

**Broker User Guide – Mid-Market  
Quotes**

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## Purpose

The purpose of this user guide is to outline the mid-market quote process. The process includes how to:

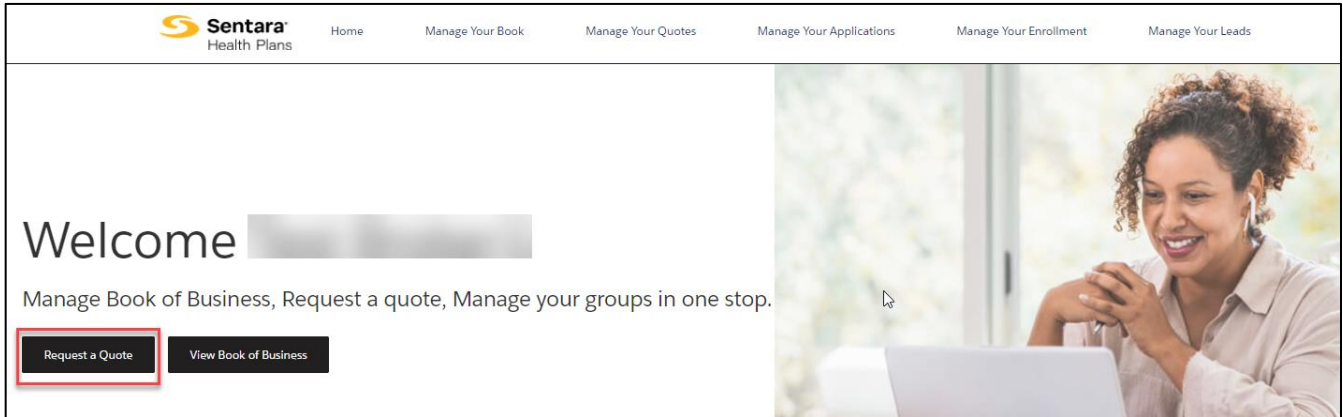
- create a new quote
- perform quote actions
- initiate group application process

As a reminder, the parameters for group size are as follows:

	<b>Small Group</b>	<b>Mid-Market Group</b>	<b>Large Group</b>
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**.



Broker Information

Who is the primary Broker of Record for this quote?

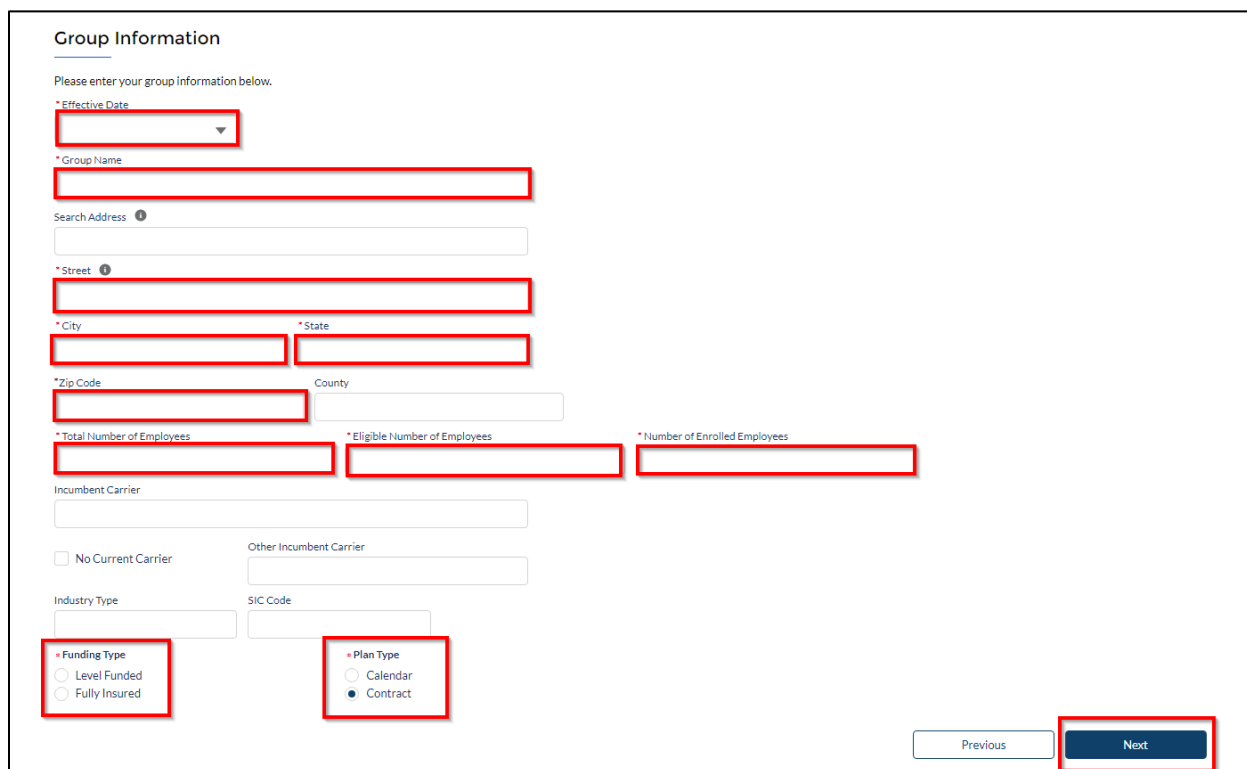
MySelf

On Behalf of another broker

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



**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

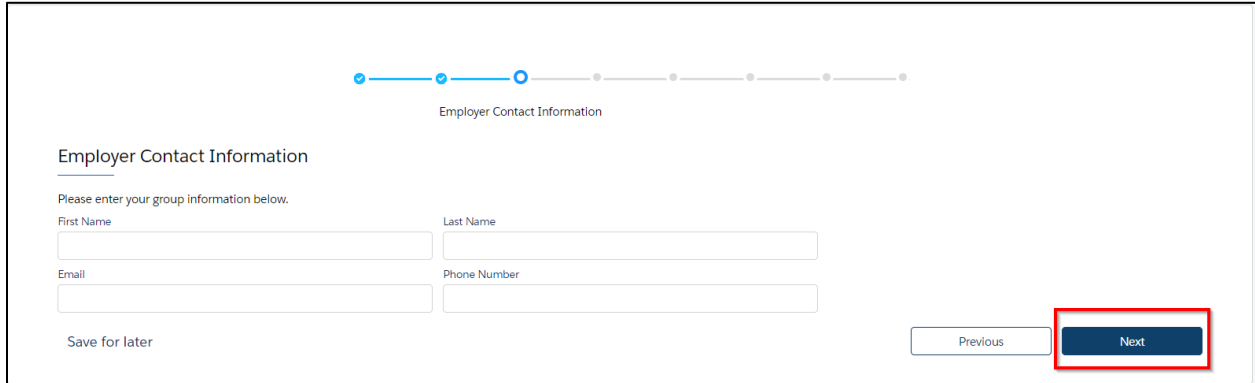
No Current Carrier  Other Incumbent Carrier

Industry Type  SIC Code

\* Funding Type  Level Funded  Fully Insured

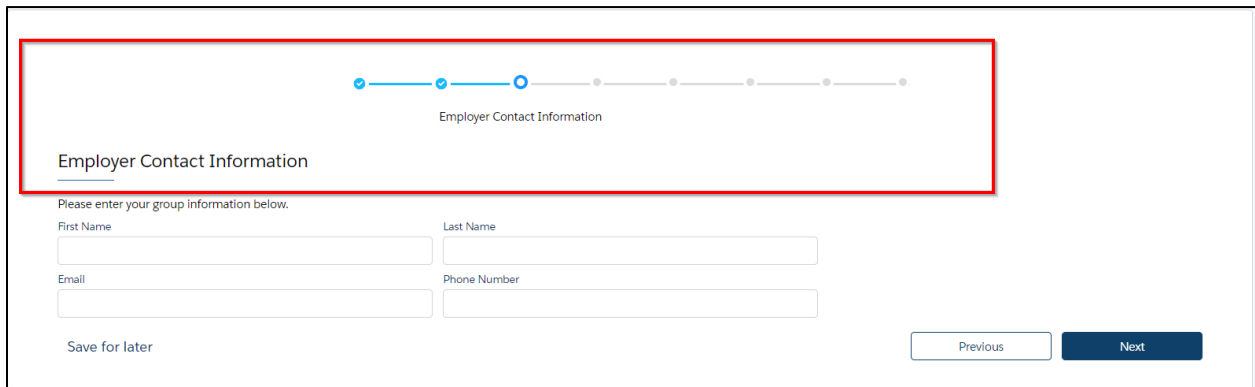
\* Plan Type  Calendar  Contract

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



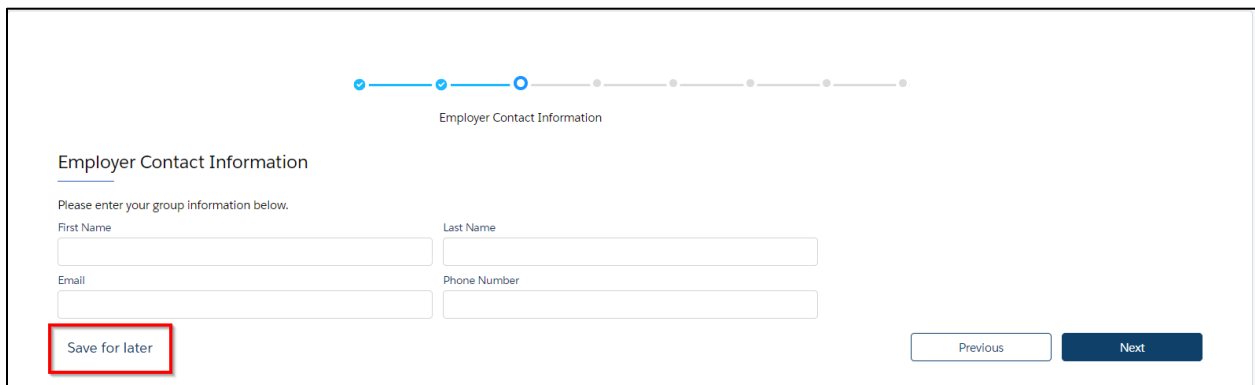
The screenshot shows a progress bar at the top with seven steps. The second step, 'Employer Contact Information', is highlighted with a blue circle. Below the progress bar, the form title 'Employer Contact Information' is underlined. The instruction 'Please enter your group information below.' is followed by four input fields: 'First Name', 'Last Name', 'Email', and 'Phone Number'. A 'Save for later' button is in the bottom left. In the bottom right, there are 'Previous' and 'Next' buttons, with the 'Next' button highlighted by 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 at the top. The second step in the progress bar has a small checkmark, and the blue line is thicker, indicating that the user has completed this step.

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.

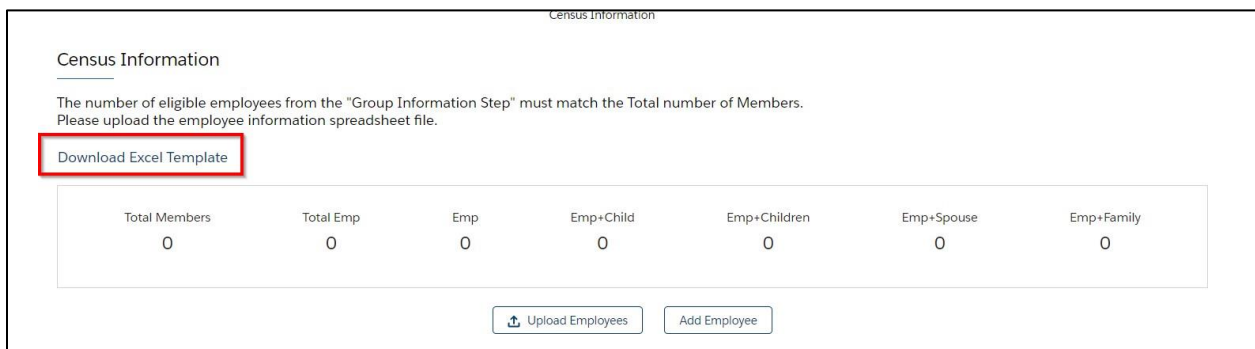
When you click **Save for later**, a pop-up box will display asking **Are you sure you want to save it for later?** You can choose **Cancel** or **Ok**. If you click **Cancel**, you will be brought to the screen where you left off and you can continue your work. If you choose **Ok**, you will come to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



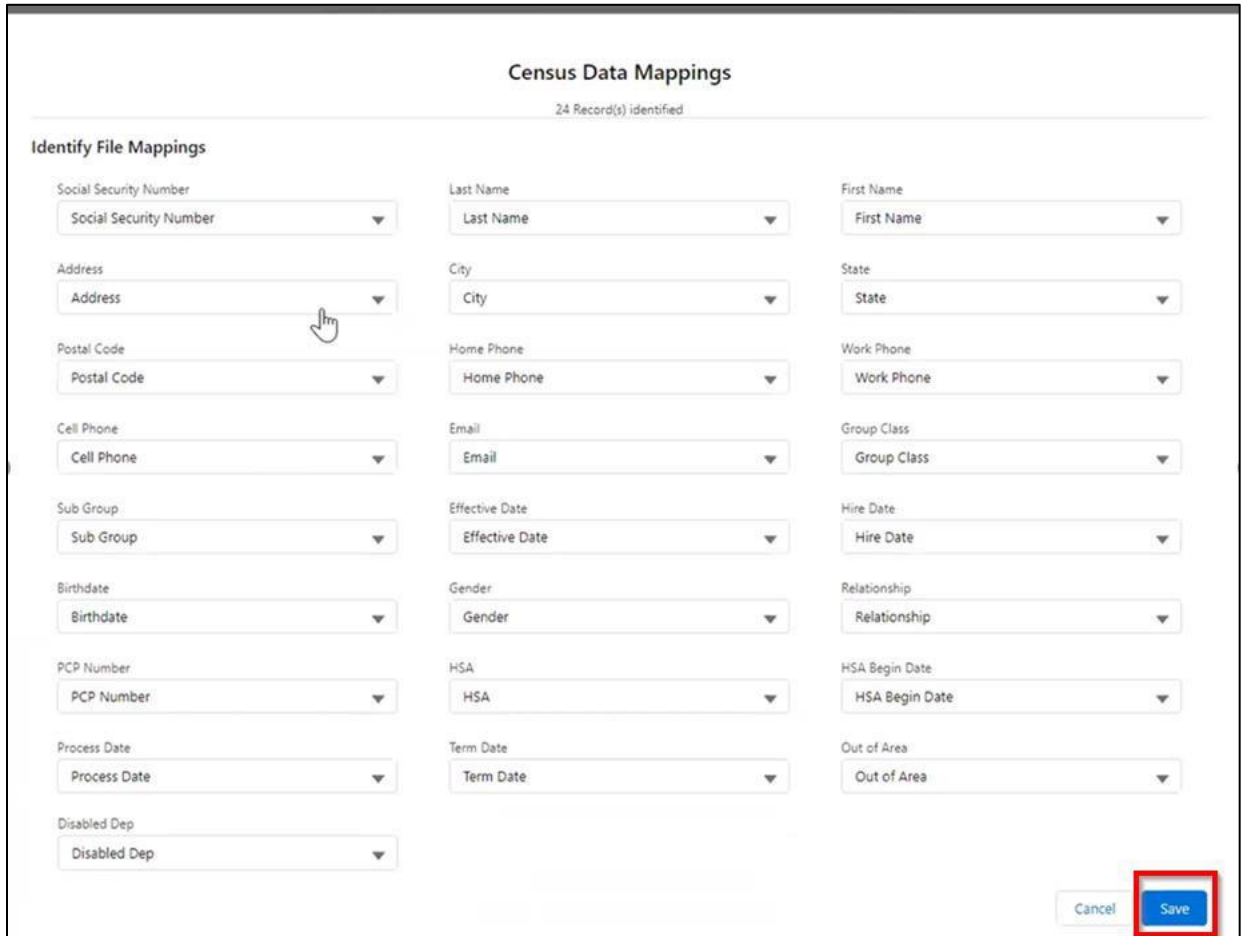
## How to Upload a Census

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.

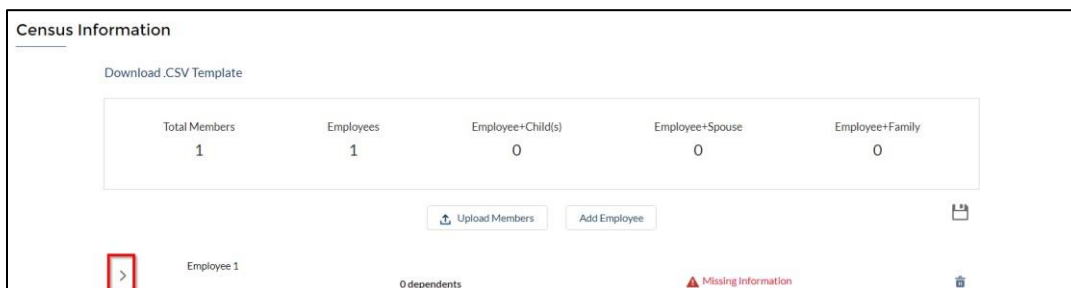


Map the fields on the **Census Data Mappings** screen and click **Save**.



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


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




Total Members	Employees	Employee+Child(s)	Employee+Spouse	Employee+Family
1	1	0	0	0




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**.

## Required Fields for Mid-Market Quote

- First Name
- Last Name
- Gender
- Birthdate
- COBRA
- Out of Area
- Postal Code
- Relationship
- HasSpouse
- Number of Children
- Product Line

## 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**.

### Plan Selection

Product Type      Product Lines      Deductible

--None--      --None--      --None--

**Apply**

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.

### Plan Selection

Chiropractic Rider (CHIRO)

Morbid Obesity Rider (MOR)

Product Type

Product Lines

Deductible

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

Metal Level: 
 Product Type: 
 Product Lines: 
 Deductible:

32 Available Plans

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

Compare

Plan Details  Benefit Summary

Standout Features

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

## \$24,813.91/Mo

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

Chiropractic Rider (CHIRO)

Morbid Obesity Rider (MOR)

Product Type

Product Lines

Deductible

37 Available Plans

A separate window displays information you can view for each plan.

Compare Plans		
	Vantage Platinum 15/30 Direct \$0.00/Mo	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
<a href="#">&gt; In Network</a>		

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

SF **Vantage 20/40**  Compare

Plan Details | Benefit Summary

✓ Standout Features

ANNUAL DEDUCTIBLE None	OUT-OF-POCKET LIMIT \$2,500/\$5,000	PRIMARY DOCTOR COVERAGE \$20 Copay
SPECIALIST COVERAGE \$40 Copay	PRESSCRIPTION DRUG COVERAGE OPN AD 10/40/25% \$250 ma...	EMERGENCY ROOM COVERAGE \$350 Copay (In or Out-of-Netw...
HOSPITAL STAY COVERAGE \$200 Copay/day/\$1,000 max.		

**Select Prescription Drug**

Once the Prescription Drug Coverage has been added, click **Add to Cart** and then the **X** to return to the Plan Selection page.

Edit SF [redacted] Vantage 20/40

---

Family: [redacted] Vantage  
Line of Business: Group Health

---

Configure Item Attributes

Prescription Drug Coverage

OPN AD 10/40/25% \$250 max /25% \$400 max \$150 RX DED

OPN 10/30/25% \$250 max/25% \$400 max

**Add to Cart**

Click **Review Cart** once you have added the plans.

Plan Selection

Chiropractic Rider (CHIRO)       Morbid Obesity Rider (MOR)

Product Type: --None--  
Product Lines: --None--  
Deductible: --None--

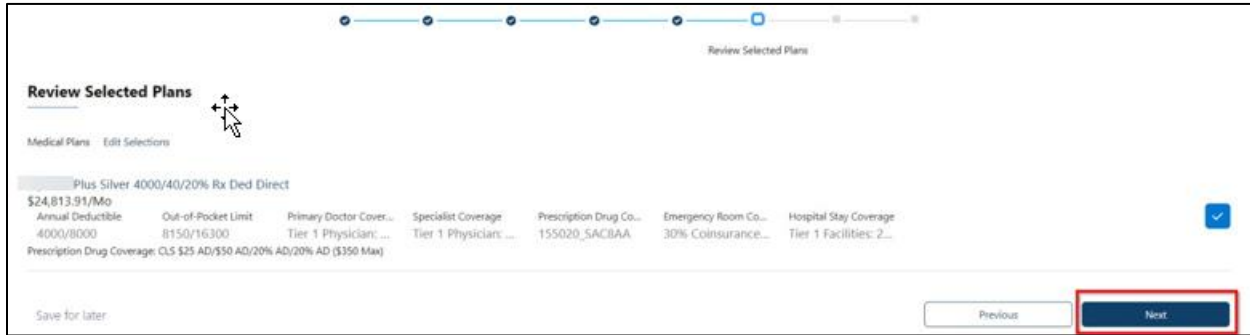
**Apply**

**Review Cart ( 2 )**

## 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**.



Review Selected Plans

Review Selected Plans

Review Selected Plans

Medical Plans Edit Selections

Plus Silver 4000/40/20% Rx Dded Direct

\$24,813.91/Mo

Annual Deductible 4000/8000	Out-of-Pocket Limit 8150/16300	Primary Doctor Cover... Tier 1 Physician: ...	Specialist Coverage Tier 1 Physician: ...	Prescription Drug Co... 155020_SACBAA	Emergency Room Co... 30% Coinsurance...	Hospital Stay Coverage Tier 1 Facilities: 2...
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Prescription Drug Coverage: CLS \$25 AD/\$50 AD/20% AD/\$350 Max

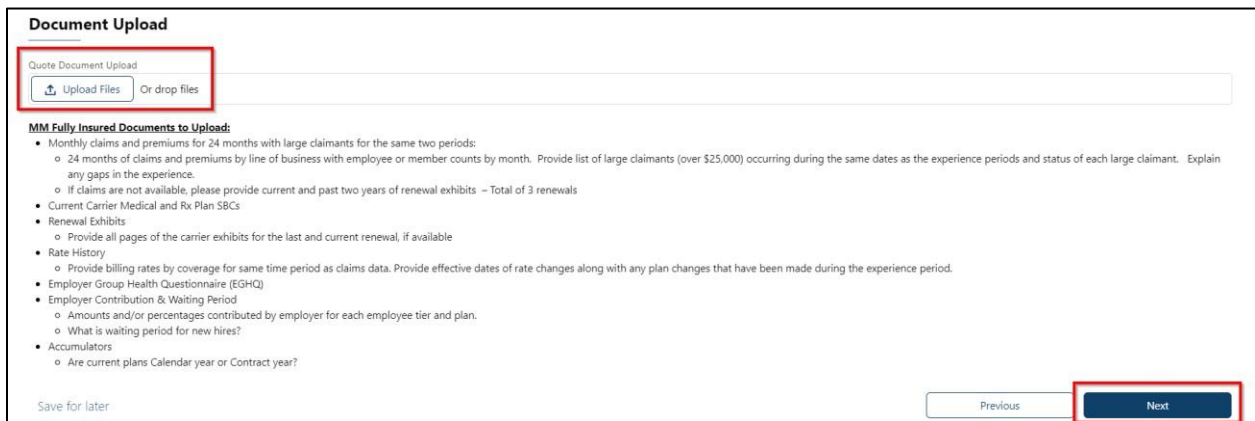
Save for later

Previous Next

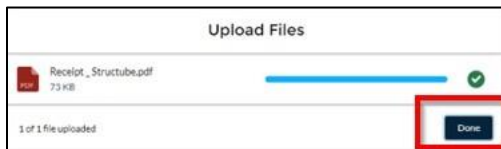
## Document Upload

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

**Note:** You will see what necessary documentation should be uploaded for Mid-Market quotes on this screen.



The screenshot shows the "Document Upload" interface. At the top, there is a "Quote Document Upload" section with a red box around the "Upload Files" button and "Or drop files" text. Below this, a list of "MM Fully Insured Documents to Upload:" is provided, including items like "Monthly claims and premiums for 24 months with large claimants for the same two periods", "Current Carrier Medical and Rx Plan SBCs", "Renewal Exhibits", "Rate History", "Employer Group Health Questionnaire (EGHQ)", "Employer Contribution & Waiting Period", and "Accumulators". At the bottom right, there are "Previous" and "Next" buttons, with the "Next" button highlighted with a red box. A "Save for later" link is also visible at the bottom left.

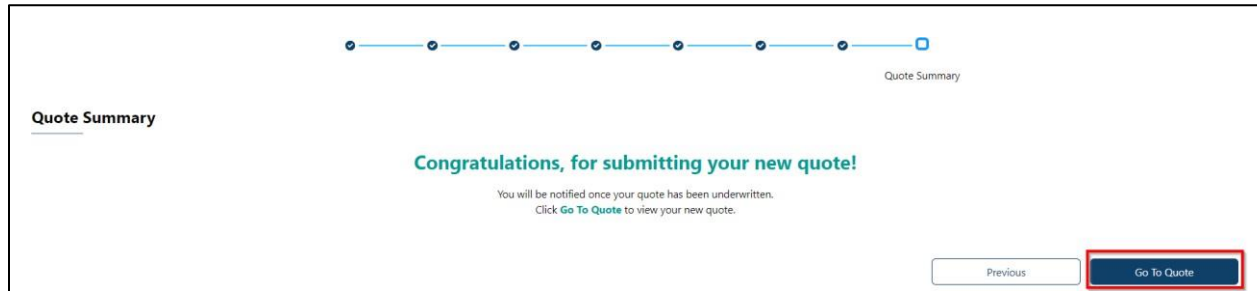


The screenshot shows the "Upload Files" interface. It displays a file named "Receipt\_Structube.pdf" (73 KB) with a progress bar and a green checkmark. At the bottom right, there is a "Done" button highlighted with a red box. The status "1 of 1 file uploaded" is shown at the bottom left.

Once documentation has been uploaded and you click **Done**.

## Congratulations, for submitting your new quote!

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



## Quote Actions

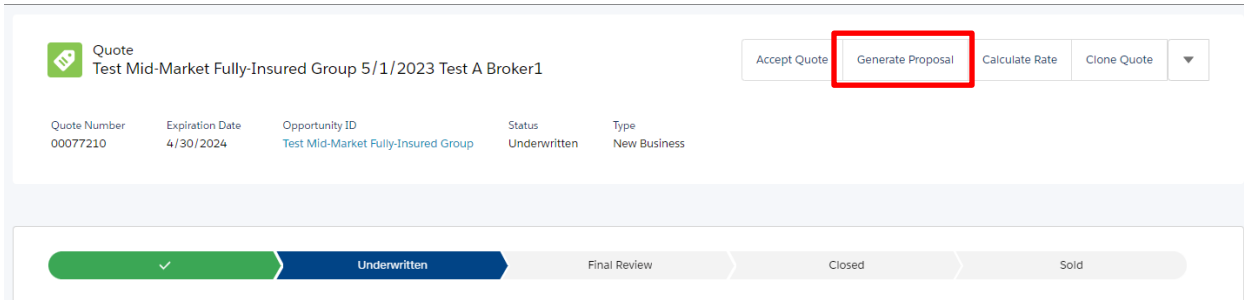
From the **Quote Detail** screen, you can do the following actions:

- generate a proposal (once quote has been underwritten)
- submit for a relook
- clone a quote
- edit a quote
- close a quote



## Generate a Proposal

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 generate a proposal for mid-market. You can click **Generate Proposal** or if your Sentara Health Plans Sales team has already generated the proposal for you, it will be located in the **file section** of the quote.



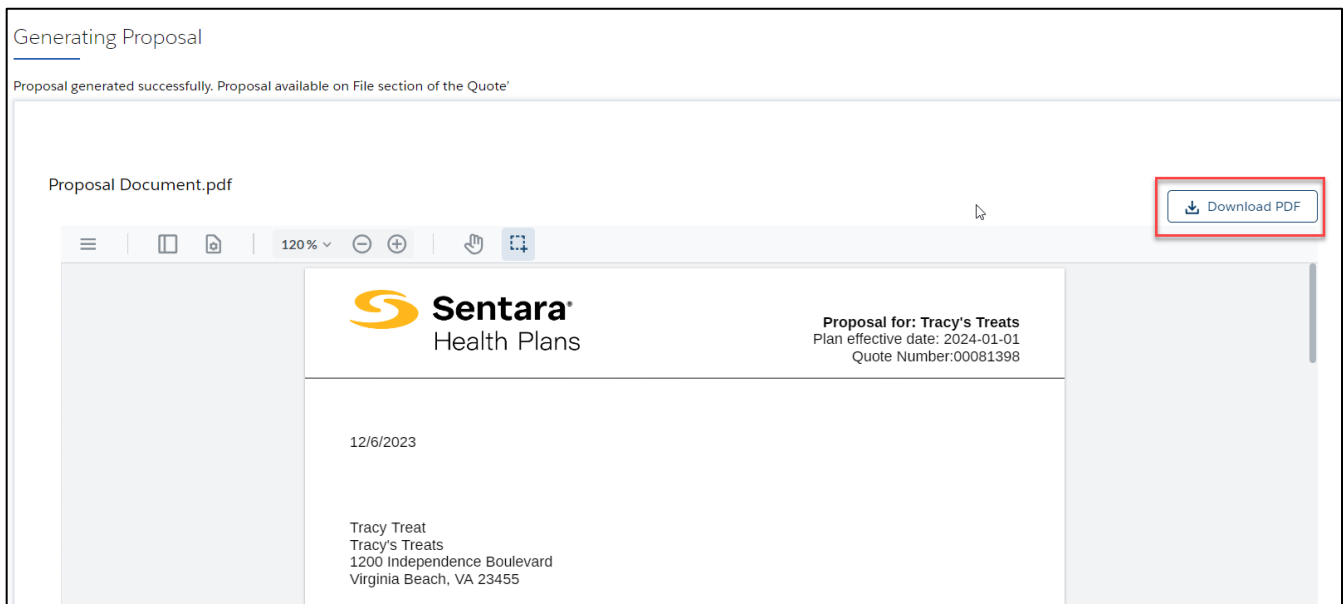
Quote  
Test Mid-Market Fully-Insured Group 5/1/2023 Test A Broker1

Accept Quote **Generate Proposal** Calculate Rate Clone Quote ▼

Quote Number	Expiration Date	Opportunity ID	Status	Type
00077210	4/30/2024	Test Mid-Market Fully-Insured Group	Underwritten	New Business

✓ Underwritten Final Review Closed Sold

On the next screen, a message will appear indicating your proposal generated successfully and the button to the righthand corner is updated to **Download PDF**. Your proposal is now complete and located in the **'File section of the Quote'**.



Generating Proposal

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

Proposal Document.pdf

Download PDF

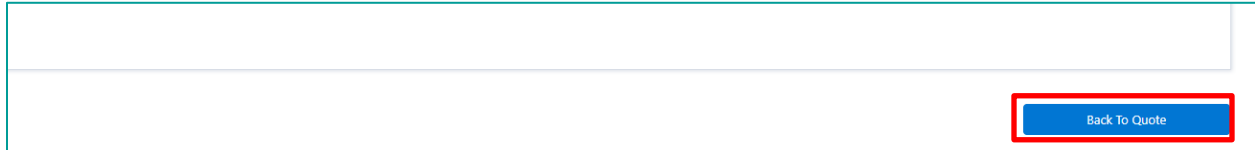
Sentara<sup>®</sup>  
Health Plans

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

12/6/2023

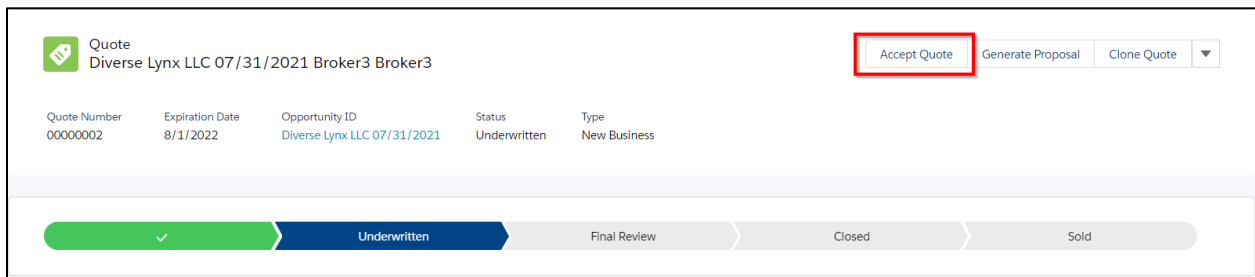
Tracy Treat  
Tracy's Treats  
1200 Independence Boulevard  
Virginia Beach, VA 23455

Scroll down to the bottom of the screen and click **Back to Quote** to return to your quote.

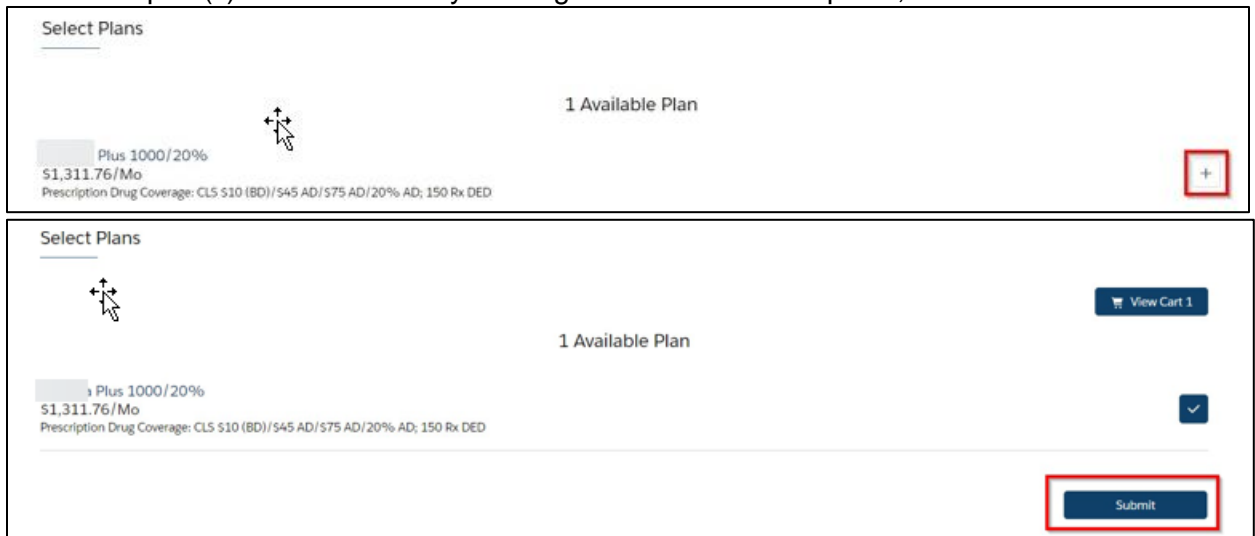


## Accept a Quote

To accept the quote, click **Accept Quote**, from the quote detail screen.



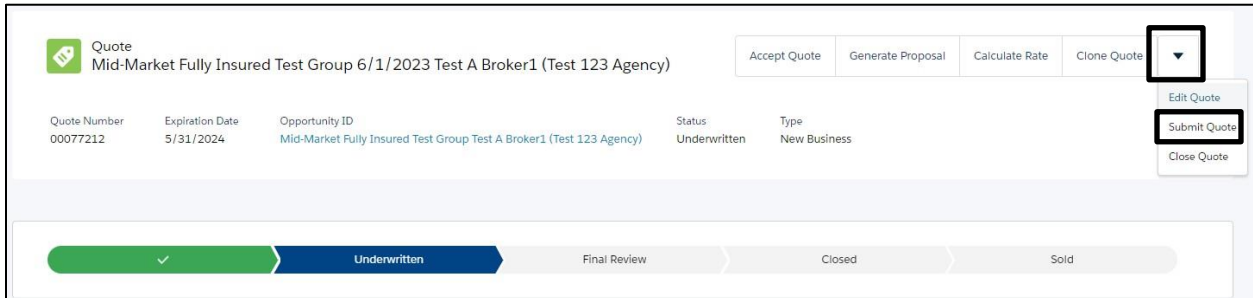
**Select** the plan(s) that were sold by clicking the **+** button to add plans, and then click **Submit**.



Your Sentara Health Plans Sales Team will be notified that you accepted your quote, and you will start the group application process.

## Submit for a Relook

If you need to submit the quote for the Sentara Health Plans Sales Team to review or negotiate rates, click the **Down Arrow** then click **Submit Quote**.

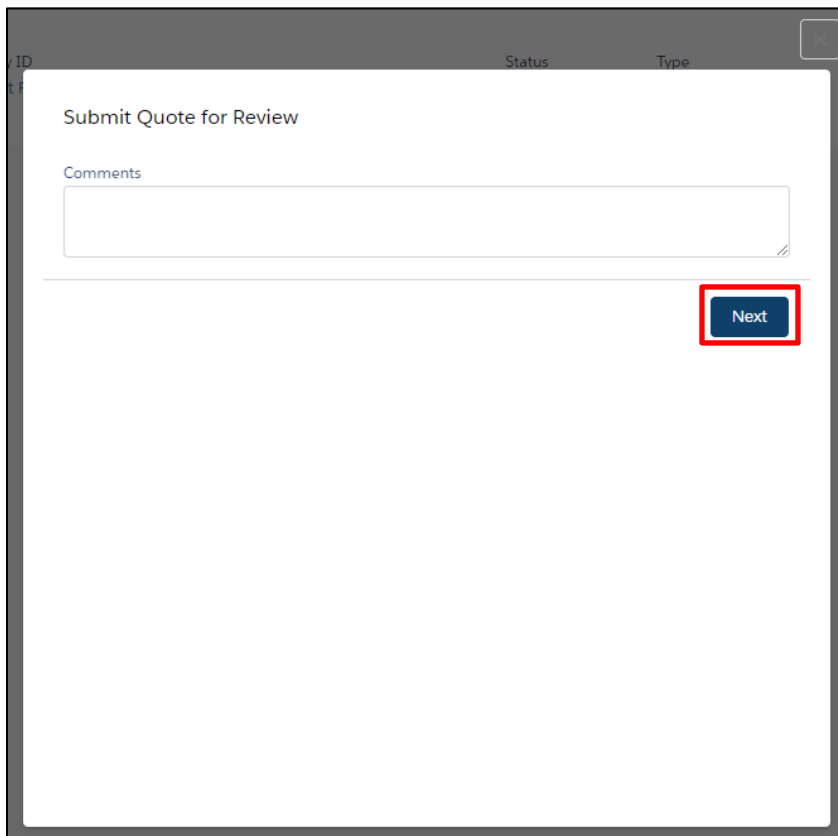


The screenshot shows a quote management interface. At the top, there is a quote header: "Quote Mid-Market Fully Insured Test Group 6/1/2023 Test A Broker1 (Test 123 Agency)". Below this, there are action buttons: "Accept Quote", "Generate Proposal", "Calculate Rate", "Clone Quote", and a dropdown menu. The dropdown menu is open, showing options: "Edit Quote", "Submit Quote", and "Close Quote". The "Submit Quote" option is highlighted with a red box. Below the buttons, there is a table with the following data:

Quote Number	Expiration Date	Opportunity ID	Status	Type
00077212	5/31/2024	Mid-Market Fully Insured Test Group Test A Broker1 (Test 123 Agency)	Underwritten	New Business

At the bottom, there is a progress bar with five stages: "Underwritten" (highlighted in blue), "Final Review", "Closed", and "Sold".

Enter any applicable comments and click **Next**.



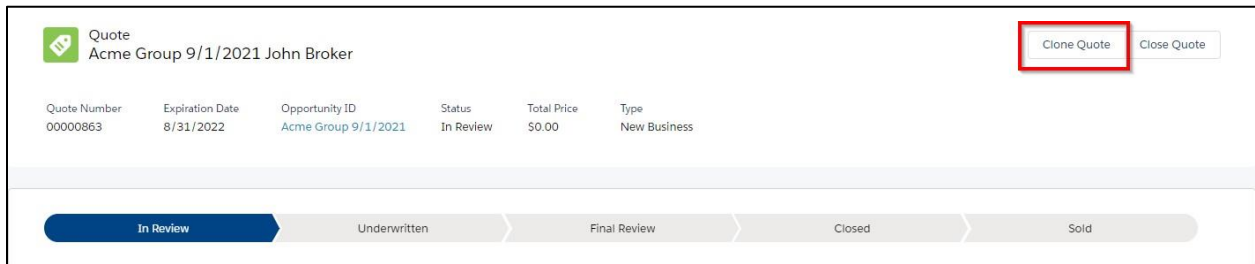
The screenshot shows a form titled "Submit Quote for Review". It has a "Comments" section with a text input field. Below the input field, there is a "Next" button highlighted with a red box.

Your Sentara Health Plans Sales Team will be notified, and the quote status will go back to In Review.

## Clone a Quote

The purpose of cloning a quote is so you can have 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 to proceed 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.



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

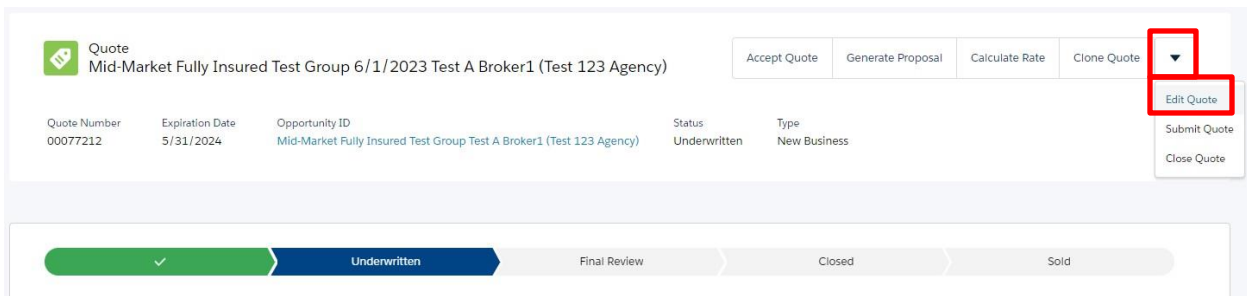
Buttons: Clone Quote (highlighted), Close Quote

Progress: In Review (active), Underwritten, Final Review, Closed, Sold

## Edit a Quote

The purpose of editing a quote is to change plans on the quote. You cannot make any changes to the quote that will impact the rates.

Edit the quote by clicking the **Down Arrow** then select **Edit Quote**.




Quote  
Mid-Market Fully Insured Test Group 6/1/2023 Test A Broker1 (Test 123 Agency)

Quote Number: 00077212 | Expiration Date: 5/31/2024 | Opportunity ID: Mid-Market Fully Insured Test Group Test A Broker1 (Test 123 Agency) | Status: Underwritten | Type: New Business

Buttons: Accept Quote, Generate Proposal, Calculate Rate, Clone Quote, Edit Quote (highlighted), Submit Quote, Close Quote

Progress: ✓, Underwritten (active), Final Review, Closed, Sold

After you select your new plans and complete the quote process, calculate rates for your new plans, by clicking **Calculate Rate**.



**Quote**  
Mid-Market Fully Insured Test Group 6/1/2023 Test A Broker1 (Test 123 Agency)

Accept Quote
Generate Proposal
Calculate Rate
Clone Quote
▼

Quote Number 00077212	Expiration Date 5/31/2024	Opportunity ID Mid-Market Fully Insured Test Group Test A Broker1 (Test 123 Agency)	Status Underwritten	Type New Business
--------------------------	------------------------------	----------------------------------------------------------------------------------------	------------------------	----------------------

Please Calculate Rates

✓


Underwritten

Final Review

Closed

Sold

**Related**   Details



**Quote Line Items (3)**

3

Product	Pharmacy Code	Product Type	Product Sub Type	Total Price	Alternate Plan
Optima Vantage POSA 25/50 CLS 10 BD; 45/75/20% AD; 150 RX DED	MM2023_CAC05A	Medical	POSA	\$0.00	<input type="checkbox"/>
Optima Plus Design 3000/25/20% CLS 10/40/60/20%	MM2023_CAC71A	Medical	PPO	\$0.00	<input type="checkbox"/>
Optima Vantage 6000/20% CLS 10 BD; 45/75/20% AD; 150 RX DED	MM2023_CAC1LA	Medical	HMO	\$0.00	<input type="checkbox"/>

[View All](#)

You can now generate a new proposal with your new selected plans and rates.

## Close a Quote

If a proposal is not selected, you can close the quote by clicking **Close Quote**.

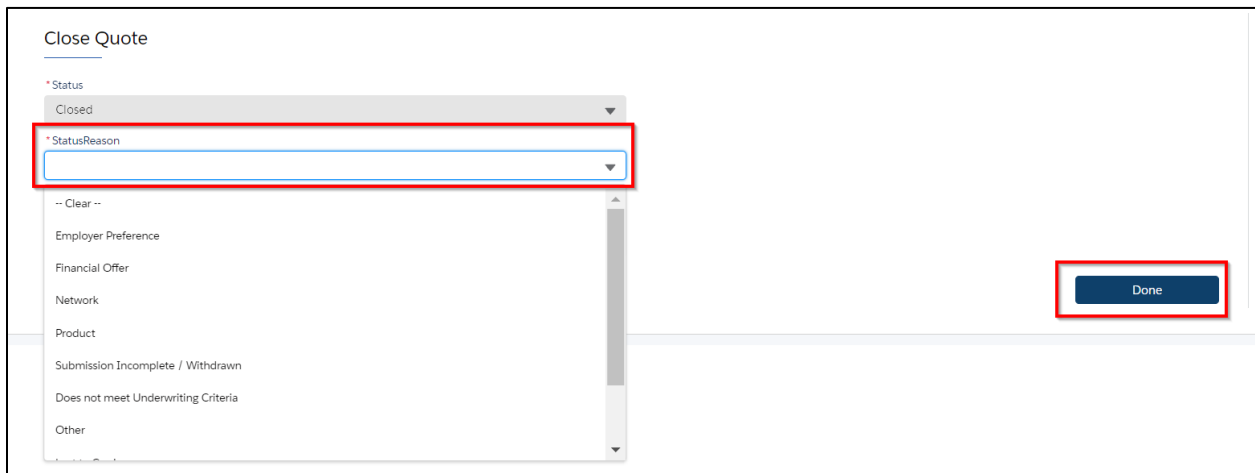


Quote  
Diverse Lynx LLC 07/31/2021 Broker3 Broker3

Generate Proposal Clone Quote **Close Quote**

Quote Number	Expiration Date	Opportunity ID	Status	Type
00000002	8/1/2022	Diverse Lynx LLC 07/31/2021	Final Review	New Business

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



Close Quote

\* Status  
Closed

\* StatusReason

-- Clear --

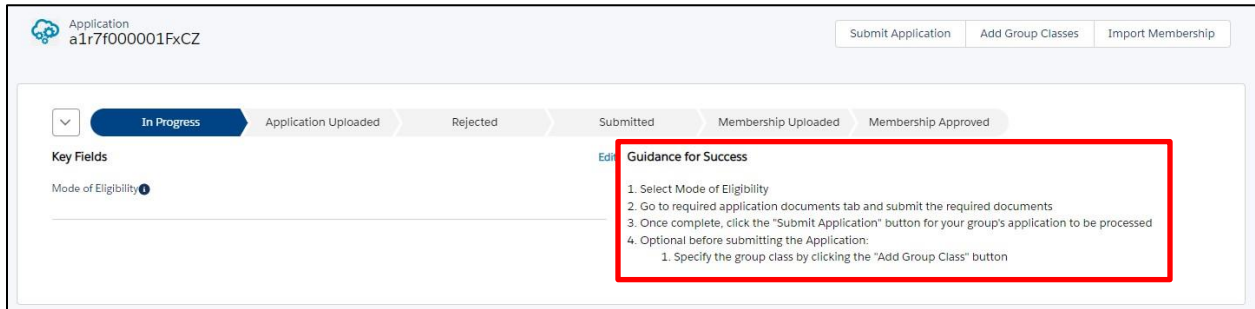
- Employer Preference
- Financial Offer
- Network
- Product
- Submission Incomplete / Withdrawn
- Does not meet Underwriting Criteria
- Other

**Done**

The quote will be closed.

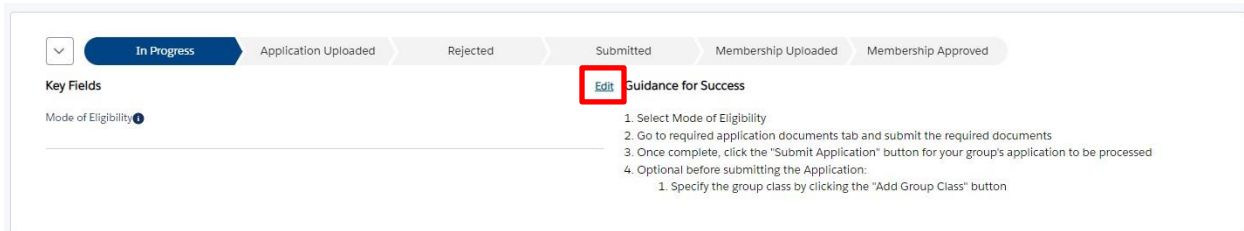
## Group Application Process

Once you've accepted your quote, the application screen displays, and you will see the **Guidance for Success** instructions.

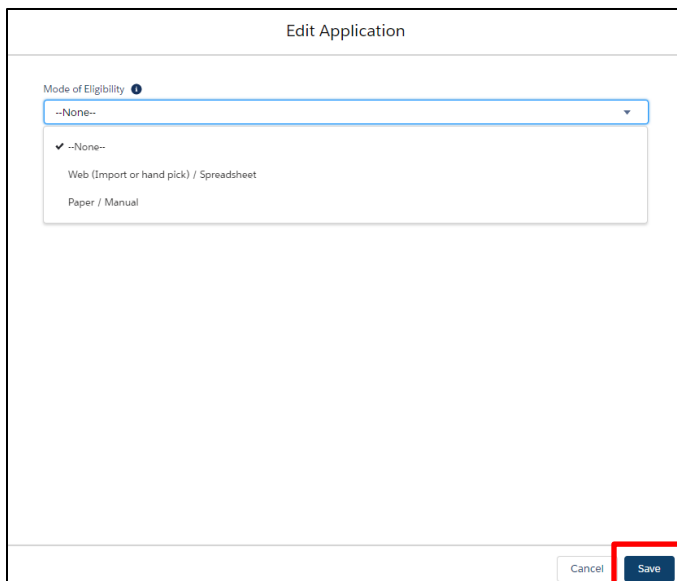


## Mode of Eligibility

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.

**Details** Required Application Documents

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

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**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 Submit Application Add Group Classes Import Membership

▼ In Progress Application Uploaded Rejected Submitted Membership Uploaded Membership Approved


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

Mode of Eligibility  

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



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


 **Submit Application**

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Click Submit Application to submit your Group Application.

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

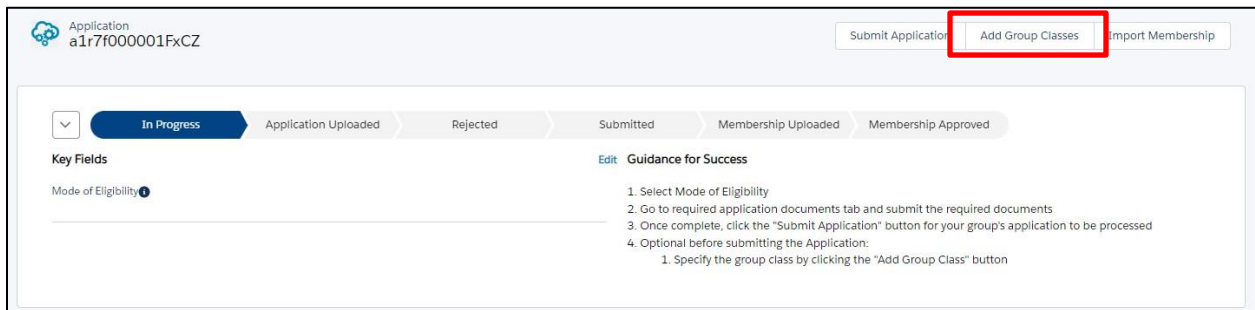
Thank you for choosing  Health!



## Add Group Class

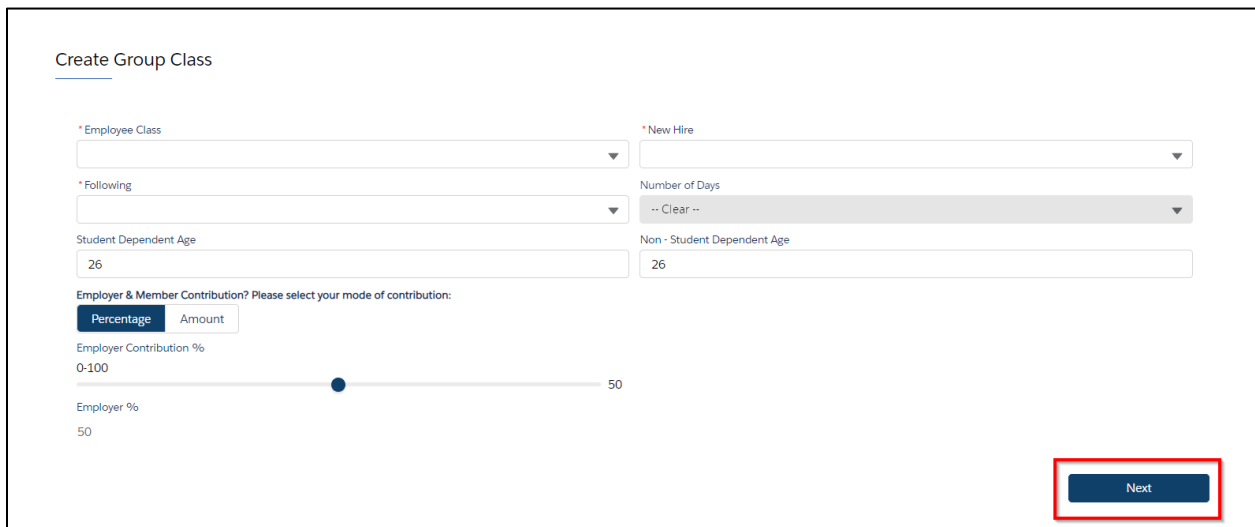
Prior to submitting your application, you can add a group class, however it is not required to submit the application, your Sentara Health Plans Sales Team can complete this step on your behalf.

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



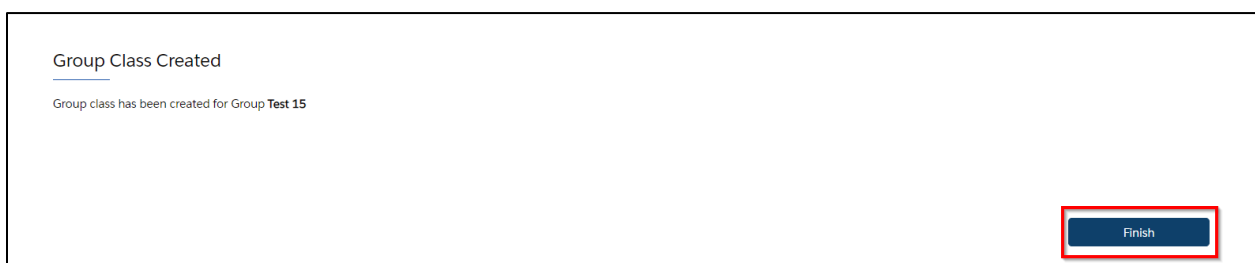
The screenshot shows the application dashboard for application ID a177f000001FxCZ. At the top right, there are three buttons: 'Submit Application', 'Add Group Classes' (highlighted with a red box), and 'Import Membership'. Below the buttons is a progress bar with stages: 'In Progress' (selected), 'Application Uploaded', 'Rejected', 'Submitted', 'Membership Uploaded', and 'Membership Approved'. Under 'Key Fields', there is a 'Mode of Eligibility' field. To the right, under 'Guidance for Success', there is a list of instructions: 1. Select Mode of Eligibility, 2. Go to required application documents tab and submit the required documents, 3. Once complete, click the "Submit Application" button for your group's application to be processed, 4. Optional before submitting the Application: 1. Specify the group class by clicking the "Add Group Class" button.

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



The screenshot shows the 'Create Group Class' form. It includes several 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 'Percentage' and 'Amount' tabs. The 'Percentage' tab is active, showing a slider for 'Employer Contribution %' from 0-100, with a marker at 50. A 'Next' button is highlighted with a red box at the bottom right.

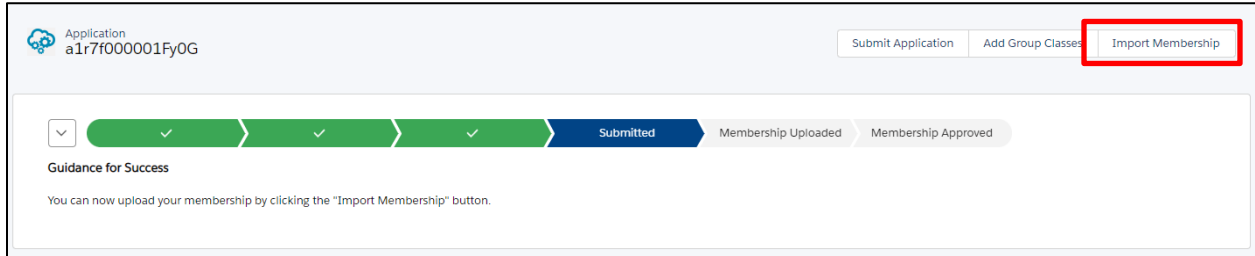
You will receive a message indicating your group class has been created. Click **Finish**.



The screenshot shows a confirmation message titled 'Group Class Created'. The message text reads: 'Group class has been created for Group Test 15'. A 'Finish' button is highlighted with a red box at the bottom right.

## 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.**



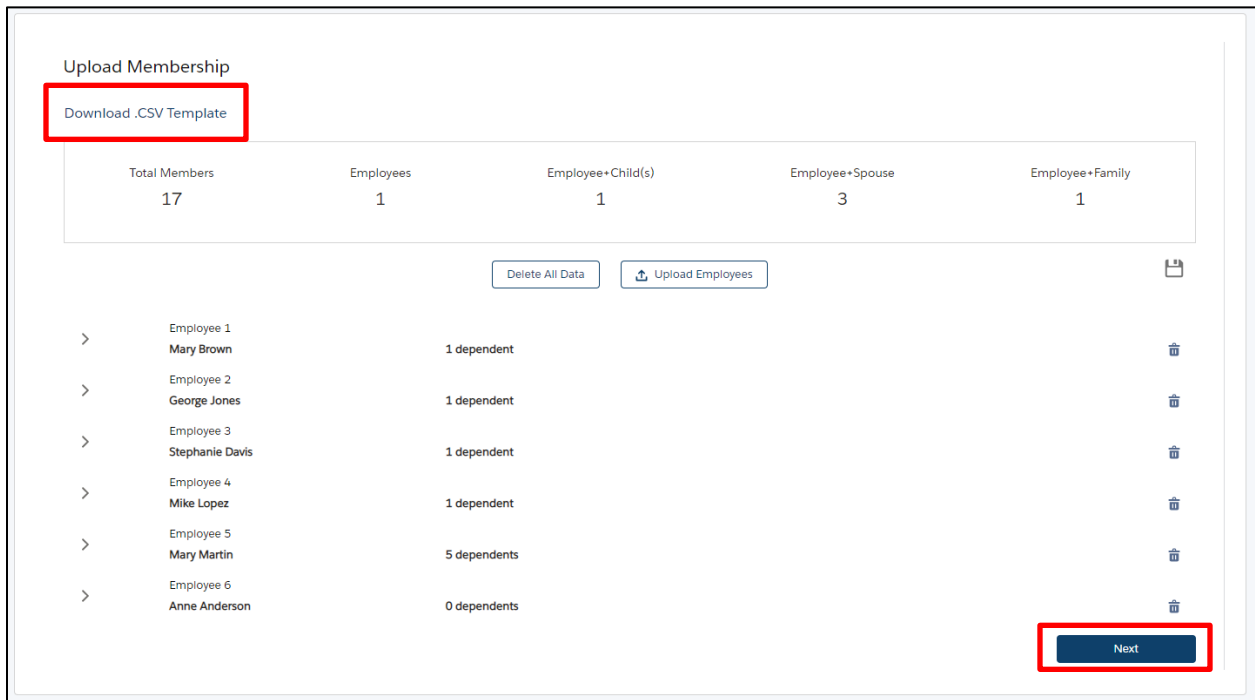
Application a1r7f000001Fy0G

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.

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



Upload Membership

**Download .CSV Template**

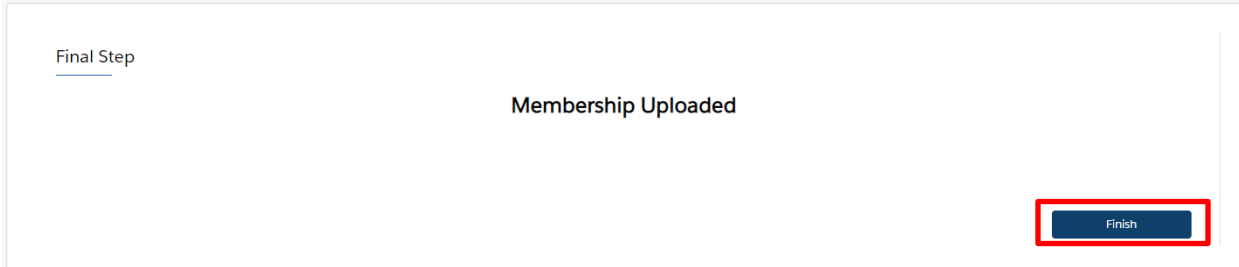
Total Members	Employees	Employee+Child(s)	Employee+Spouse	Employee+Family
17	1	1	3	1

Delete All Data Upload Employees

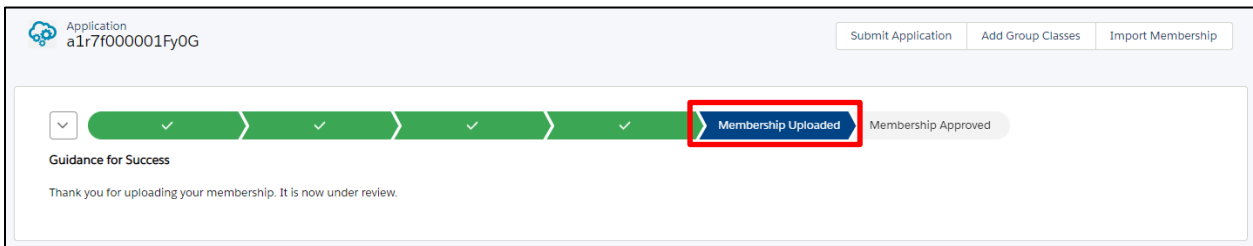
Employee	Dependents
Employee 1 Mary Brown	1 dependent
Employee 2 George Jones	1 dependent
Employee 3 Stephanie Davis	1 dependent
Employee 4 Mike Lopez	1 dependent
Employee 5 Mary Martin	5 dependents
Employee 6 Anne Anderson	0 dependents

**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!