Sentara® Health Plans

Broker User Guide – Small Group Quotes

Sentara® Health Plans

Table of Contents

Purpose 4

Create New Quote 5

- Broker Information 5
- Navigation - Quote Status Bar and Save for Later 6
- Group Information 7
- Employer Contact 9
- Census 9
- Census Template 9
- Completing the Census 10
- Upload Census File 10
- Manual Employee Entry 13
- Save each Employee and Dependent Entry 15
- Plan Selection 16
- Plan Details 18
- Benefit Summary 18
- Review Selected Plans 19
- Document Upload 20
- Congratulations, your new quote is ready! 20

Quote Actions 22

- Generate Proposal 22
- Files 24
- Proposal Document Edit and Action Options 24
- Exit the Proposal Document Preview 25
- Edit the Quote 25
- Cloning a Quote 27
- Close a Quote 27
- Accepting a Quote 28
- Select Plans 29

Group Application Process 30

Add Group Class 32
Import Membership 34

Sentara® Health Plans

Purpose

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

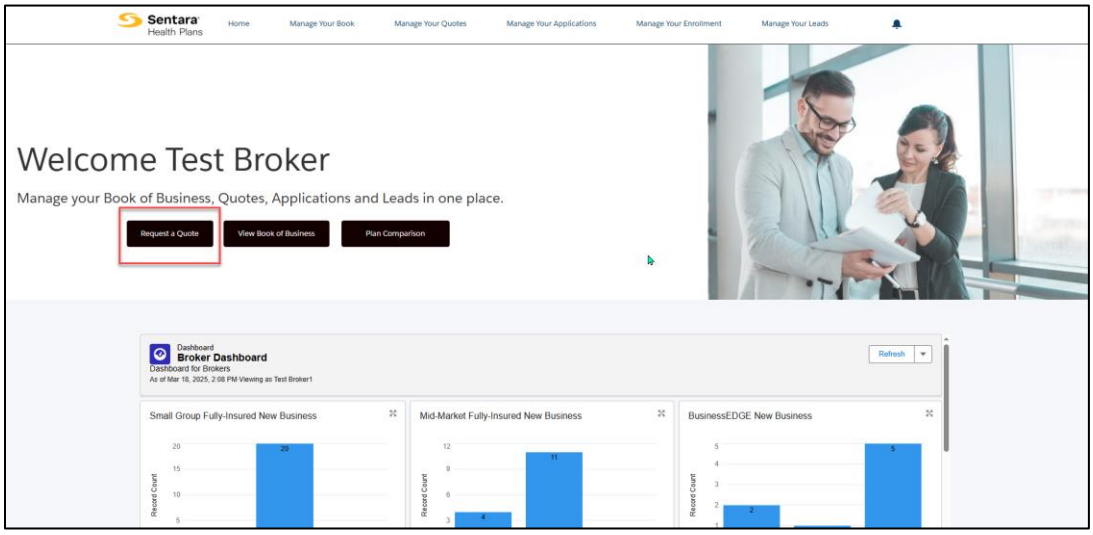
- create a new quote
- perform quote actions
- initiate the group application process

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

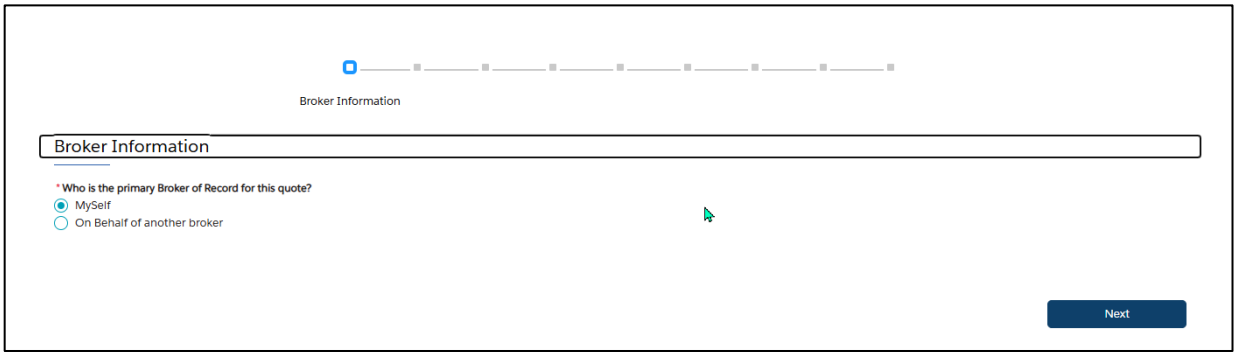
Click the **Request a Quote** button on the home screen.



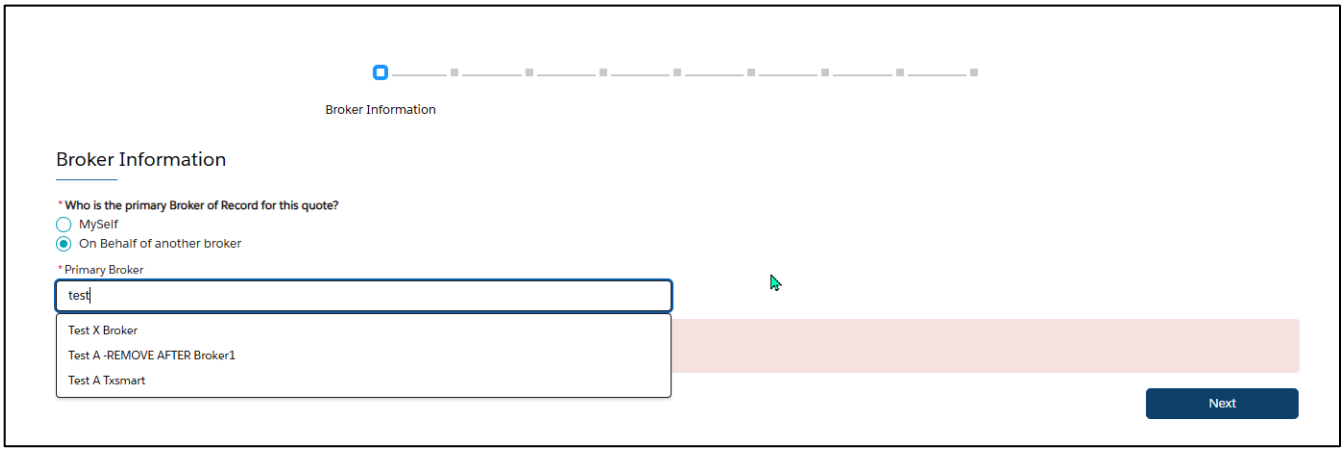
Broker Information

Select the primary broker of record for the quote.

If you are completing the quote for yourself, select the **Myself** button.



If you are completing the quote **On Behalf of another broker,** select the **On Behalf of another broker** button. In the Primary Broker Field, type the name of the broker and then select the displayed name from the list.

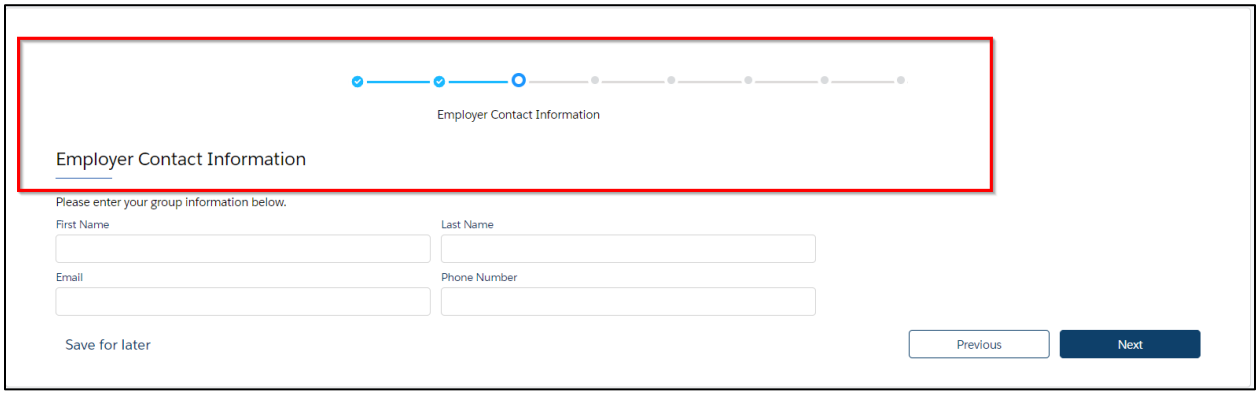


Once the primary broker is chosen, click **Next**.

Navigation - Quote Status Bar and Save for Later

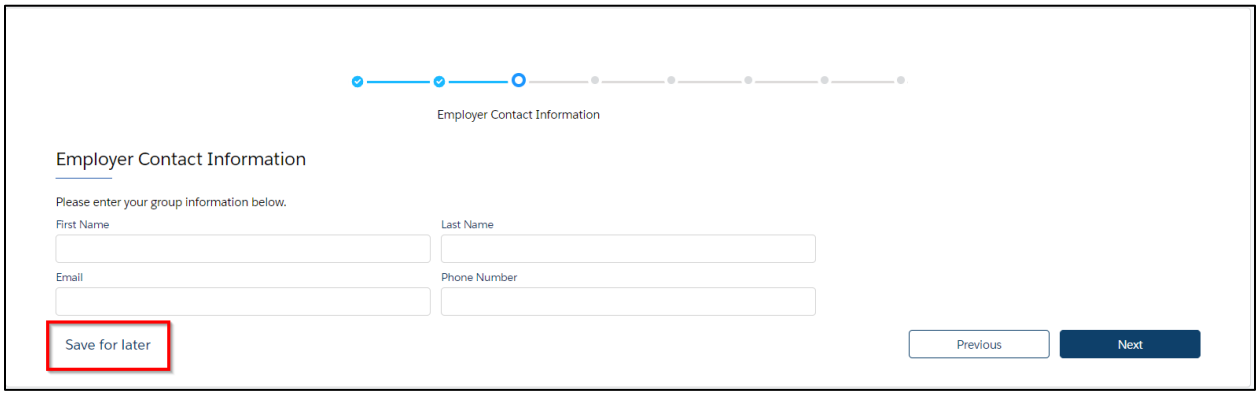
Status Bar

While completing the Request a Quote process, if you need to navigate to the previous screen, click on the previous section of the quote status bar.

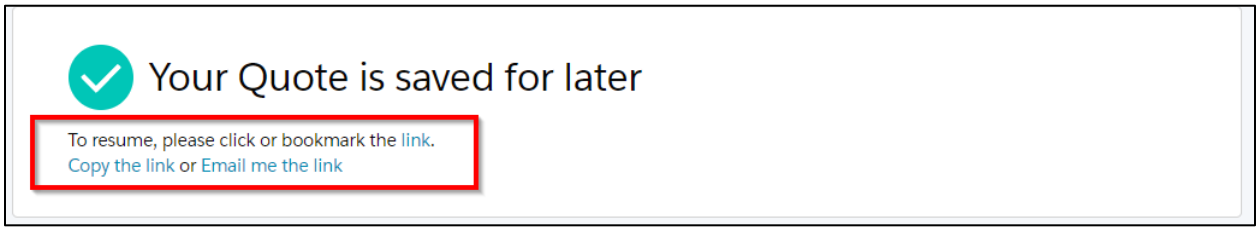


Save for Later

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)



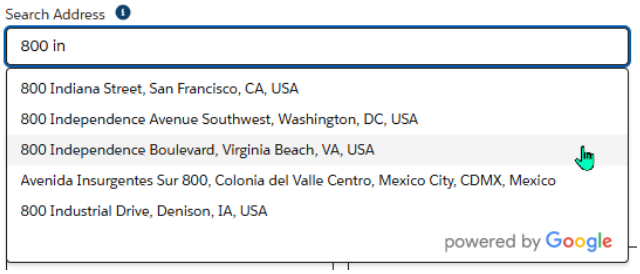
When you click **Save for later**, a pop-up box will display asking **Are you sure you want to save it for later?** You can choose **Cancel** or **Ok**. If you click **Cancel**, you will be brought to the screen where you left off and you can continue your work. If you choose **Ok**, you will come to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



Group Information

Enter group information on the Group Information screen, ensuring the required fields are completed. Required fields are noted with an asterisk (*).

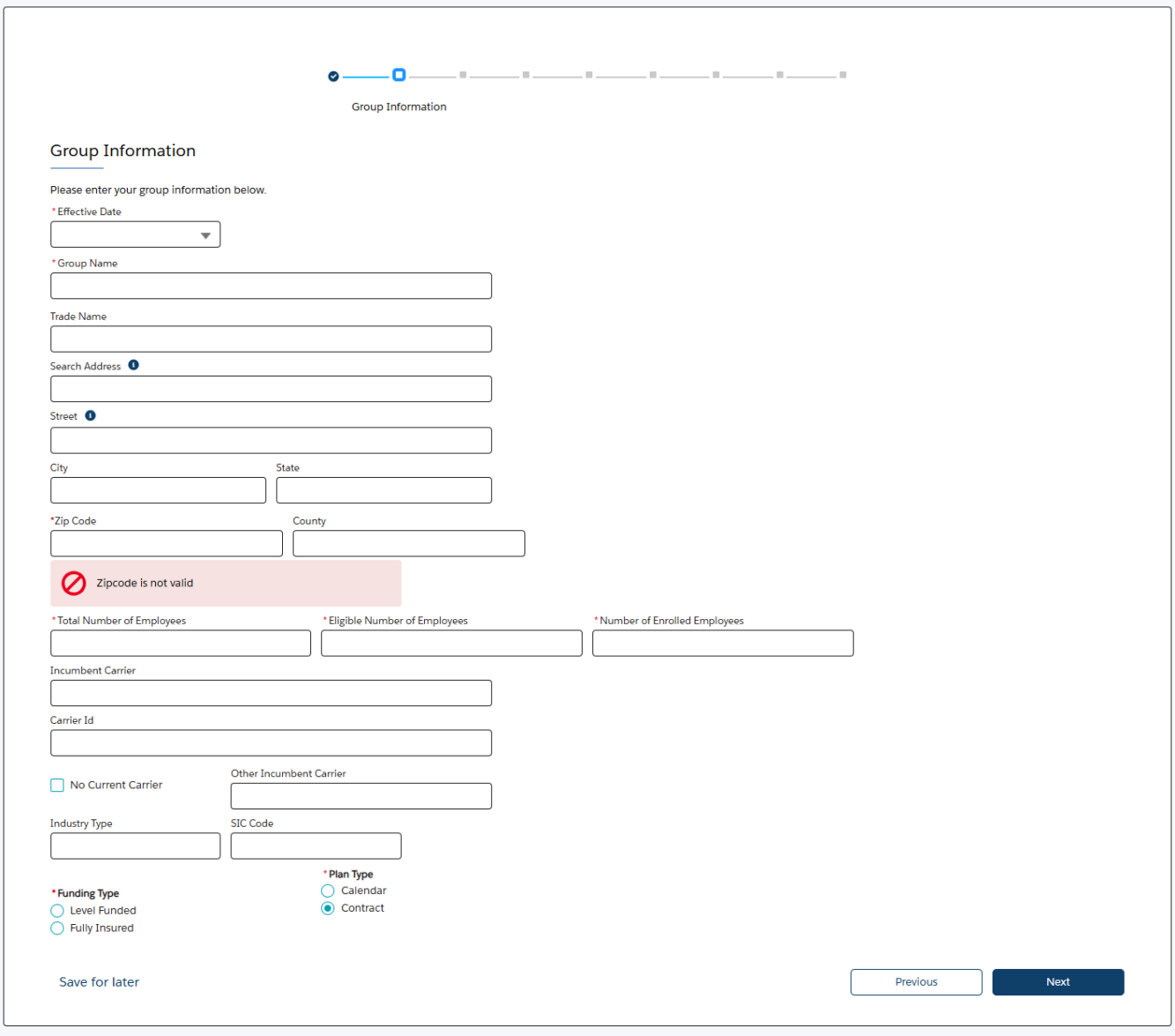
- *Effective Date
- *Group Name
- Trade Name – not required
- Search Address – type the address and select from the menu options.



- Note - If the search address is utilized, it will automatically populate the Street, City and State fields listed below.
- Street
- City
- State

- Zip Code
- County – if a county is associated with the Zip Code, it needs to be selected
- Total Number of Employees
- Eligible Number of Employees
- Number of Enrolled Employees
- Incumbent Carrier - type the name of the group's Incumbent Carrier if it exists
- Carrier Id – not required
- No Current Carrier – check this box if there is no current carrier, or if the incumbent carrier is unknown
- Other Incumbent Carrier – not required
- Funding Type
- Plan Type

*Industry Type and SIC Code are not required

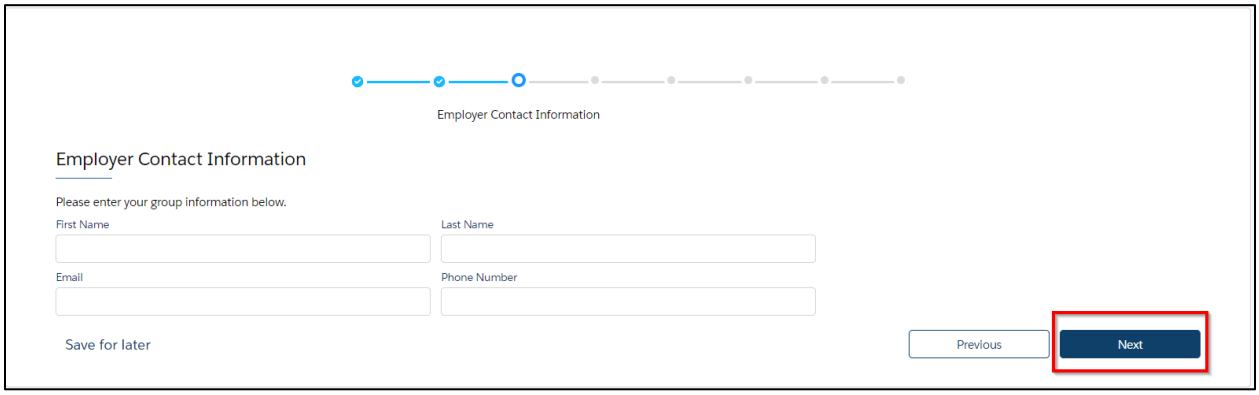


Click **Next** once the group information is completed.

Employer Contact

Enter employer contact information and click **Next**. This information is not required and can be updated in the Account Contacts section at a later time.

Note: The contact information provided on this page is populated on the quote proposal document.

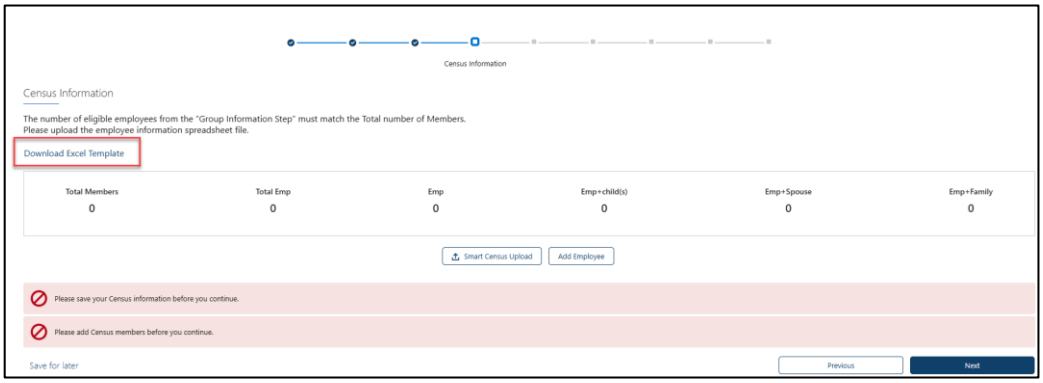


Census

The Smart Census upload feature leverages an AI model that understands the various census file formats and structures utilized by health carriers and brokerage houses for employer census documentation. When the census is uploaded, the AI model applies data standardization rules, offering greater flexibility for how the data can be entered.

Census Template

To download a Census Template, select the **Download Excel Template** button and save the document to a location on your computer.



Completing the Census

Listed below are the data elements expected to be seen in the census files. The Smart Census solution does not enforce rules around these fields. For example,

- **Date values** - Accepted in MM/DD/YYYY or MM/DD/YY format.
- **Zip codes** - Numeric values are accepted and must be 5 digits.
- **Gender** – Is NOT case sensitive. M/F or Male/Female/Unknown are acceptable values.
- **Primary Member Identifier and Member Identifier** – The Primary Member Identifier and the Member Identifier are NOT required.
- **Relationship** - The Relationship field indicates family groupings.
- **TRUE/FALSE and YES/NO** - Treated the same. Either option can be entered.

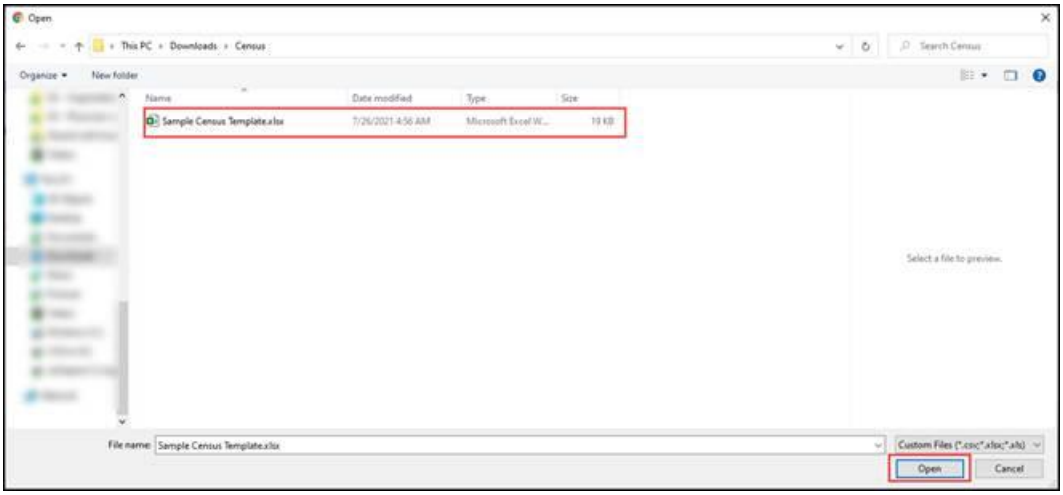
Census information for a Small Group Quote:

- **First Name**
- **Last Name**
- **Gender** - Is NOT case sensitive. M/F or Male/Female/Unknown are acceptable values.
- **Birthdate** - Accepted in MM/DD/YYYY or MM/DD/YY format.
- **Cobra** – Yes or No
- **Out of Area**– Yes or No
- **Primary Member Identifier** – Not required
- **Member Identifier** – Not required
- **Postal Code** – 5-digit zip code
- **Relationship** – Indicates Family Groupings - Employee/Spouse/Child
    - Each family grouping starts with the **Employee** listed first, with each family member to follow. The next Employee entry in the spreadsheet indicates the start of a new family grouping. The Employee must be listed first for each family grouping.

Upload Census File

To upload a completed Census Spreadsheet, click **Smart Census Upload.** Select the census file from its saved location on your computer. Click on the file name, and then select **Open.**





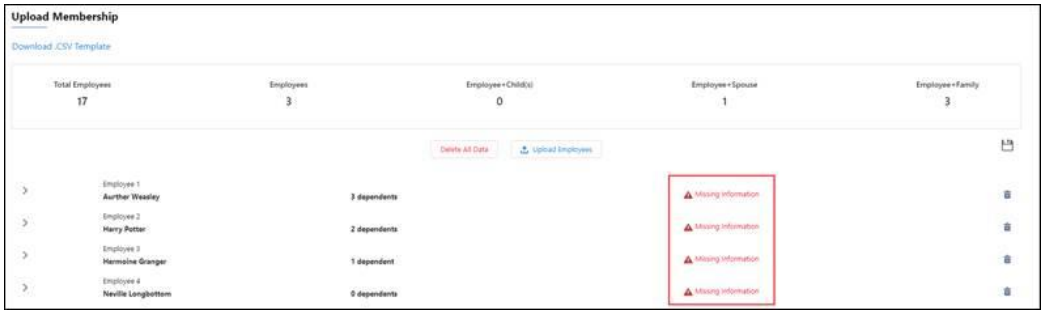
Correct Census Data – Save

If census spreadsheet was successfully loaded, click the **disc icon** to **Save** the information and then click **Next** to move forward in the process.



Incorrect Census Data

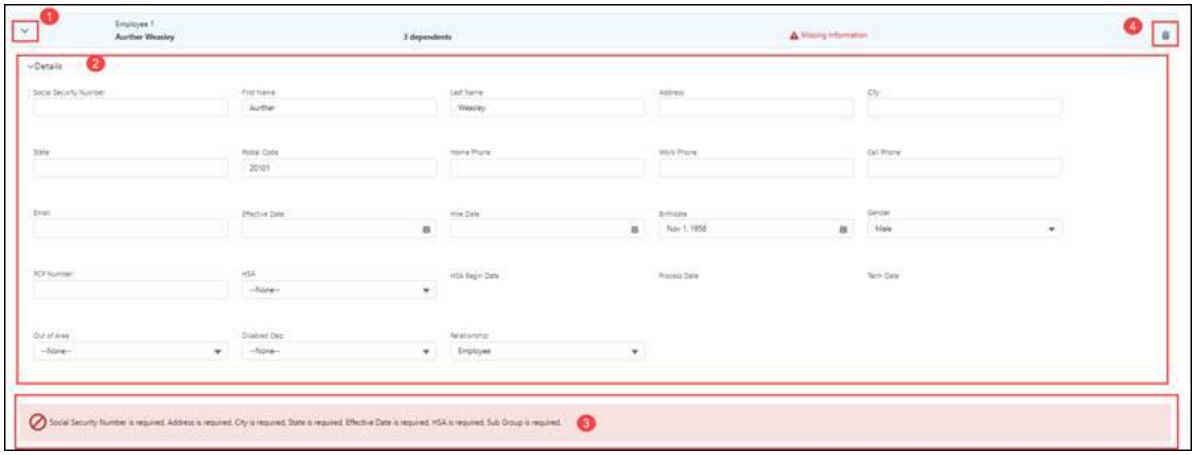
An error message displays if the census is missing information or is formatted incorrectly.



Click on the arrow icon by the employee name to expand the information section. From here you can do one of the following:

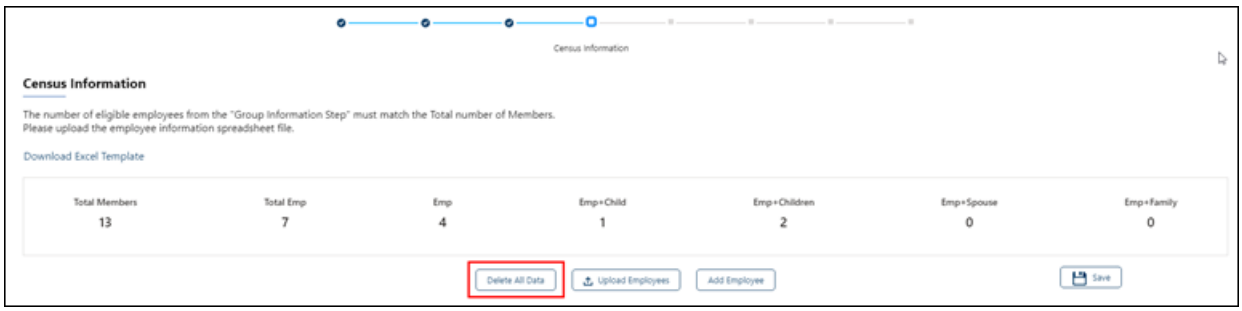
- review the error message and correct the employee details.
- delete the employee by clicking on the trash can icon.
- delete all data, make corrections to the spreadsheet and upload a new census.

To correct the employee information, **click the arrow** to the left of the employee's name. The following screen displays. Revisions can be made in the necessary field(s).

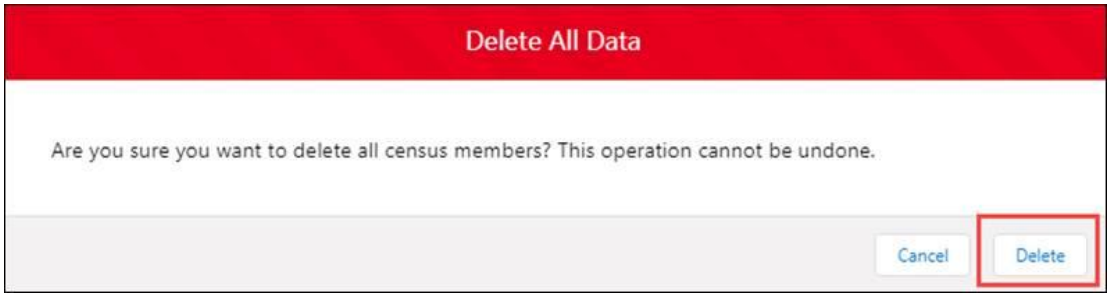


Delete All Census Data

If there are multiple errors, you can delete the entire census and upload a new census file by clicking the **Delete All Data** button.



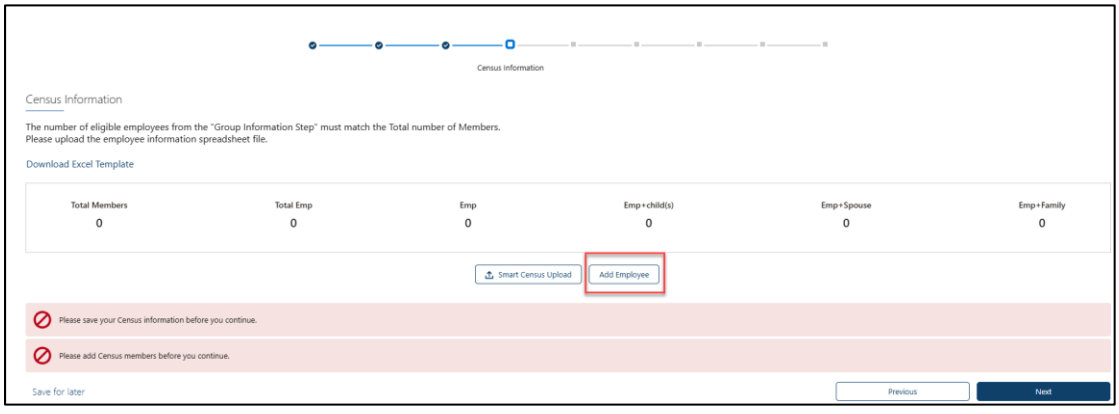
Confirm data deletion by clicking **Delete** on the pop-up window. Or, you may click **Cancel** to navigate back to the **Census Information** screen.



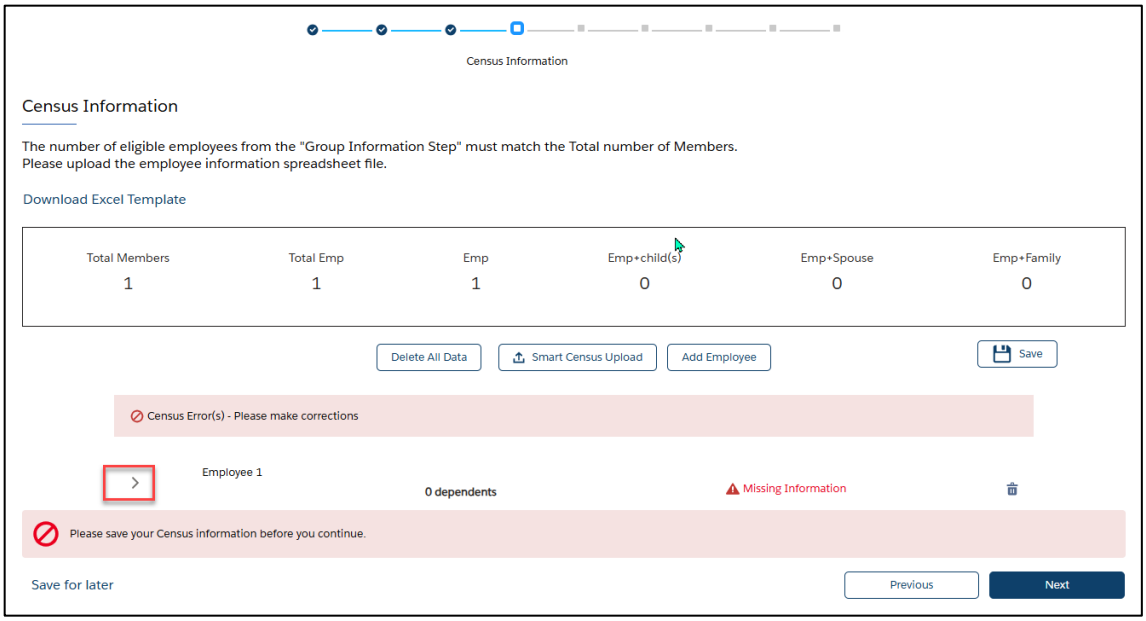
On the **Census Information** screen upload a new census spreadsheet by selecting **Smart Census Upload**.

Manual Employee Entry

If you choose not to upload a census, the employee and dependent information can be added manually. Click **Add Employee** to add the employees' and their dependent information manually.



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



Enter the employee information.

- First Name
- Last Name
- Gender from the drop down
- Birthdate
- Cobra – Select Yes or No
- Out of Area – Select Yes or No
- Postal Code
- Product Line – Leave blank
- Relationship – Defaults to Employee

Add a dependent by clicking the **Add Dependent** button. Then click the > button to expand the screen.



Enter the dependent information.

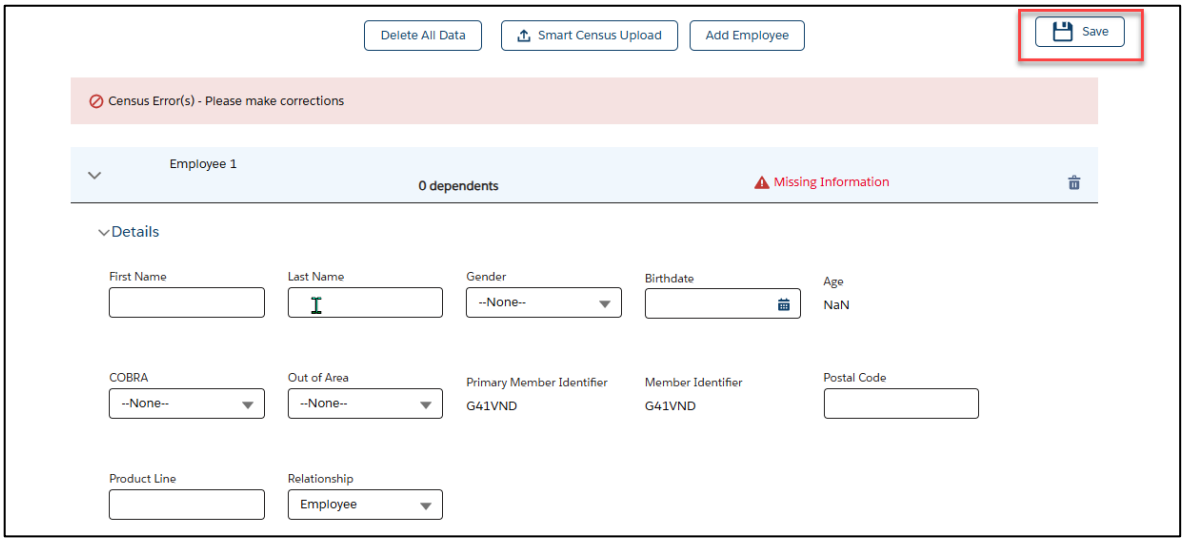
- First Name
- Last Name
- Gender from the drop down
- Birthdate
- Cobra – Select Yes or No
- Out of Area – Select Yes or No
- Postal Code

- Product Line – Leave blank
- Relationship – Select Child or Spouse

Continue to add additional dependents for the employee by following the process detailed above.

Save each Employee and Dependent Entry

Click the **floppy disc** icon to save the information for each employee or dependent record.



To add another employee, click **Add Employee** and repeat the process until all employees are entered. Rember to save (click the floppy disc icon) each employee and/or dependent record after entry.

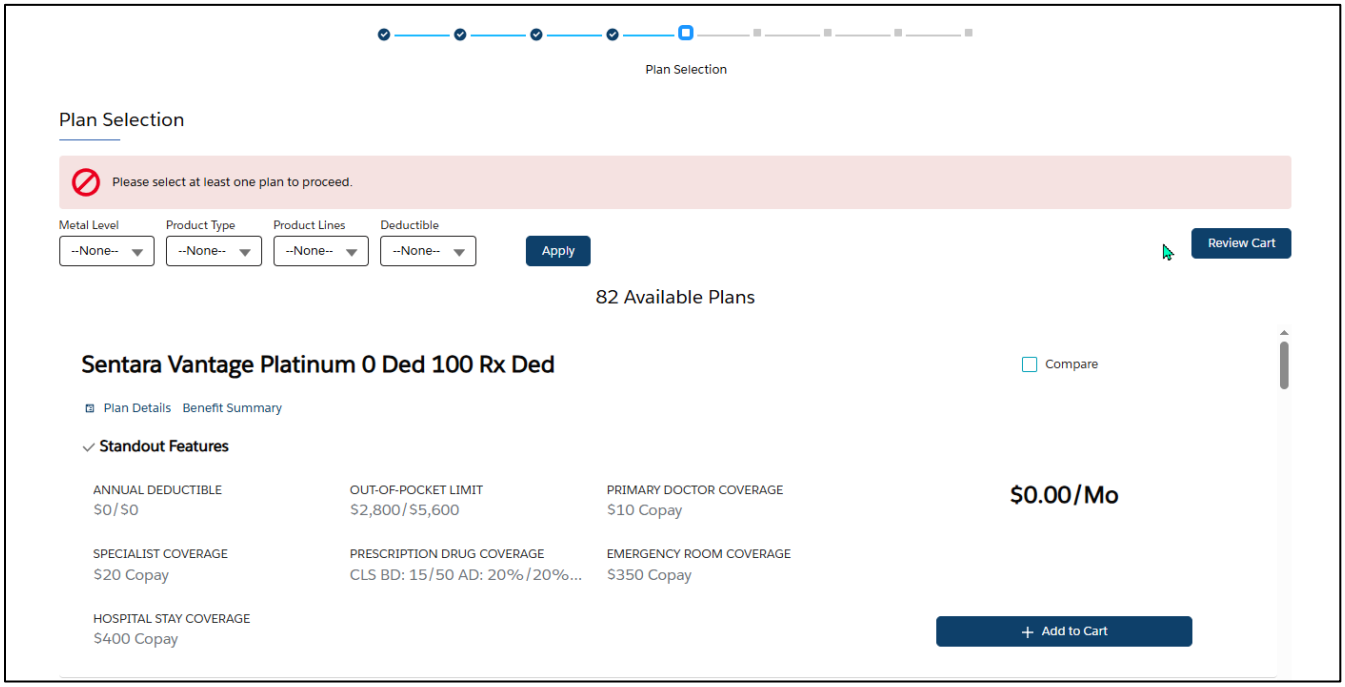
Once all the employee/dependent records have been entered, click **Next** to proceed to the next screen.

Plan Selection

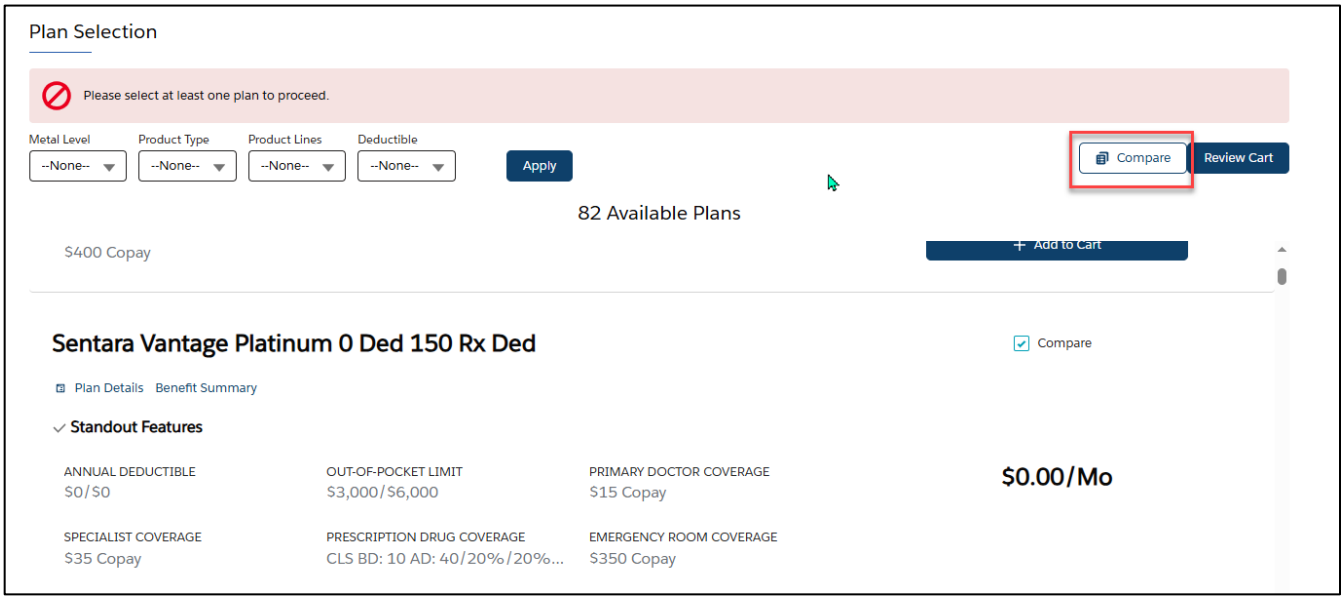
On the **Plan Selection** page, select the plans that you would like to quote.

On this page you can filter plans, compare plans, view the plan details benefit summary, and add plans to the cart.

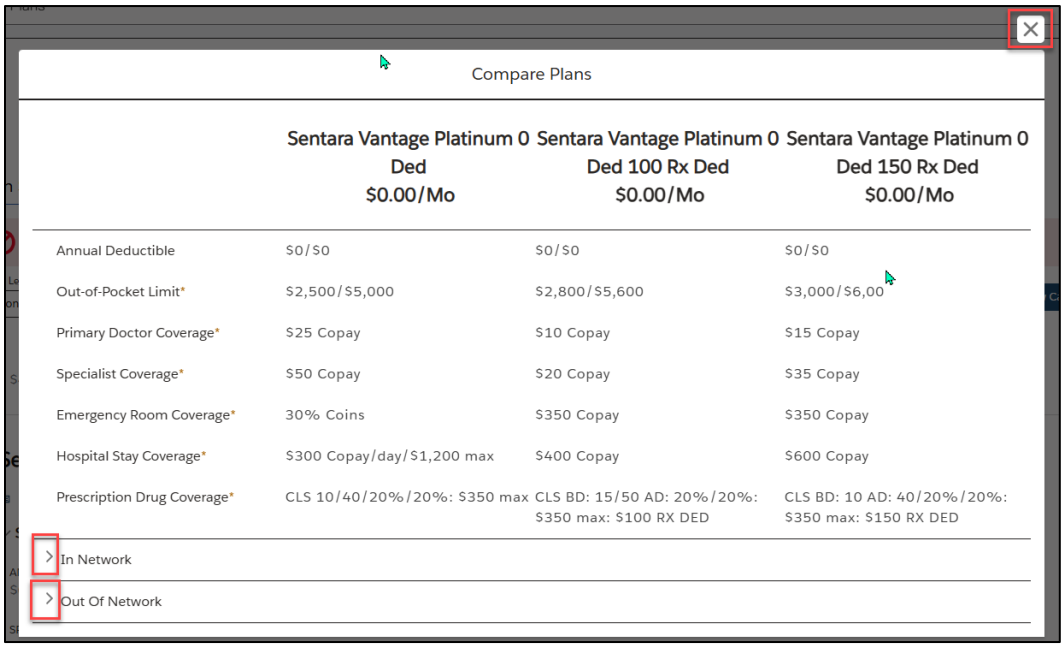
To filter plans, use the drop-down arrow to choose your filter options from Product Type, Product Lines, and Deductible, then click **Apply**. A list of plans matching your criteria is displayed.



To compare plans, click the **Compare** box of the plan you want to compare and then click the **Compare** button next to the Review Cart button in the upper right corner of the screen.

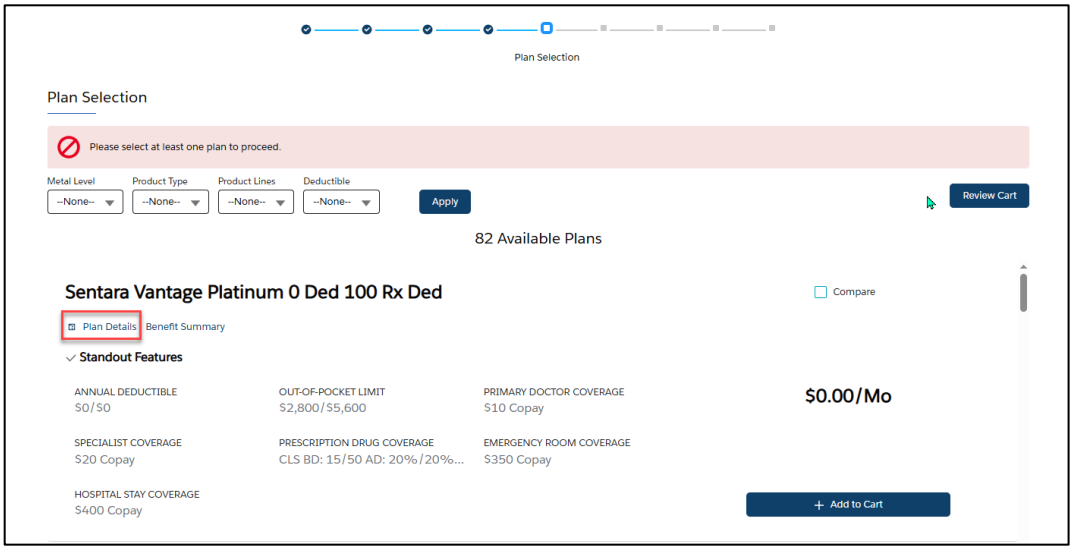


A separate window is displayed where you can view information for each plan. Click the “>” button to expand the viewing options. Click the “X” button to exit the screen.



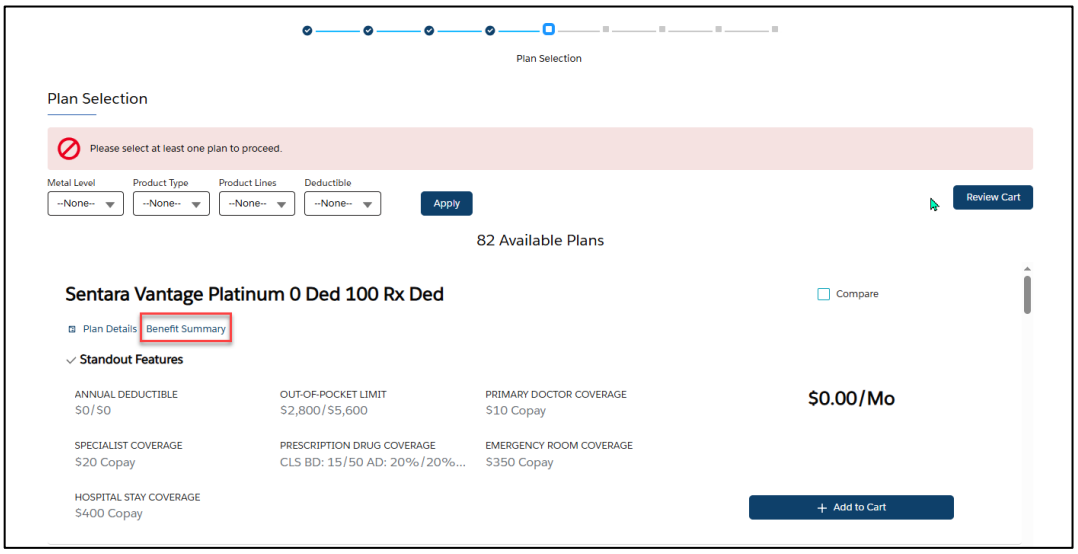
Plan Details

To view more information about the plan features, select the **Plan Details** link.

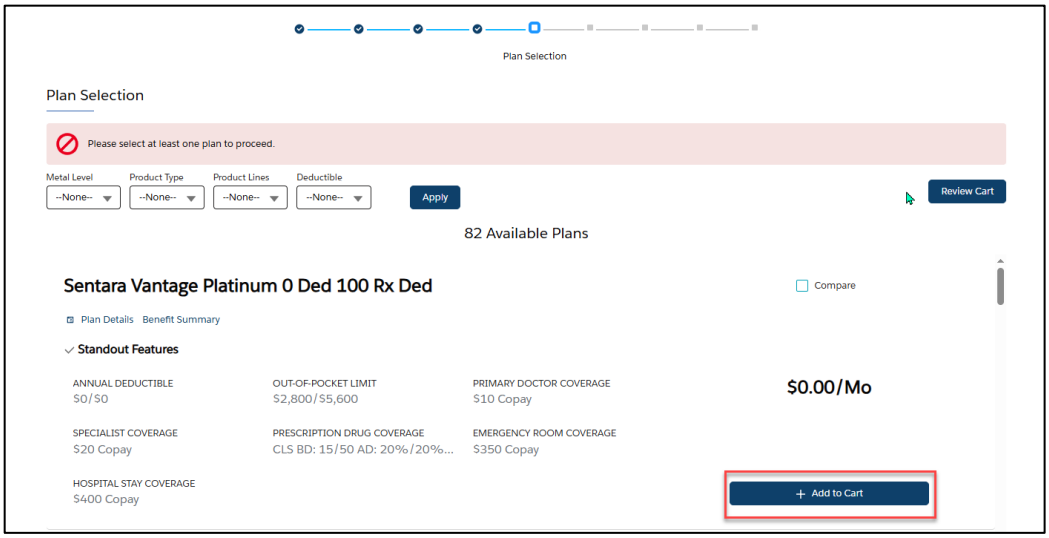


Benefit Summary

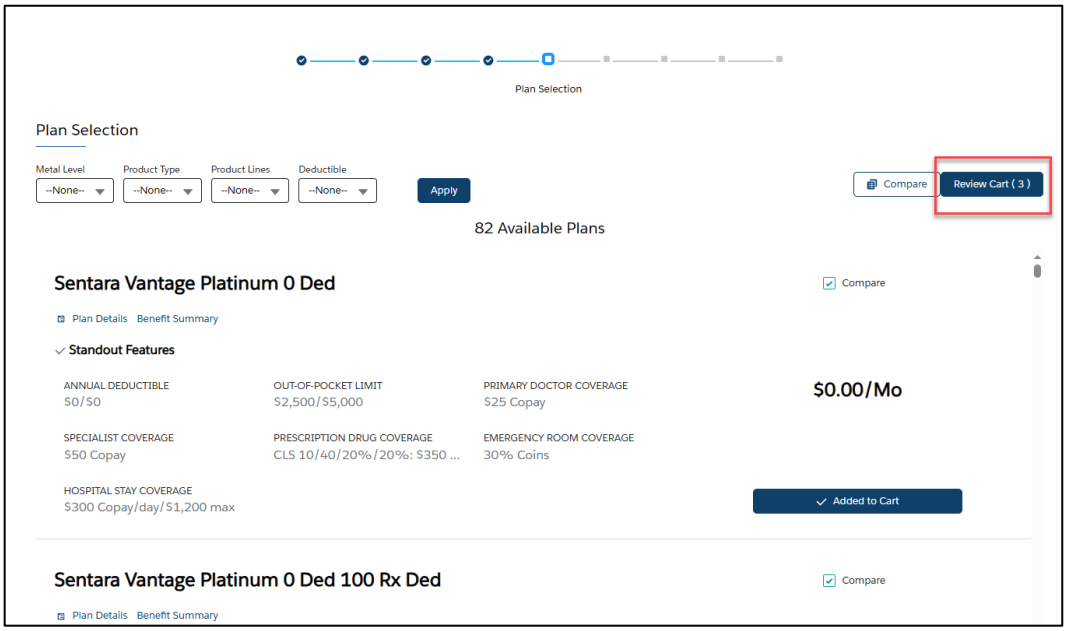
To view the Benefit Summary for the plan, select the Benefit Summary link.



To choose a plan, click **Add to Cart**.



After all the desired plans have been selected, click the **Review Cart button.**



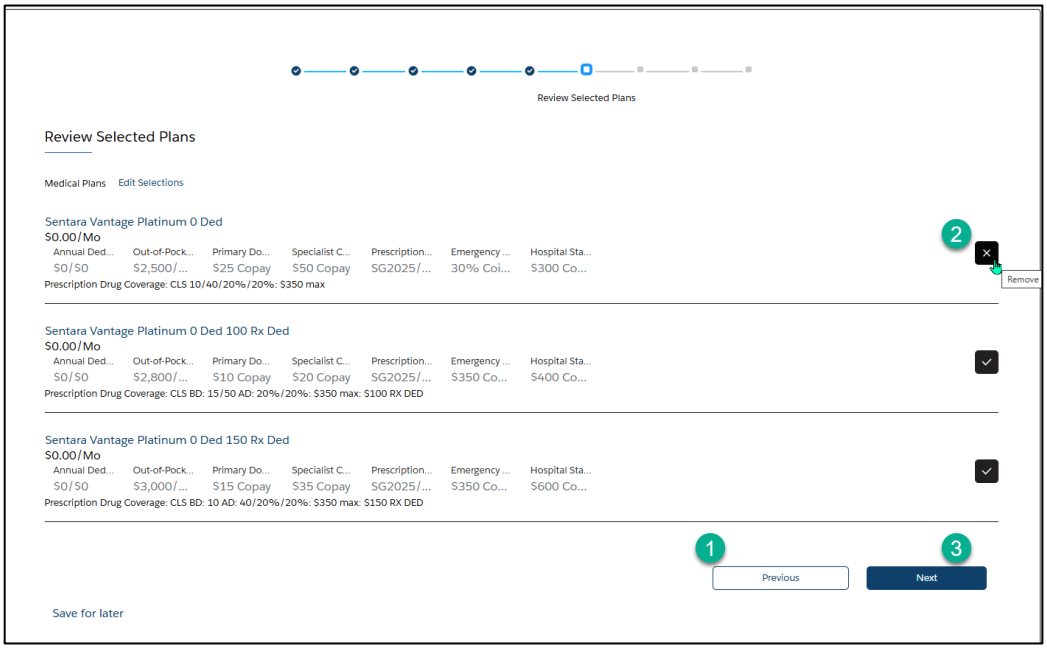
Review Selected Plans

Review the selected plans in your cart.

1. If you would like to add additional plans, select the **Previous** button to return to the Plan Selection page. You can add as many additional plans as you desire.

2. To **delete** a plan from your cart, hover over the check mark and click the “X”.

3. If you are happy with the selected plans, select **Next** to proceed.



Document Upload

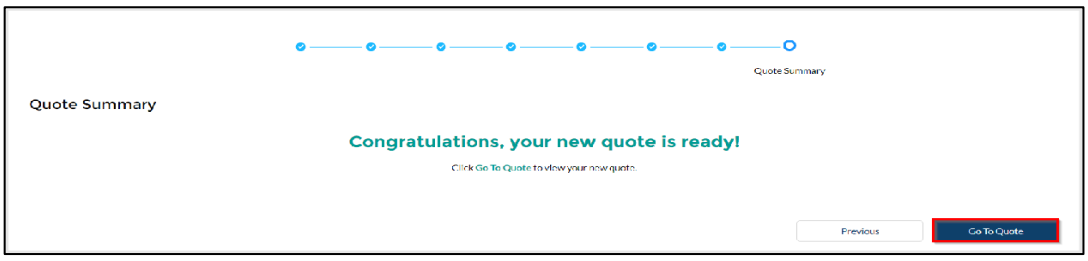
To upload documentation for the quote, click **Upload Files** or drag and drop the files into the Quote Document Upload section. Additional documentation is not required for Small Group Quotes.

Click **Next** to continue.

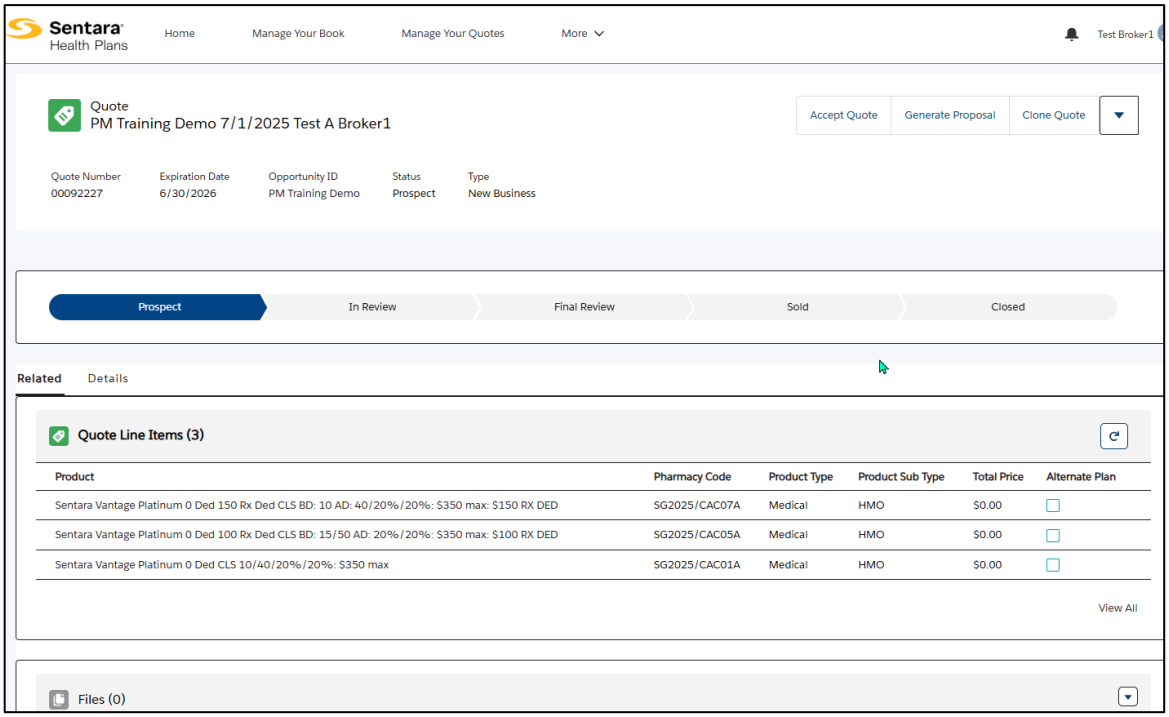


Congratulations, your new quote is ready!

Click **Go To Quote** to save the quote and to view the quote details.



The Quote page is displayed.



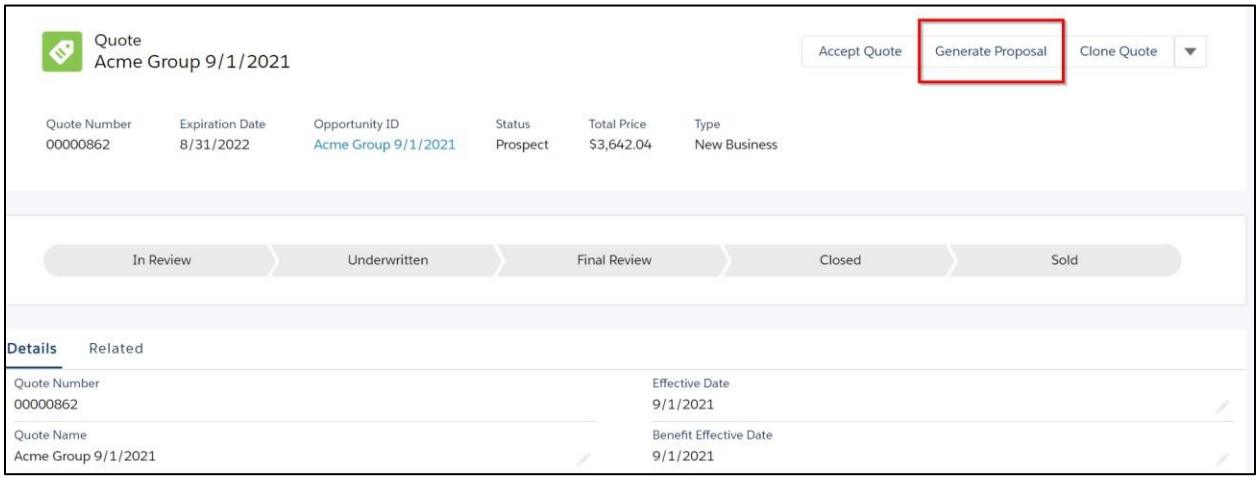
Quote Actions

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

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

Generate Proposal

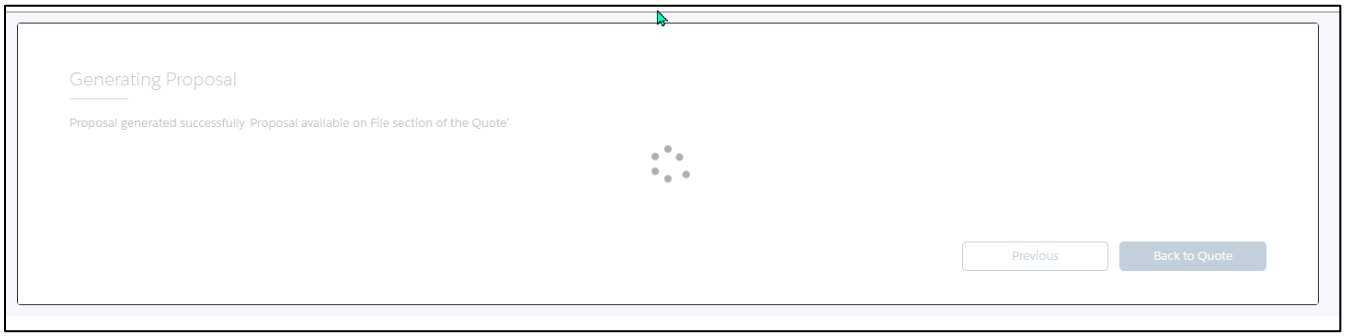
Generate a proposal by clicking the **Generate Proposal** button.



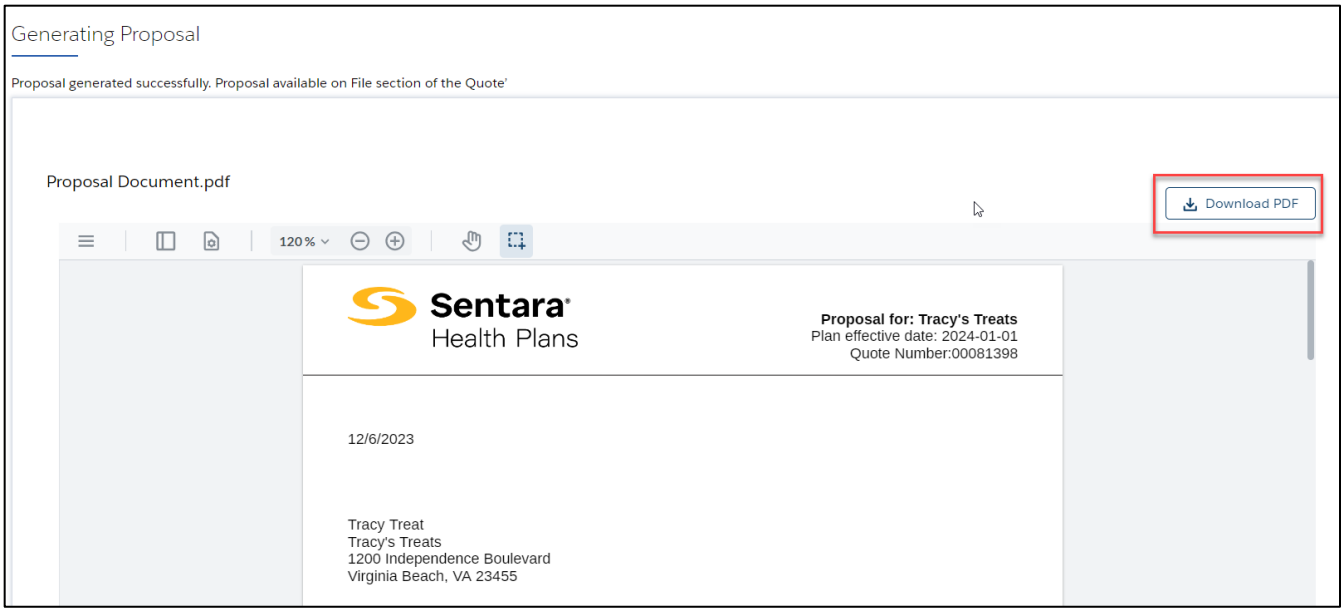
Select a **Rate Type** (age banded or composite) and click **Next**.



Note: it might take a few minutes for the proposal document to display while the information is being compiled.



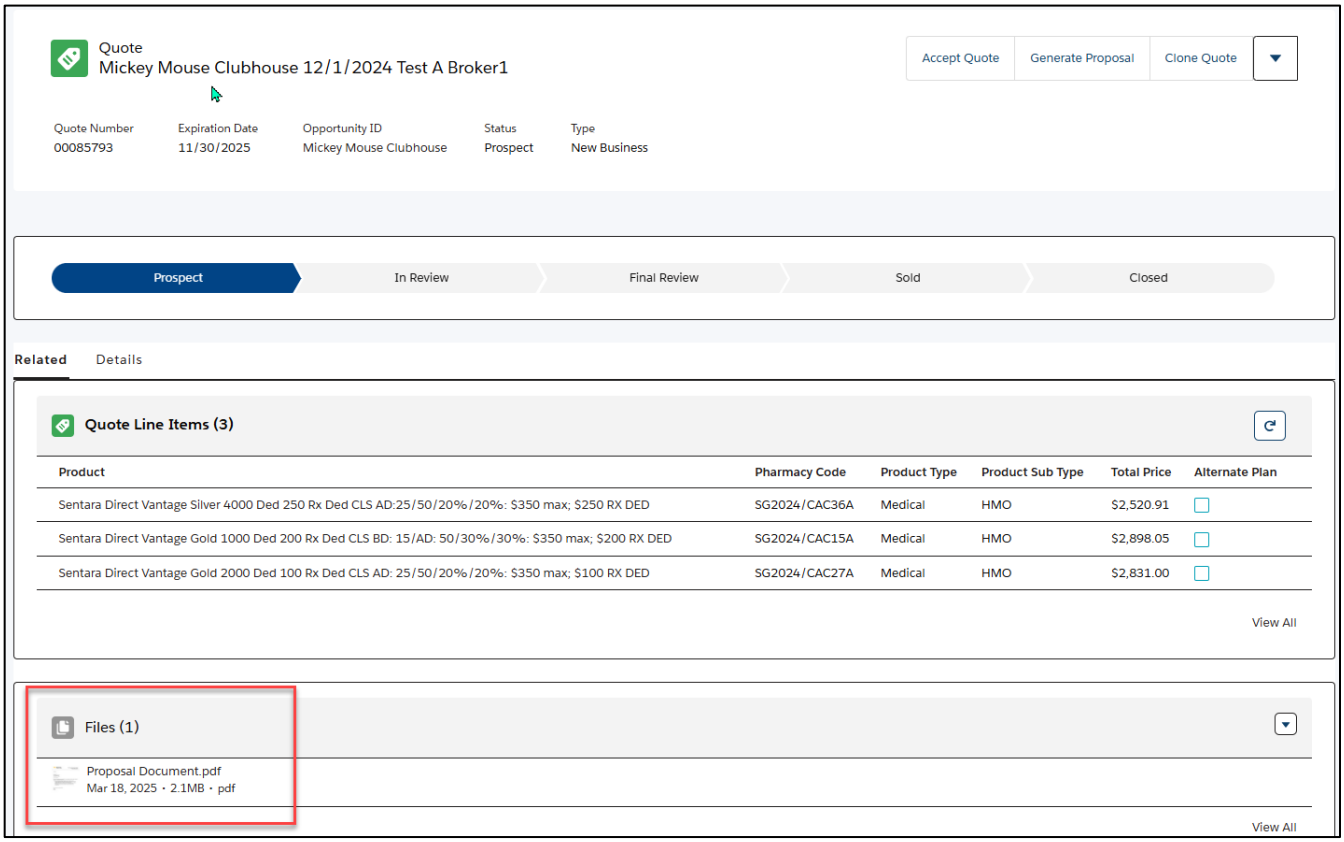
Once compiled, the proposal document is displayed. You can **download to PDF** from this screen.



To exit the proposal document screen scroll to the bottom and select **Back to Quote**.

Files

The completed Proposal is stored in the Files section of the Quote under the Related Tab.

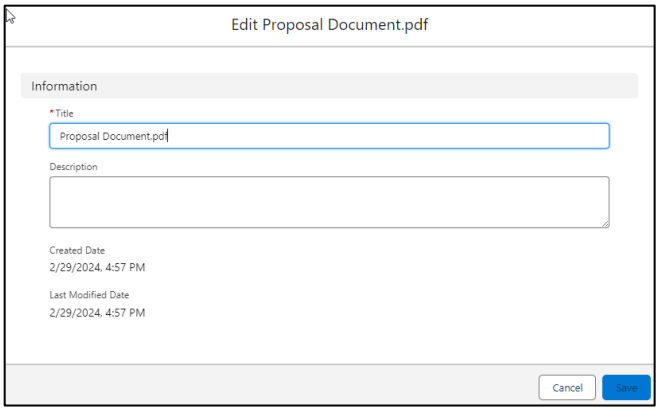


Double click on the file record to open the Proposal Document. The files section can house numerous Proposal Documents. The newest document is displayed on the left side of the files section.

Proposal **Document Edit and Action Options**

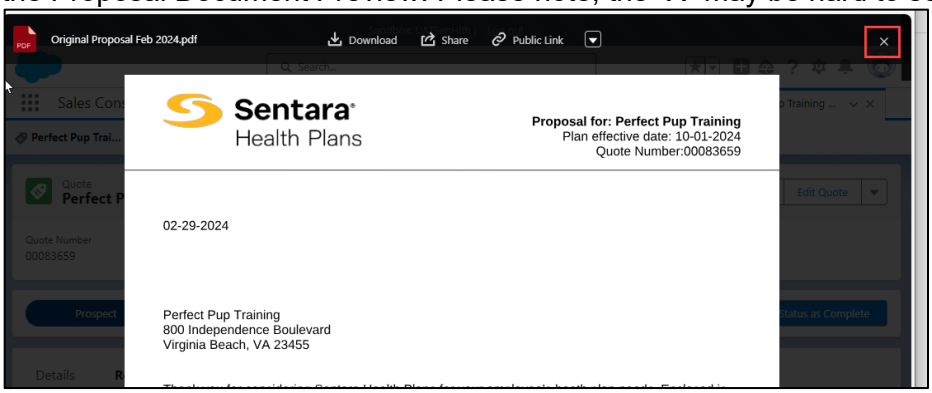
While viewing the Proposal document, the following actions can be made:

1. **Edit File Details** – allows you to change the name of the document and add a description. Click **Save** after you have made your edits.
2. **Delete** - remove the Proposal Document from the quote file.



Exit the Proposal Document Preview

To exit the proposal document preview, click the white “X” in the top right corner of the screen to exit the Proposal Document Preview. Please note, the “X” may be hard to see.



Edit the Quote

The purpose of editing a quote is to change or add additional plans on the quote, update the calendar vs contract year, or update contact information. Changes cannot be made to the quote that will impact the rates. A quote that is closed or sold cannot be edited.

When editing a quote, the following information **can be** changed:

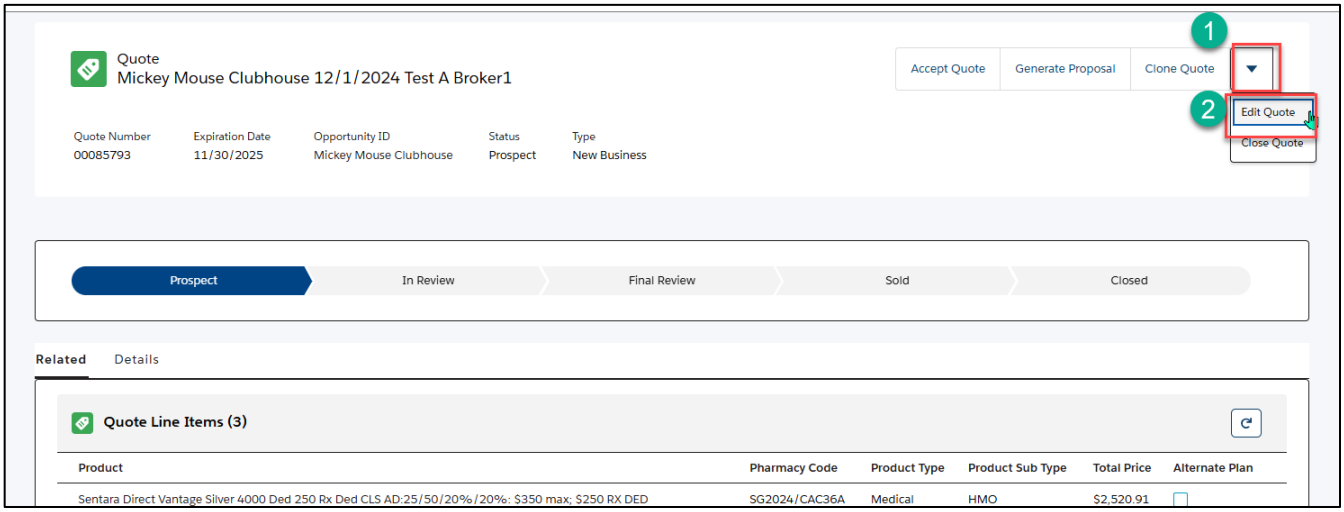
- account demographics
- calendar year/contract year
- contact information
- plans

When editing a quote, the following information **cannot** be changed:

- zip code
- county
- census information
- effective date

If you need to change the zip code, county, census, or effective date, then the quote needs to be cloned.

To edit the quote select the drop down arrow next to Clone Quote and select Edit Quote from the dropdown menu.



The edit process follows the same screen progression as “Request a Quote”. Make the necessary changes or edits on each screen that needs to be updated and click **Next** to move through the editing process.

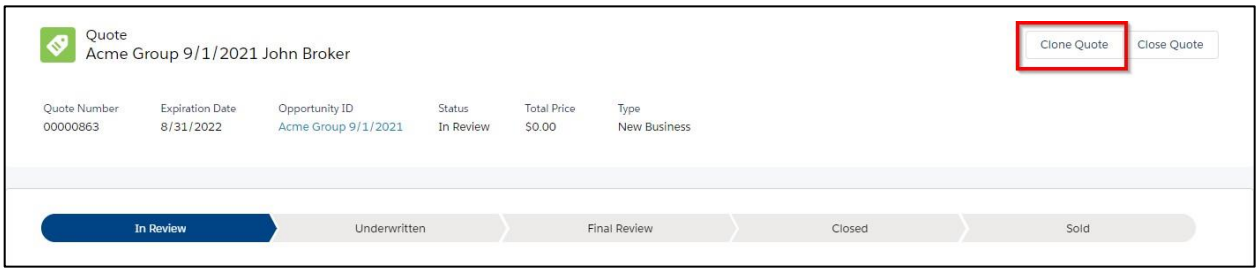
Once your edits are complete. Click **Go to Quote** to view the quote.

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.**

To clone a quote, click **Clone Quote** from the drop-down menu next to Edit Quote on the Quote page and follow the process as outlined in the Create a Quote section. Click through each screen and make any necessary changes or skip to the next screen if changes are not needed.

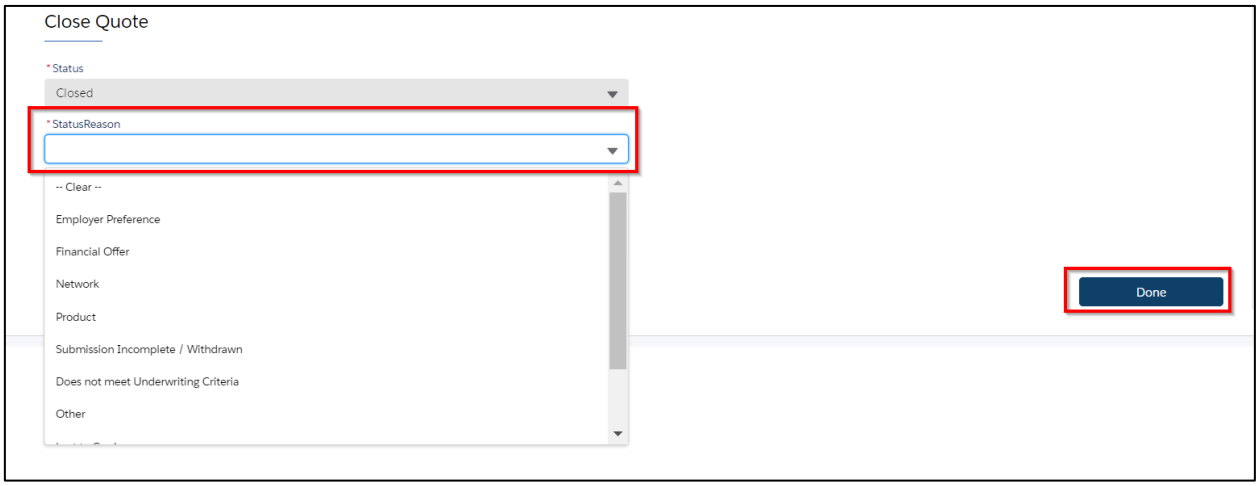


Close a Quote

If a quote is not sold, it needs to be closed. To close a quote, click the **arrow** next to Clone Quote and select **Close Quote** from the dropdown menu.

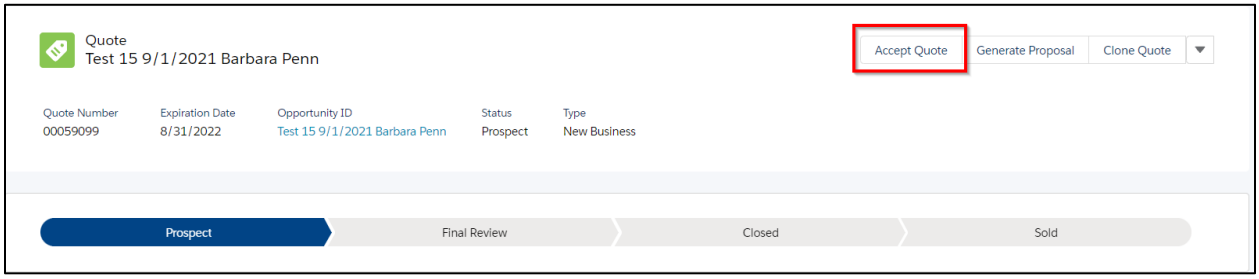


Choose a **Status Reason** from the drop down and then click **Done**.
If “Other” was selected, please include notes in the notes section.



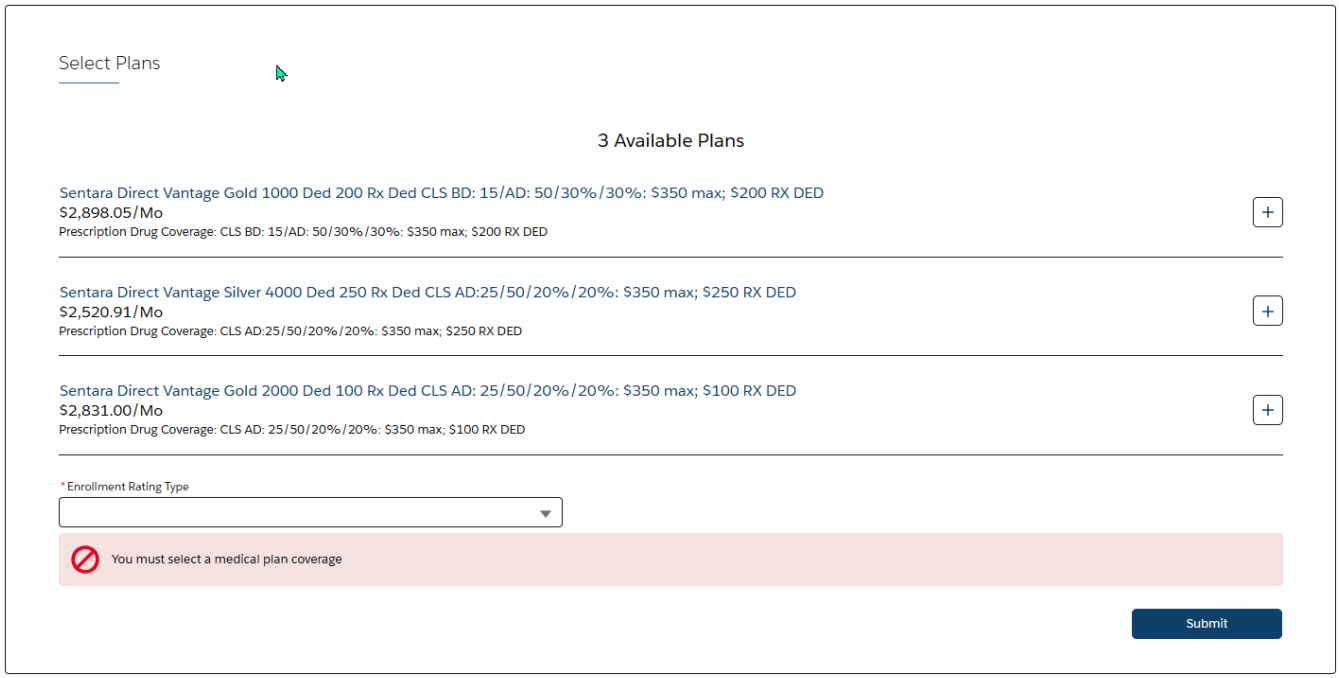
Accepting a Quote

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

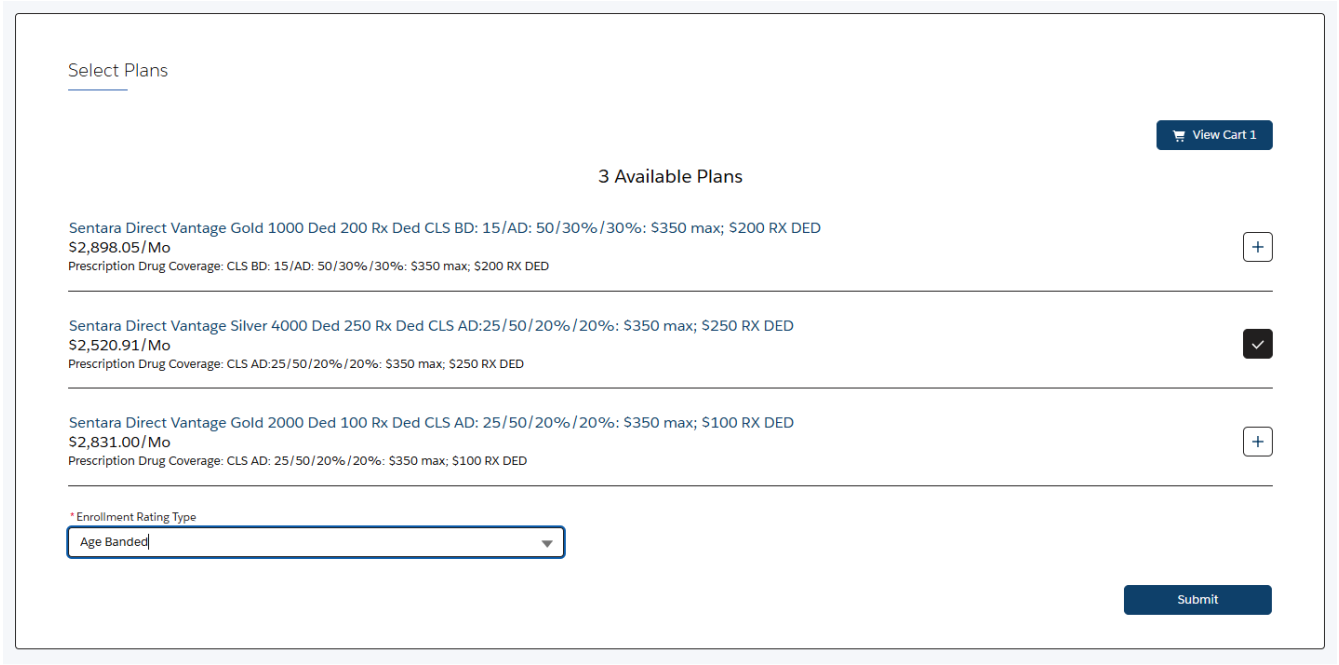


Select Plans

Select the plan(s) that were Sold clicking the "**+**" signs by each plan and then click **Submit**. Only click the + sign for the sold plans.



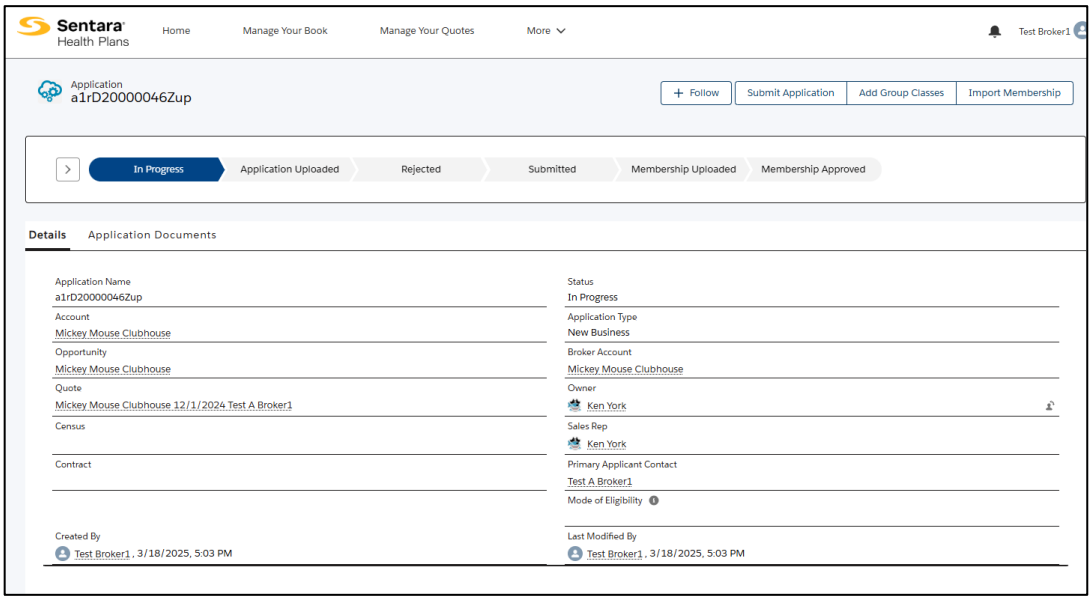
Select the Enrollment Rating Type and click Submit.



Group Application Process

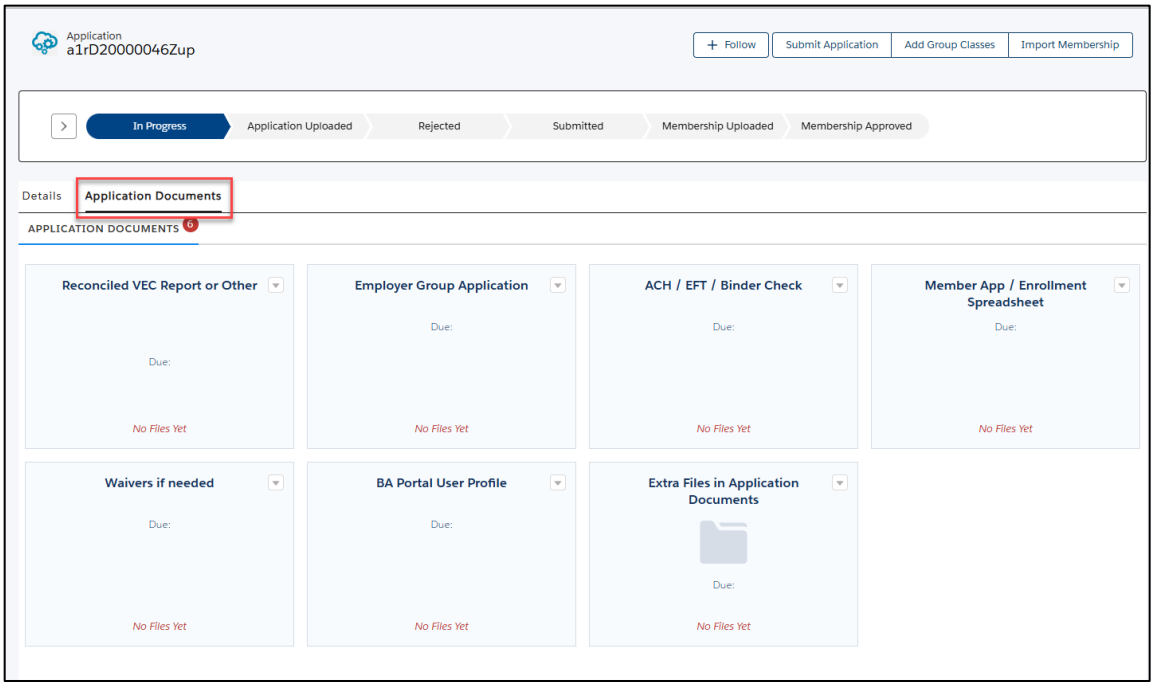
After selecting the sold plans, the Application page is displayed. In this section you will:

- Upload Application Documents
- Add Group Classes Information
- Import Membership
- Submit Application

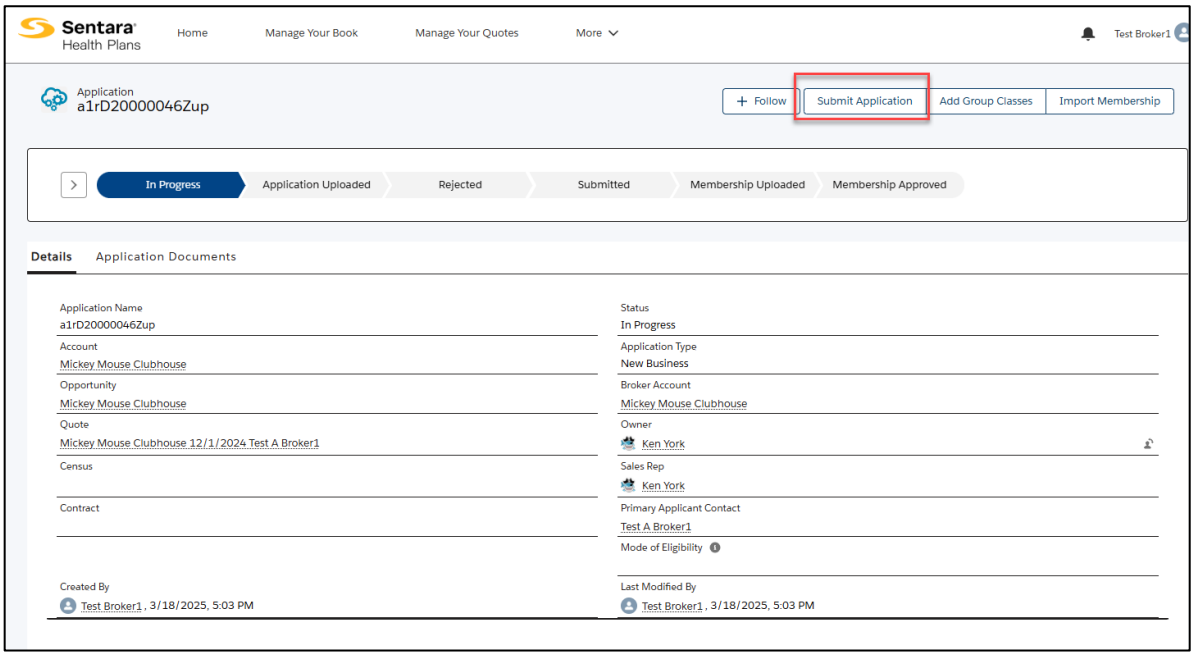


Upload Application Documents

Click on the Application Documents tab and upload the necessary documents.



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

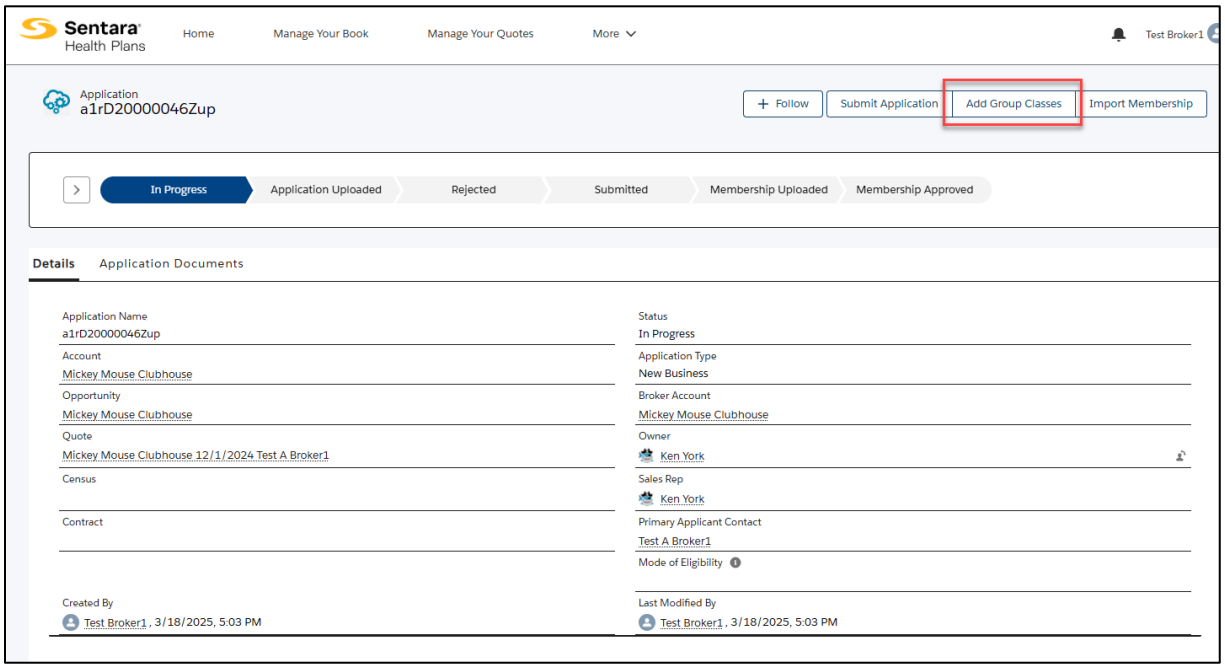


A message displays indicating your application was submitted and the Sentara Health Plans Sales Team will be notified.

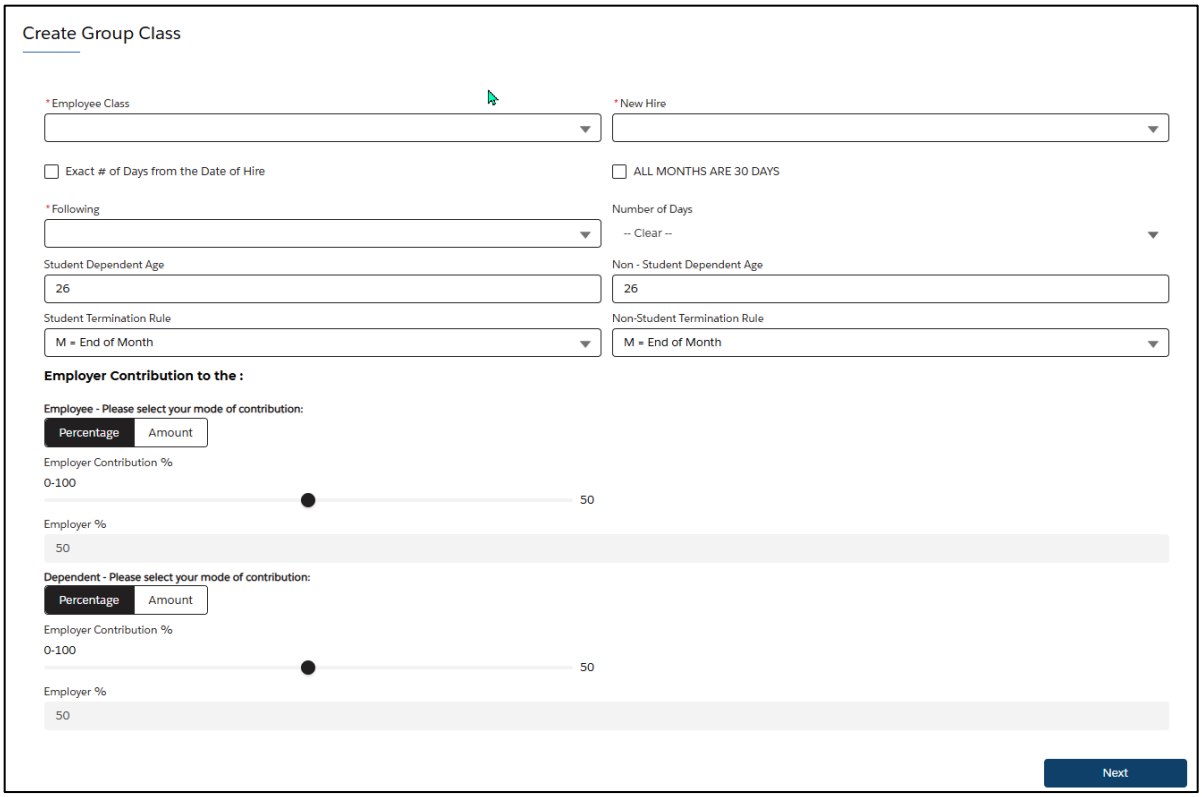
Add Group Class

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**



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



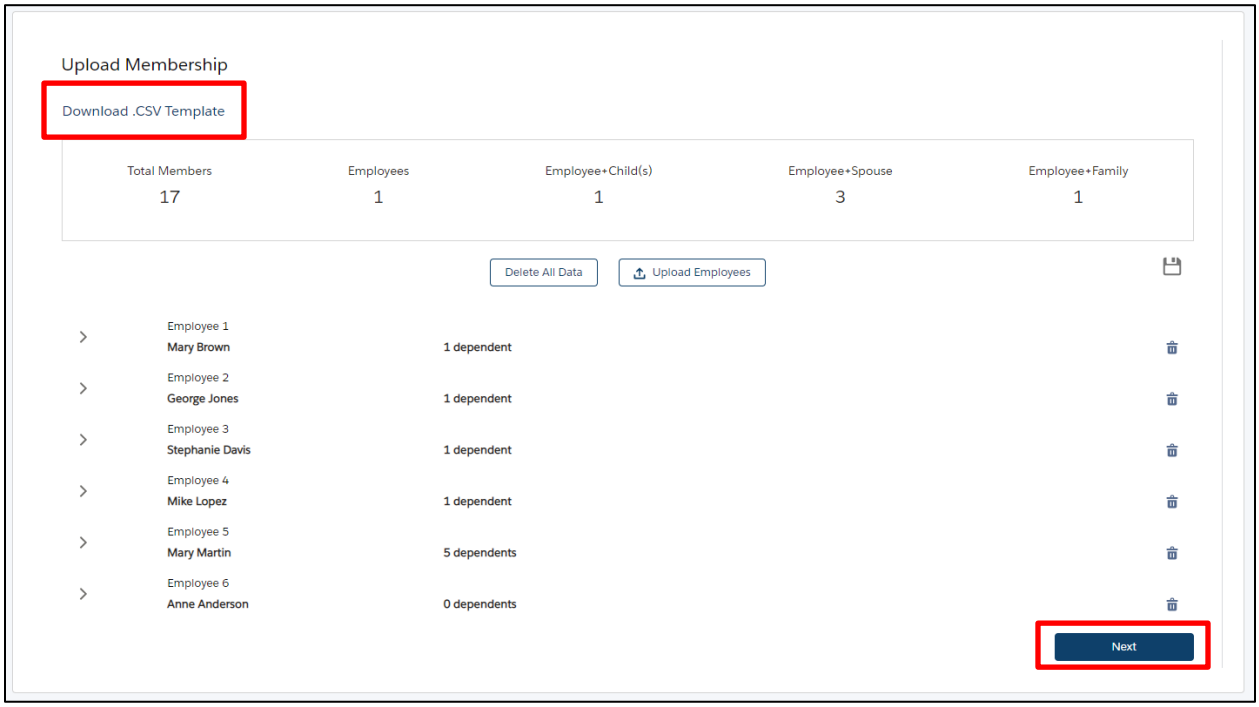
A message is displayed indicating the group class has been created. Click **Finish**.



Import Membership

Once your group application is in the submitted stage, 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.**

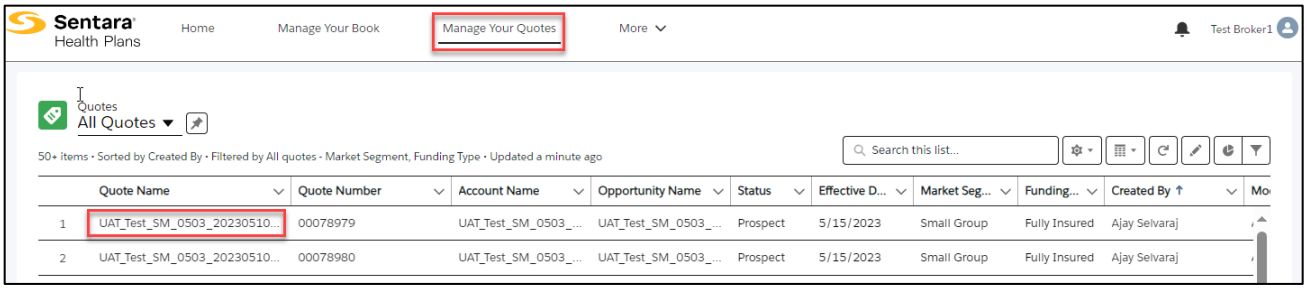
Download the enrollment spreadsheet by clicking the Download .CSV Template and clicking **Upload Employees**. After it has been successfully loaded, click **Next**.



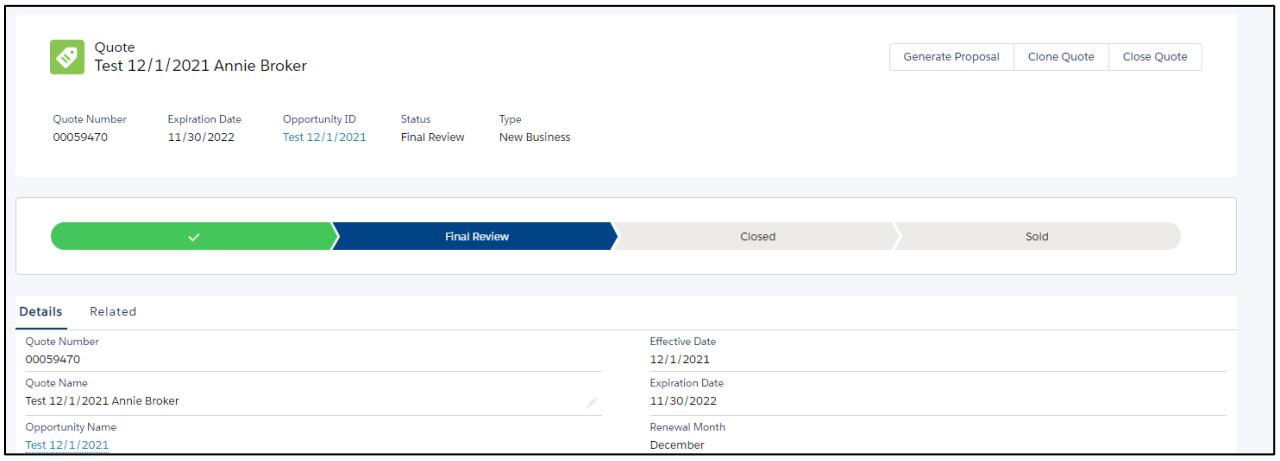
How to Navigate to a Completed Quote

On the home screen, click the **Manage Your Quotes** button and then use the drop down arrow to select **All Quotes** from the menu. To navigate to a specific quote, click on the **link** listed under the **Quote Name column.**

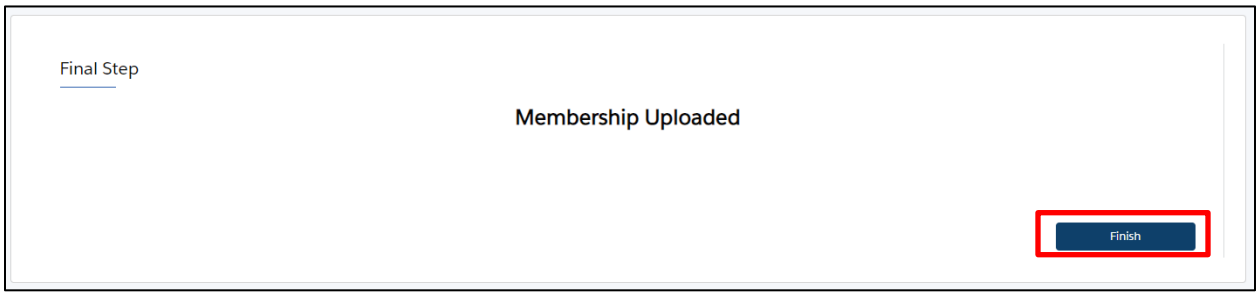
***Note** If you click on a link listed under a different column you won't be taken to the quote screen, you will be taken to the screen that correlates with the Column Header Name.



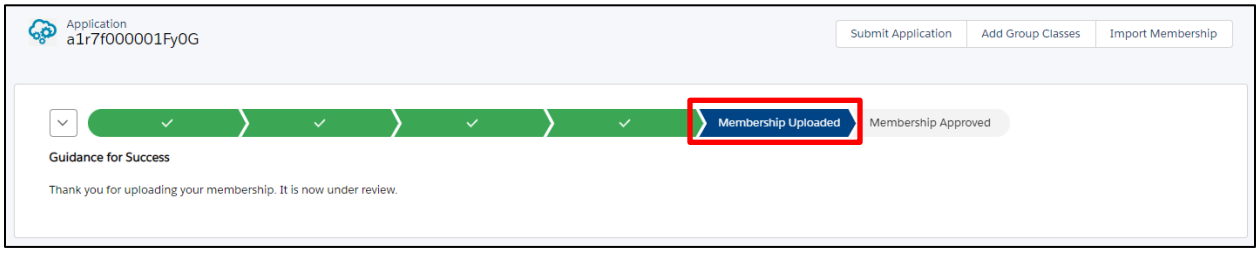
On the **Quote Detail** screen, you will see the quote information, the status of the quote and be able to perform quote actions. Click the **Related Tab** to view the quote line items.



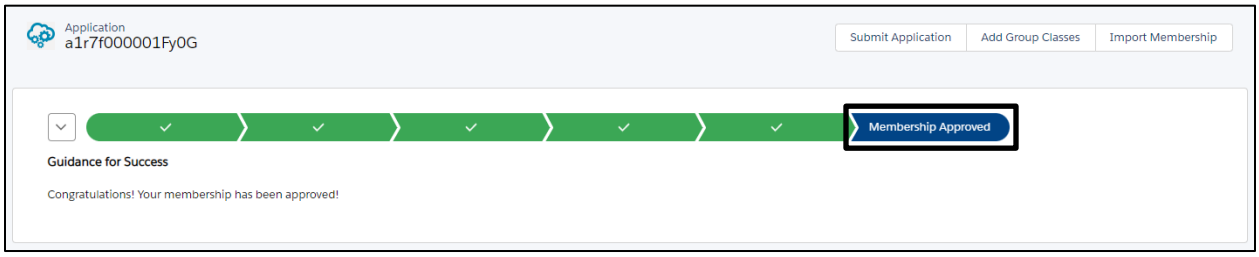
The final step to import membership is to click **Finish**.



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



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



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