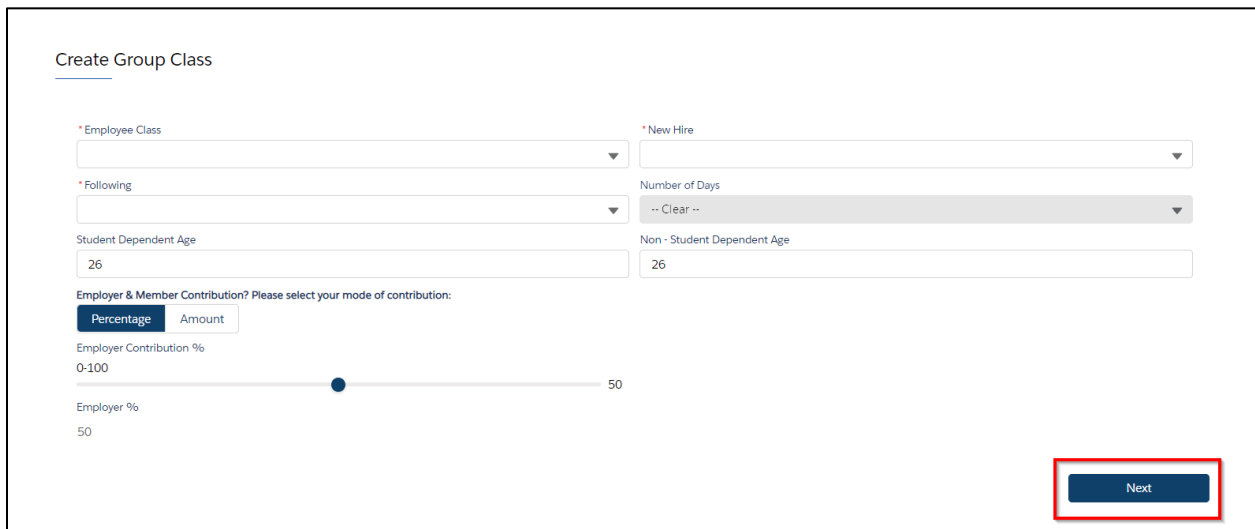
Prior to submitting your application, you can add a group class, however it is not required to submit the application, your Sentara Health Plans Sales Team can complete this step on your behalf.

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". 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 fields: "Employee Class" (dropdown), "New Hire" (dropdown), "Following" (dropdown), "Number of Days" (dropdown with "-- Clear --" selected), "Student Dependent Age" (input field with "26"), and "Non - Student Dependent Age" (input field with "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, it says "Employer % 50". A "Next" button is located at the bottom right of the form, highlighted with a red box.

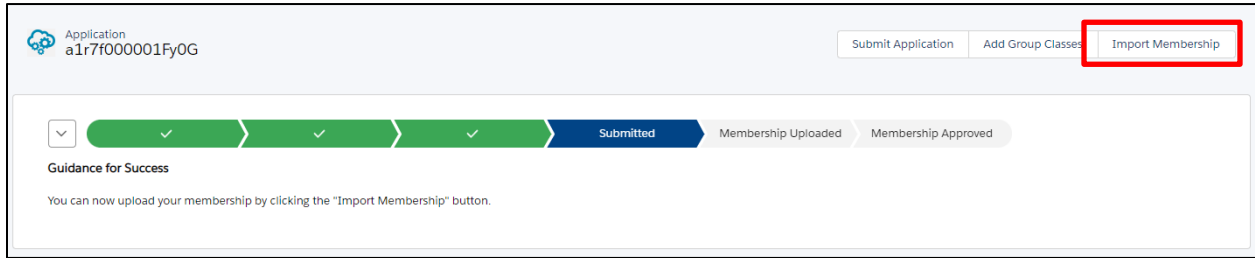
A message displays indicating the group class has been created. Click **Finish**.



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.**



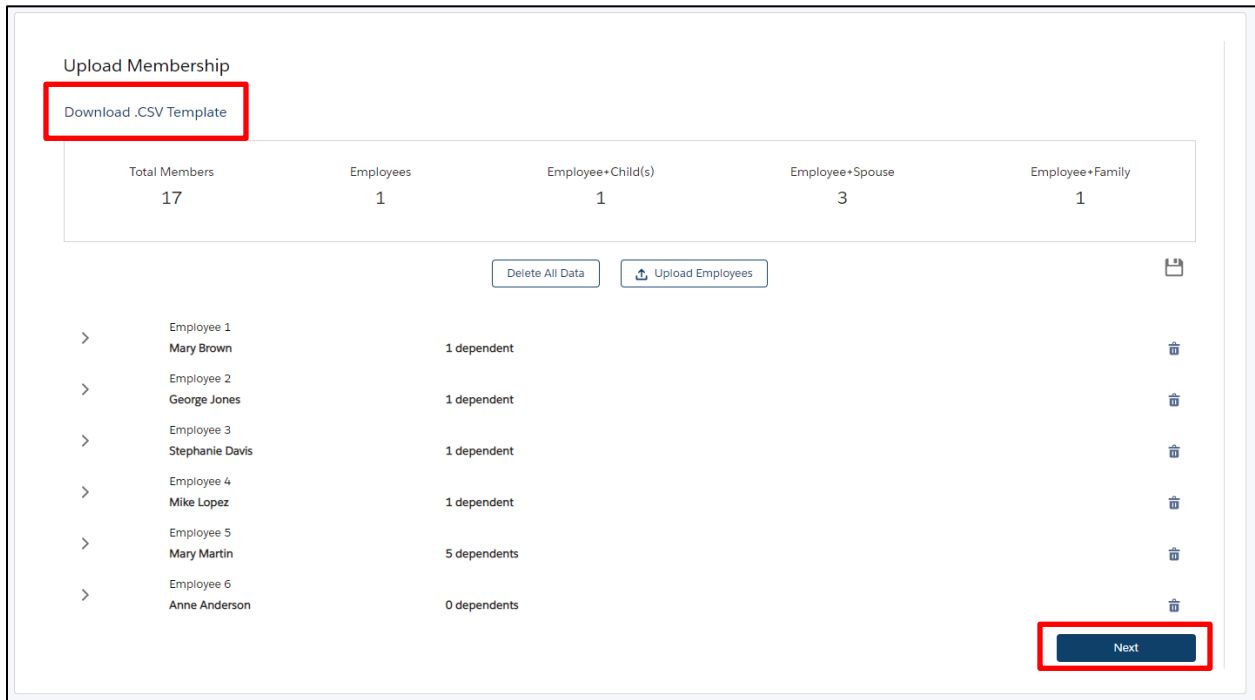
Application a1r7f000001Fy0G

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

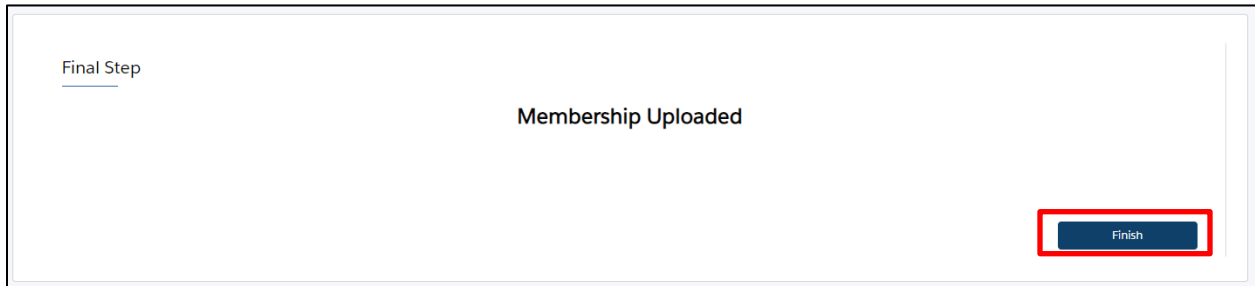
Total Members	Employees	Employee+Child(s)	Employee+Spouse	Employee+Family
17	1	1	3	1

Delete All Data Upload Employees

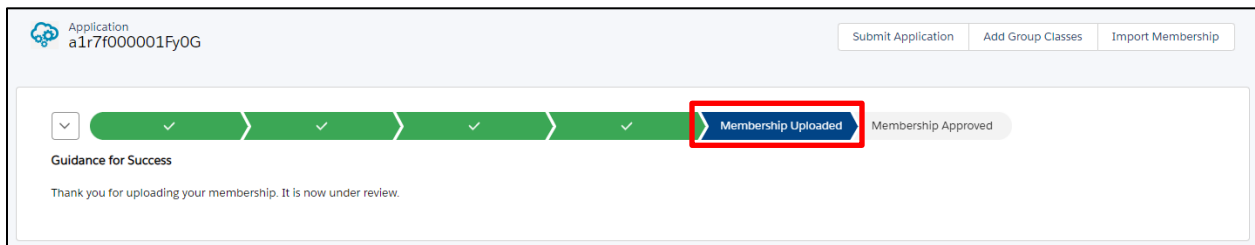
Employee	Dependents
Employee 1 Mary Brown	1 dependent
Employee 2 George Jones	1 dependent
Employee 3 Stephanie Davis	1 dependent
Employee 4 Mike Lopez	1 dependent
Employee 5 Mary Martin	5 dependents
Employee 6 Anne Anderson	0 dependents

Next

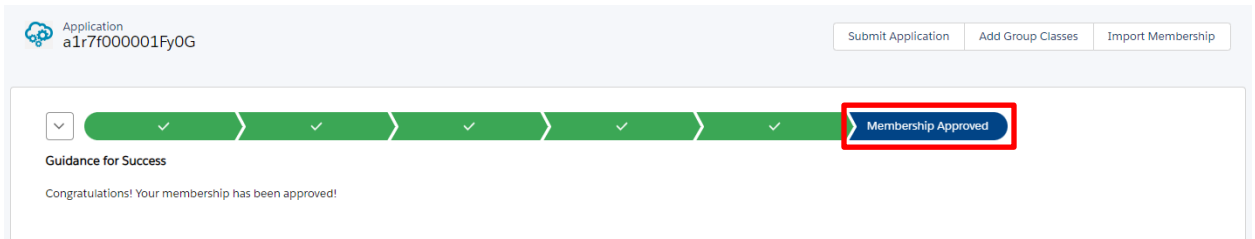
The final step to import membership is to click **Finish**.



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!