

July 5, 2024

BAPSM Two-Step Login: What You Need to Know

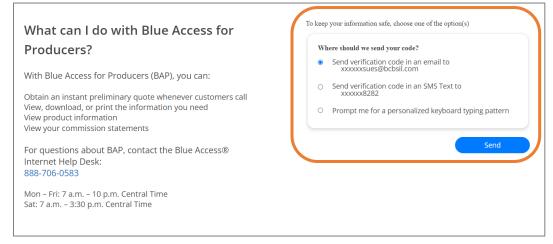
Cybersecurity is top of mind for everyone these days. Sites that require user authentication beyond entering a User ID and password are more secure. That's why we implemented a two-step login for users of Blue Access for ProducersSM. A two-step login protects you, our customers, and our organization.

How it works

When you log into BAP, you may have the following options.

- **1.** Receive a **one-time passcode to the email address** in your BAP User Profile. You enter the code to complete the login.
- **2.** First set up a unique-to-you **keystroke or typing** profile. After that, you simply type a phrase to verify your identity. Typing analysis determines if it matches your profile.
- **3.** Save your cell phone number to your BAP User Profile. Then choose to receive a **one-time passcode via SMS text**. You enter the code to complete the login.

We'll walk you through each of these options.



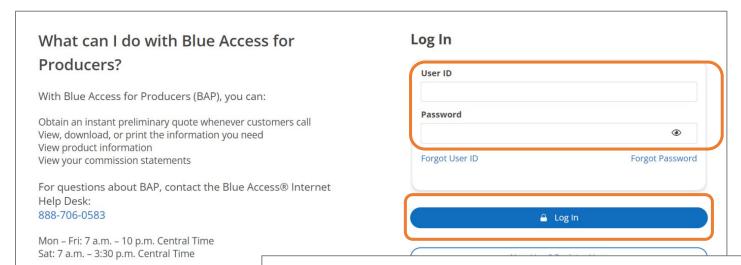
Blue Cross and Blue Shield of Illinois, Blue Cross and Blue Shield of Montana, Blue Cross and Blue Shield of New Mexico, Blue Cross and Blue Shield of Oklahoma, and Blue Cross and Blue Shield of Texas,

Divisions of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

1. Verify your identity via passcode sent to your email.

First, log in as normal.

Go to your state BAP site: <u>Illinois</u> • <u>Montana</u> • <u>New Mexico</u> • <u>Oklahoma</u> • <u>Texas</u> Enter you User ID and Password and click Log in.



You may see up to three options for verifying your identity.

Select the option to send the verification code to the email address you saved to your BAP User Profile.

What can I do with Blue Access for Producers?

With Blue Access for Producers (BAP), you can:

Obtain an instant preliminary quote whenever customers call View, download, or print the information you need View product information

View your commission statements

For questions about BAP, contact the Blue Access® Internet Help Desk:

888-706-0583

Mon – Fri: 7 a.m. – 10 p.m. Central Time Sat: 7 a.m. – 3:30 p.m. Central Time To keep your information safe, choose one of the option(s)

Where should we send your code?

Send verification code in an email to xxxxxxsues@bcbsil.com

Send verification code in an SMS Text to xxxxxxx8282

Prompt me for a personalized keyboard typing pattern

Email with passcode

We'll send a one-time passcode to the email address in your BAP User Profile. (See example email at right.) The subject line will read "Login One-Time Passcode."

Check spam or junk folder

If you don't see the email with the code within a few minutes, check your email junk or spam folder. To make sure you receive emails from us, add our top domain names to your email account's "allowed" or "safe senders" list.

- bcbsil.com
- bcbsok.com
- bcbsmt.com
- bcbstx.com
- bcbsnm.com

Because each email application is different, you may have to search how to assign a domain as "safe."

Your Account Information

Hello,

You are receiving this email because a password request was made for your account.

For security reasons, please enter this one-time passcode in the "Verify Account" page within the next 15 minutes.

57471252

Note: DO NOT REPLY TO THIS EMAIL. If you did not request this change, or if you believe you have received this email in error, please call our Internet Help Desk at 1-888-706-0583.

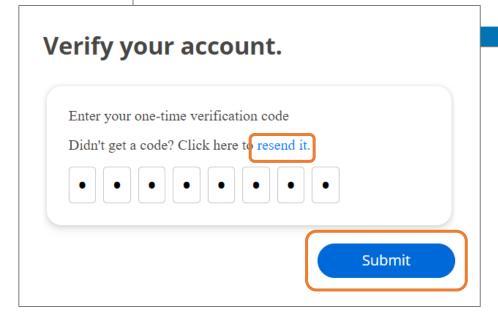
Thank you,

Blue Cross and Blue Shield

Submitting the passcode

After you receive your code via email, enter the code and click the "Submit" button to complete identity verification.

You must enter the 8-digit passcode within 15 minutes of requesting the passcode. After 15 minutes, you'll need to request a new passcode by clicking on the "resend it" link.

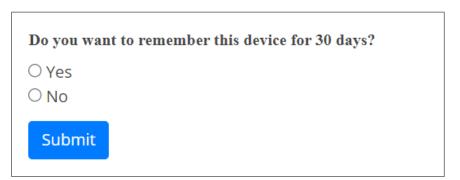


Remembering your device

After submitting the code, you'll be asked if you want to remember this device for 30 days.

If you click "Yes," you won't have to authenticate your identity again for 30 days *in most cases*. However, there are reasons why a user may have to reauthenticate during the 30-day window:

- if you switch devices, such as a laptop to a tablet
- if you switch internet browsers
- if you regularly clean your internet browser's cache/history



If you click "No," you will have to authenticate your identity the next time you attempt to log into BAP.

2. Verify your identity via keystroke recognition.

What is keystroke recognition?

Keystroke recognition technology identifies you by the way you type. Each person has a unique typing style. Your overall speed, the amount of time you use when you press or hold down a key, and the amount of time it takes you to find the next key are just three keyboard typing metrics used by this technology to develop a profile unique to you.

Who should use it?

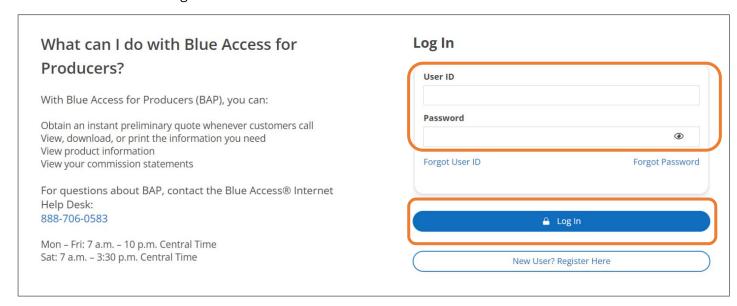
There are situations where keystroke recognition works better than others. Those who use the same computing device with the same computer and keyboard setup every time they log into BAP are good candidates for this technology.

Who should not use it?

If you log into BAP on multiple devices, keystroke recognition is not a good option to verify your identity because typing on a keyboard at a desk versus selecting keys on a cell phone is *very* different.

First, log in as normal

Go to your state BAP site: <u>Illinois</u> • <u>Montana</u> • <u>New Mexico</u> • <u>Oklahoma</u> • <u>Texas</u> Enter you User ID and Password and click Log in.



Select the keyboard typing pattern option

You may see up to three options for verifying your identity. Select the option to verify using a keyboard typing pattern and click Send.

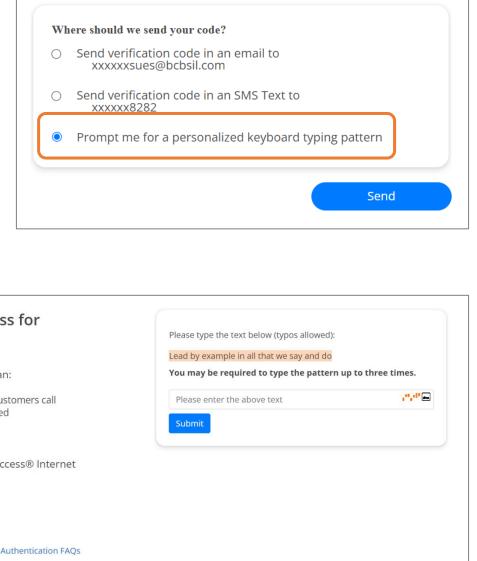
Create and save your typing profile

If you want to use keystroke recognition to verify your identity, we need to "record" your typing pattern. The first time you select this option, you will be prompted to create a typing profile.

Note the following:

- The phrase you must type is highlighted in orange.
- To save your unique typing profile, you may be asked to type the same phrase a few different times.
- This process of creating and recording your unique typing pattern happens once unless our Internet Help Desk resets your typing profile. (See page 14 for contact information.)

Once a unique typing pattern is saved, you will be returned to the BAP login screen. You do not have to navigate to the log in screen. You will automatically be redirected there.



To keep your information safe, choose one of the option(s)

With Blue Access for Producers (BAP), you can:

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For guestions about BAP, contact the Blue Access® Internet Help Desk:

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Multifactor Authentication FAQs

Log in as normal

Log in with your User ID and Password and click Log In.

Select the keyboard typing pattern option to verify your identity and click Send.

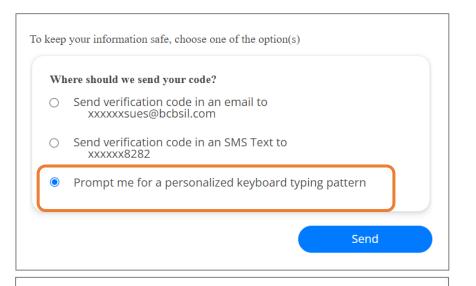
Type the phrase you see highlighted in orange and click Submit. Since you already recorded and saved your initial typing pattern profile, from this point on, you only have to type the phrase once to verify you identify *in most cases*.

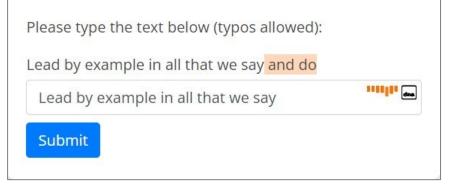
At times, you may receive the following message:

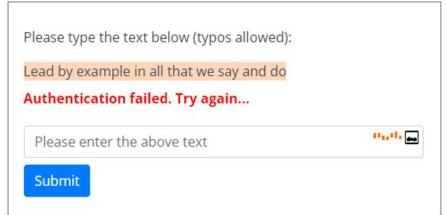
Authentication failed. Try again...

This means a larger sample of your typing pattern is needed to match your recorded and saved typing profile. Type the phrase highlighted in orange and click Submit again. Repeat this process if requested.

If you type the phrase several times and there is no match, you may need to contact the Internet Help Desk to reset your typing profile. (See page 14 for contact information.) The Internet Help Desk can reset your typing profile but only if they are able to confirm your identity.







Remembering your device

After your typing profile is recognized as your own, you'll be asked if you want to remember this device for 30 days.

If you click "Yes," you won't have to authenticate your identity again for 30 days *in most cases*. However, there are reasons why a user may have to reauthenticate during the 30-day window:

- if you switch devices, such as a laptop to a tablet
- if you switch internet browsers
- if you regularly clean your internet browser's cache/history



If you click "No," you will have to authenticate your identity the next time you attempt to log into BAP.

3. Verify your identity with a passcode sent via text message.

O Yes

 \bigcirc No

Submit

First, log in as normal.

Go to your state BAP site: Illinois • Montana • New Mexico • Oklahoma • Texas Enter you User ID and Password and click Log in.

You may see up to three options for verifying your identity. Select the option to verify via passcode sent via text message to your cell phone. If you don't see this option, read why on the next page.

Submitting the passcode

After you receive your code via text message, enter the code and click "Submit" to complete identity verification.

You must enter the 8-digit passcode within 15 minutes of requesting the passcode. After 15 minutes, you'll need to request a new passcode by clicking on the "resend it" link.

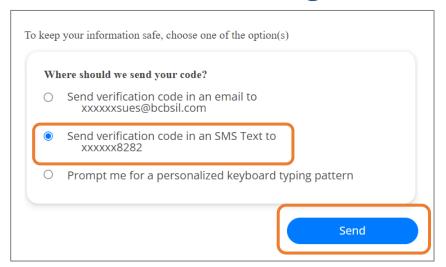
Remembering your device

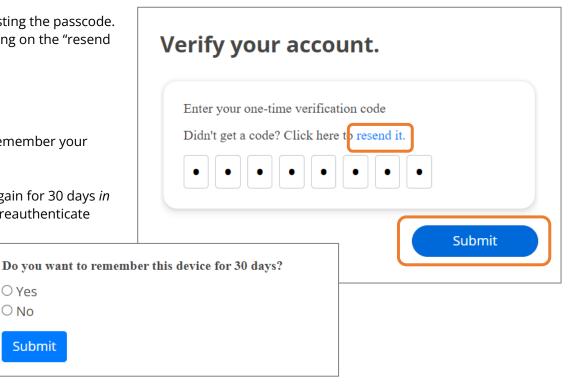
After you add the passcode, you'll be asked if you want BAP to remember your device for 30 days.

If you click "Yes," you won't have to authenticate your identity again for 30 days in most cases. However, there are reasons why a user may have to reauthenticate during the 30-day window:

- if you switch devices, such as a laptop to a tablet
- if you switch internet browsers
- if you regularly clean your internet browser's cache/history

If you click "No," you will have to authenticate your identity the next time you attempt to log into BAP.





Adding Your Mobile Number

A **Mobile Number** field is included in your User Profile. Most BAP users Home > Profile have not saved a Mobile Number to their profile. This means most users Company: **PROFILE** can't receive a passcode via text during the two-step login process. Producer #: You may have a phone number saved to your BAP User Profile but it's in the **Phone Number** field. Many producers and agencies use this field for **Change Contact Information** their primary landline or fixed line. The **Phone Number** field can't be used Primary Mailing Address Line 1* in the two-step login process. That's why we added a separate **Mobile** Number field. Primary Mailing Address Line 2 Include your cell phone number in the **Mobile** City * State * Zip * **Number** field so you can verify your identity via text The number saved in this field **CAN'T** be used for Check here to message. User Profile Phone Number * two-step login. agree to receive text messages.* Mobile Number By saving a phone number for text The number saved * SMS message rates may apply. Some cell phone carriers may charge for messages, you are agreeing to receiving SMS messages. You will be responsible for these charges. in this field CAN receive recurring messages from BCBSTX. Message and data rates be used for twomay apply. For more information, step login.* you can view our Terms of Use and Privacy Statement. Fax Number Email Address * SUBMIT

Frequently Asked Questions on Two-Step Login

General Questions

Q: What does "two-step login" or "user verification" mean?

A: When you log in with your User ID and password, that's called single-factor authentication. Adding another step to verify the identity of the user adds another layer of security for all parties. It has many names: two-factor authentication (2FA), multifactor authentication (MFA), two-step verification (2SV) and more. We're opting to call it two-step login.

Q: How will I verify my identity for logging into BAP beyond my User ID and password?

A: We'll offer three methods:

- 1. Receive a one-time passcode to the email address in your BAP User Profile. Then enter the code to complete the login.
- 2. You can authenticate via biometric typing analysis. After you save your unique typing profile, you can authenticate by typing a simple phrase.
- 3. Receive a one-time passcode as a text message to the mobile number in your BAP User Profile. Then enter the code to complete the login.

Q: Why are you requiring this extra step when I log in to BAP?

A: Two-step login is an extra step to protect you, your clients, our members and our organization.

Q: Which BAP users are affected?

A: All users must go through two-step login once every 30 days.

Q: Will I have to go through two-step login every time I want to use BAP?

A: No. When you complete two-step login, you'll be asked if you want BAP to remember your device for 30 days. If you select Yes, you only have to log into BAP with your User ID and password for the following 30 days.

However, there are many reasons why a user may have to re-authenticate during the 30-day window:

- if you switch devices, such as from a laptop to a tablet
- if you switch internet browsers
- if you regularly clean your internet browser's cache/history

Do you want to remember this device for 30 days?
○ Yes
○ No
Submit

Sharing BAP Accounts

- Q: I am part of a team who intends to share one BAP account. We'll all use the same User ID and password. Is that possible?
- A: Multiple people cannot share one BAP account/login. For security purposes and according to BAP's Terms of Use, each person must have their own BAP User ID and password. Instead of sharing a BAP account with others, you can do one or both of the following:
 - A Primary BAP account user can add each team member as a Delegate. For details, see page 2 of <u>Managing Delegates in Blue Access for Producers</u>.
 - If a team member is a producer with a 9-digit producer ID, that producer can set up their own Primary BAP account. Simply go to the log in page and click **New User? Register Here** and follow the prompts.
- Q: The email address in my BAP User Profile is a group inbox used by several people in my office. Is that okay?
- A: We don't recommend this. When we send an email with a passcode, we don't include the User ID so there's no way to tell who's the intended recipient. We recommend the email address in your Profile is yours alone.

Primary and Delegate BAP Accounts

- Q: How do I know if I have a Primary or Delegate BAP account?
- A: Producers register for, and log into BAP with their 9-digit Producer ID number we generated for them when they onboarded with us. For clarity purposes, we'll call them "Primary" users. Primary BAP accounts can then give BAP access to Delegates. A Delegate may be assigned specific or limited access depending on their role.
 - If your BAP User ID is your nine-digit Producer ID number, you have a Primary BAP account. If your BAP User ID is a nine-digit number followed by a dot [.] and additional characters (for example, 123456789.Mary), then you have a Delegate BAP account. For more details, review Managing Delegates in Blue Access for Producers.
- Q: I have a Primary BAP account. I have several Delegates. How do I help my Delegates with two-step login?
- A: Encourage them to:
 - Review the contact information in their Profile.
 - Make sure they can access their email during BAP logins.
 - Add their Mobile Number to their Profile so they can verify their identity via text message.
- Q: I am a subproducer working for an agency. Should I have a Primary or Delegate BAP account?
- A: Check with your agency. Subproducers selling individual policies in the over-65 and ACA individual markets are required to have their own Primary BAP account to submit applications, confirm they have met training requirements and more. Agencies that sell group business often want their subproducers to be Delegates.

Your User Profile in BAP

Q: Why is my User Profile so important?

A: Here's why:

- We use the contact information in your User Profile to verify your identity during the two-step login process.
- Our Internet Help Desk also uses this information to confirm your identity when you call for technical support.
- Contact information in the Profile for Primary BAP accounts are automatically saved to corresponding producer records in our producer database.

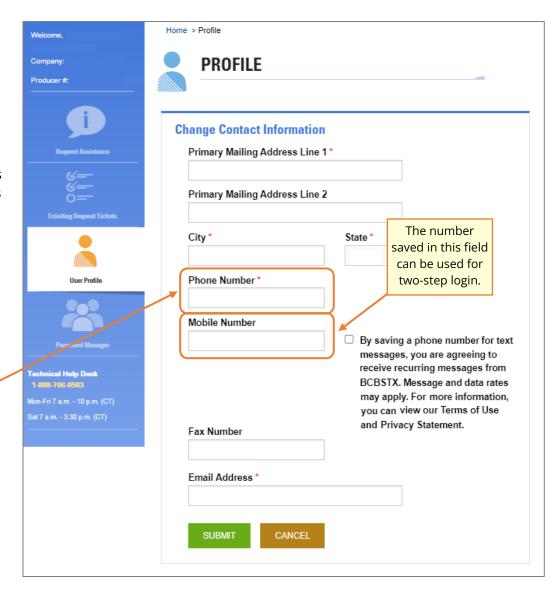
Q: How do I know if the email address in my Profile is accurate?

A: Log in to BAP and click on the User Profile link at the top and verify your email address. If you update any fields in the Change Contact Information screen, be sure to click Submit to save these changes.

Q; I saved my cell phone number to my Profile. Why don't I see the option to verify my identity through text messaging?

A: You probably saved your cell phone number in the Phone Number field. This is okay to do, but many producers use this field for a landline or fixed line. That's why we needed a separate Mobile Number field.

The option to receive the authentication passcode via text is only available if you add your cell phone number to the **Mobile Number field**.



Technical Support

Q: How do I contact the Blue Access Internet Help Desk for technical support?

A: Here's how to contact our help desk for Blue Access for Producers and Employers. Note the Help Desk must verify the user calling before they can assist you. They use the contact information in your BAP User Profile to verify you. If calling on behalf of an agency, the caller must be the agency-designated Principal.

Internet Help Desk:

888-706-0583

Monday – Friday: 7:00 a.m. – 10:00 p.m. CT

Saturday: 7:00 a.m. - 3:30 p.m. CT