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JANUARY 24, 2024

Retail Producer Portal Guide: Enrolling Clients in ACA QHPs

The Retail Producer Portal is a comprehensive sales and service tool for the Under 65 individual market and the Medicare markets. The portal enables you to design and deliver quotes, enroll members in Blue plans, manage prospects and serve and support active clients with a host of features. This section covers enrolling clients in retail ACA plans.

Enrolling Clients in Retail ACA Qualified Health Plans

Enrolling Clients in Retail ACA Plans

Quoting and enrolling should begin while working within the Retail Producer Portal. After selecting an on-exchange plan for enrollment, you'll be transferred to our agent assisted on-exchange enrollment solution, powered by HealthSherpa, to complete the application and submission process. For off-exchange plans, you control the entire end-to-end application and submission process via the Retail Producer Portal. For either on- or off-exchange, you should start the online enrollment process from within your Retail Producer Portal account.

If your clients wish to enroll themselves, they can use our on-exchange enrollment solution for ALL application types.

Types of Applications, includes both open and special enrollment	Begin with Retail Producer Portal with on-exchange enrollment solution	Retail Producer Portal End-to-End
1. **OFF** exchange medical		√
2. **ON** exchange medical	√	
3. **OFF** exchange medical with dental		√
4. **ON** exchange medical with dental	√	
5. **OFF** exchange dental only		√
6. **ON** exchange dental only	√	
7. **OFF** exchange child only (parents enrolling for a minor child)		√
8. **ON** exchange child only (parents enrolling for a minor child)	√	
9. **OFF** exchange authorized by personal representatives of applicants		√
10. **ON** exchange authorized by personal representatives of applicants	√	

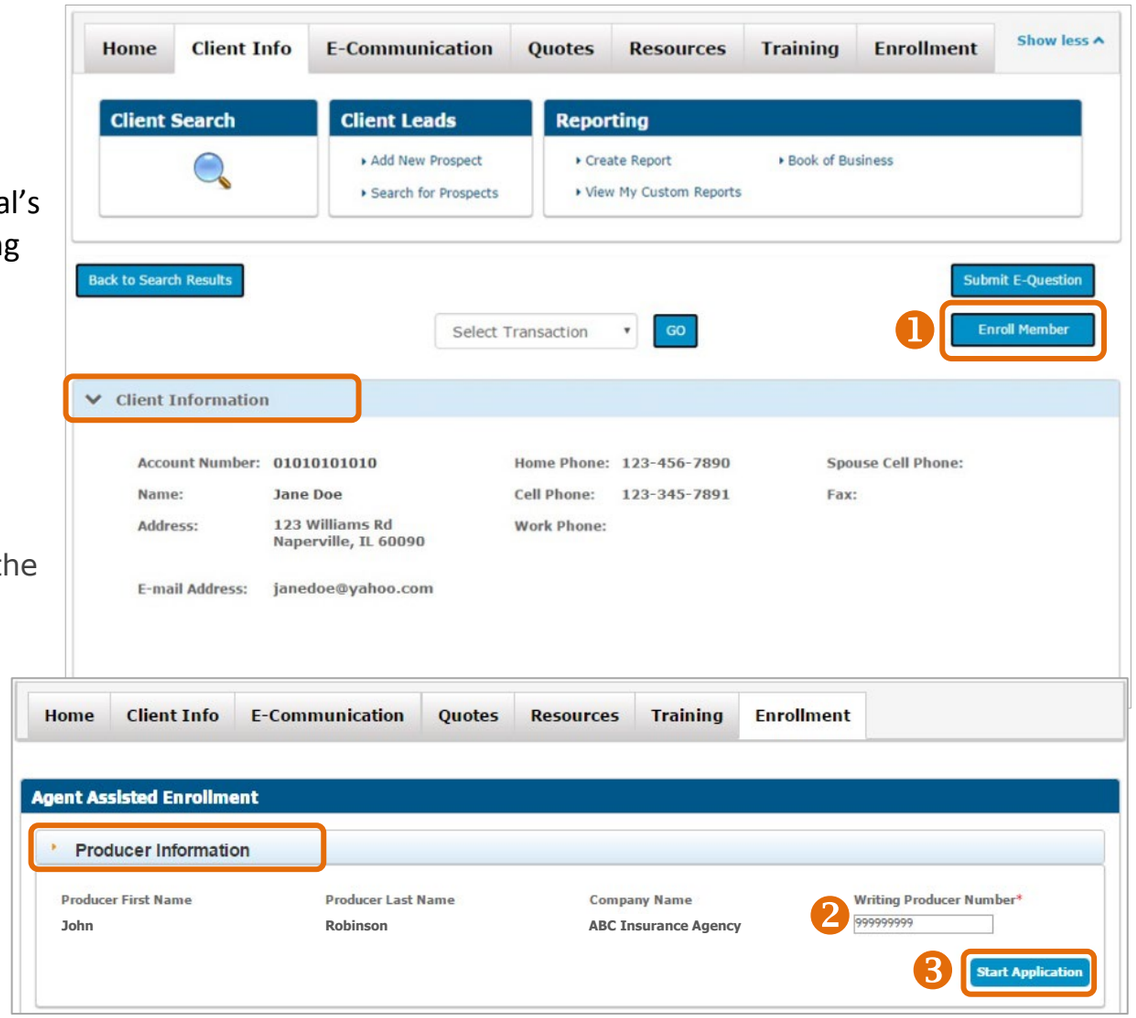
Enroll Existing Member in New Plan

Each year, members can opt to passively renew their existing plan, which requires no action by the member or producer.

When existing members want to choose a new plan, called an active renewal, you can help them complete the application process via the portal's Enroll Member feature. This feature saves significant time by prepopulating the online application with existing information from the active member's record.

Start by finding your client. Then follow these steps:

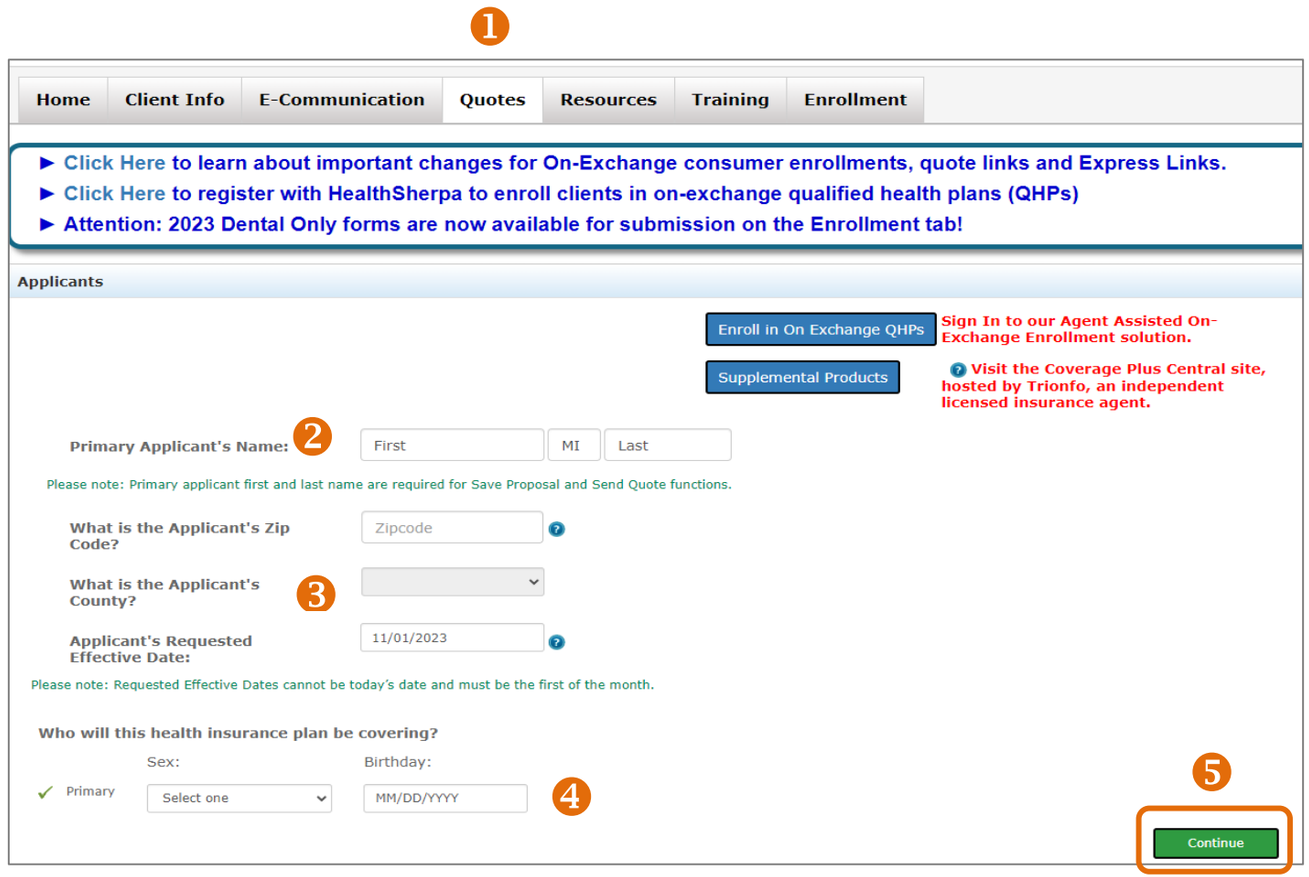
1. With the Client record open, click "Enroll Member."
2. In the Producer Information panel, check the Writing Producer Number field. It will automatically populate with the producer ID number associated with the log in. Be sure to enter nine digits. If the producer ID number is less than nine digits (such as 123456), use leading zeros (such as 000123456).
3. Select the "Start Application" button to begin the application process.



Enroll via Producer Portal & Agent Assisted On-Exchange Enrollment Solution

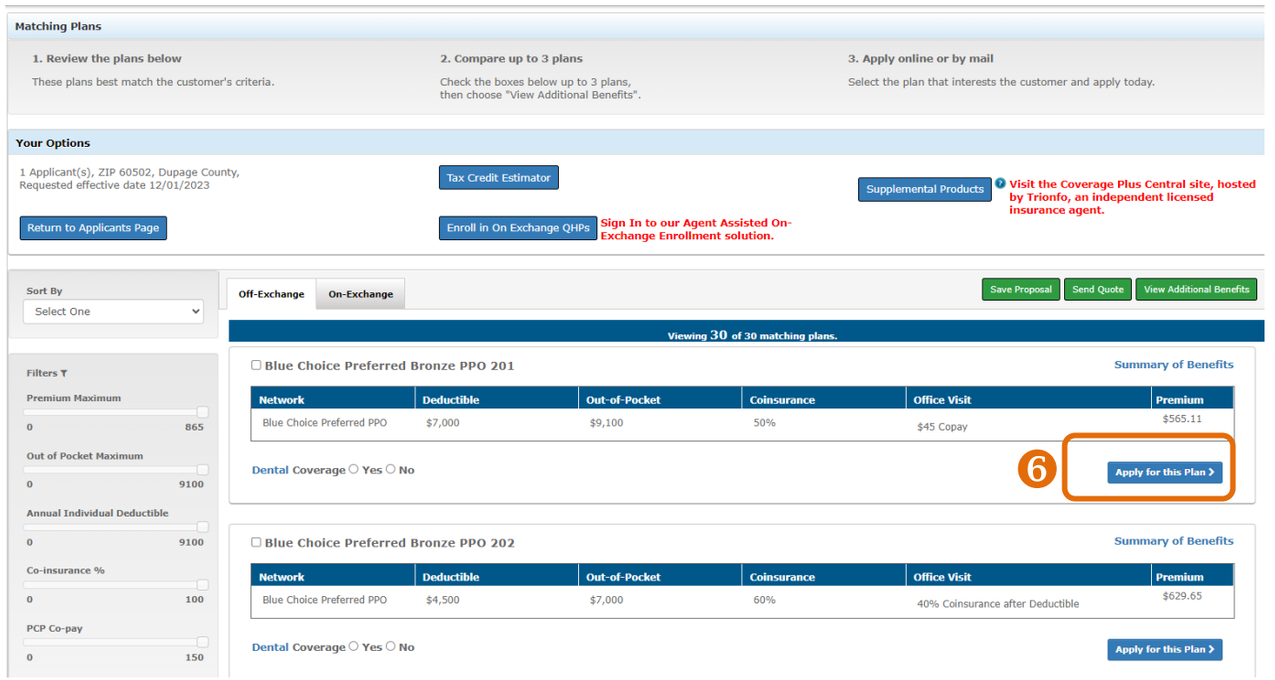
Complete Applicant Info

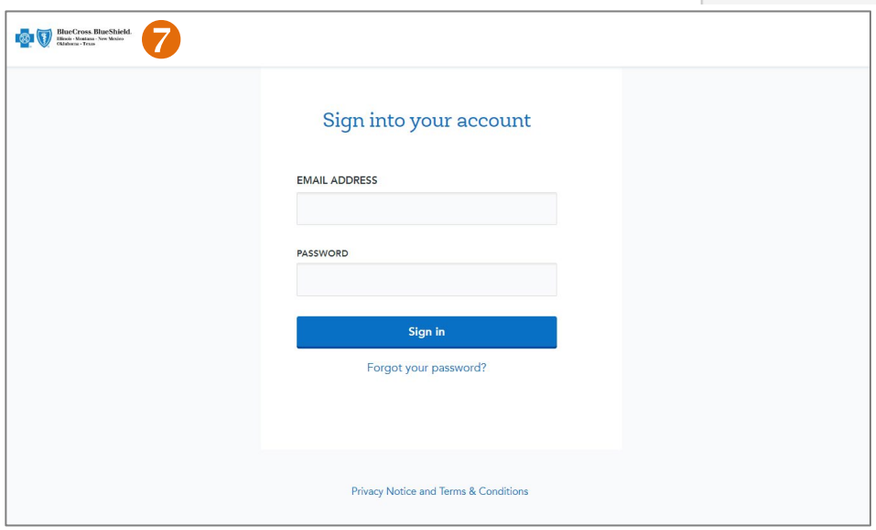
1. Select the Quotes tab.
2. Complete the required name fields for the quote.
3. Note that a "County" field appears under the zip code after the zip code has been entered. If more than one county is available, select from the drop down list.
4. Enter all of the primary's information. Additional fields may appear, such as those for a spouse and children. Complete as needed.
5. Select the "Continue" button.

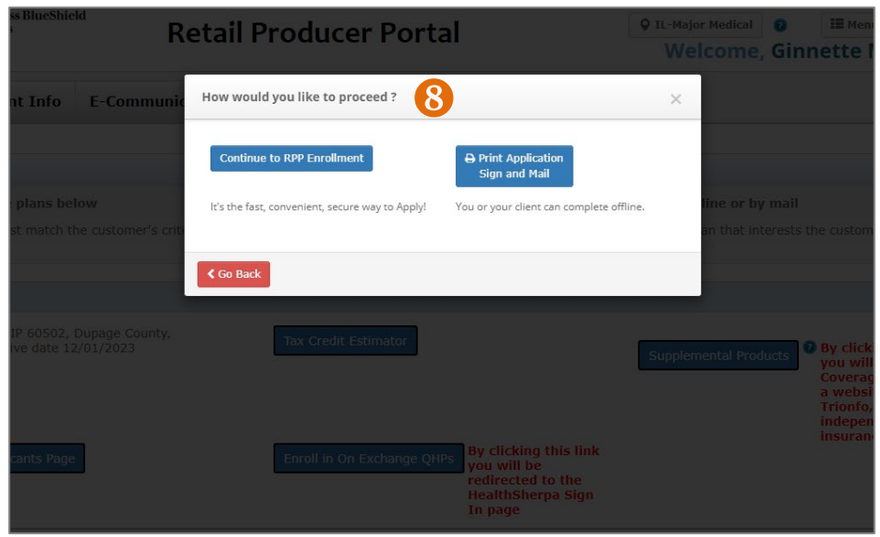


Select the Plan

6. If you don't need a quote or proposal, and you're helping your client enroll, select "Apply for This Plan" next to the desired plan.
7. If the selected plan is an on-exchange plan, you will be redirected to the agent assisted on-exchange enrollment solution sign-on page. (Refer to Agent Assisted On-Exchange Enrollment Solution powered by HealthSherpa Training Materials for further instructions).
8. If the selected plan is an off-exchange plan a pop-up box will display, you'll see a "Continue to RPP Enrollment" button to enroll in the plan via the Retail Producer Portal.







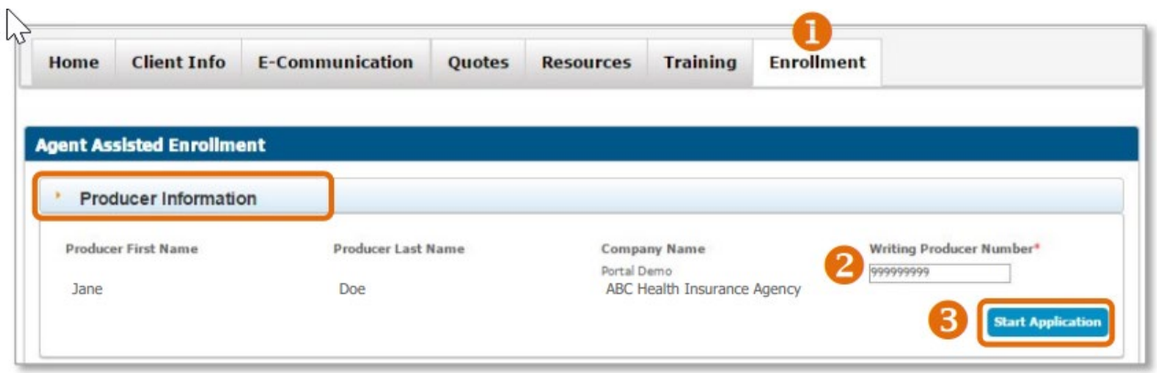
Enroll via Producer Portal Only

Use the Retail Producer Portal to manage the entire online enrollment process for all off-exchange policies:

- ✓ Stay attached to the application/policy throughout.
- ✓ Enroll faster – the portal was designed for you so the process is streamlined with all steps on one page.
- ✓ See all stages of the application's progress; application is received and viewable in the portal within 24 hours.
- ✓ Start and save applications, complete and submit later (up to 90 days!) if needed.
- ✓ Receive all enrollment notifications.
- ✓ Give agency office personnel ability to submit subproducers' apps.
- ✓ Reduce overall applicant-to-member timeframes.

Producer Information

When you select the Enrollment tab, check the information displayed in the Producer Information section.

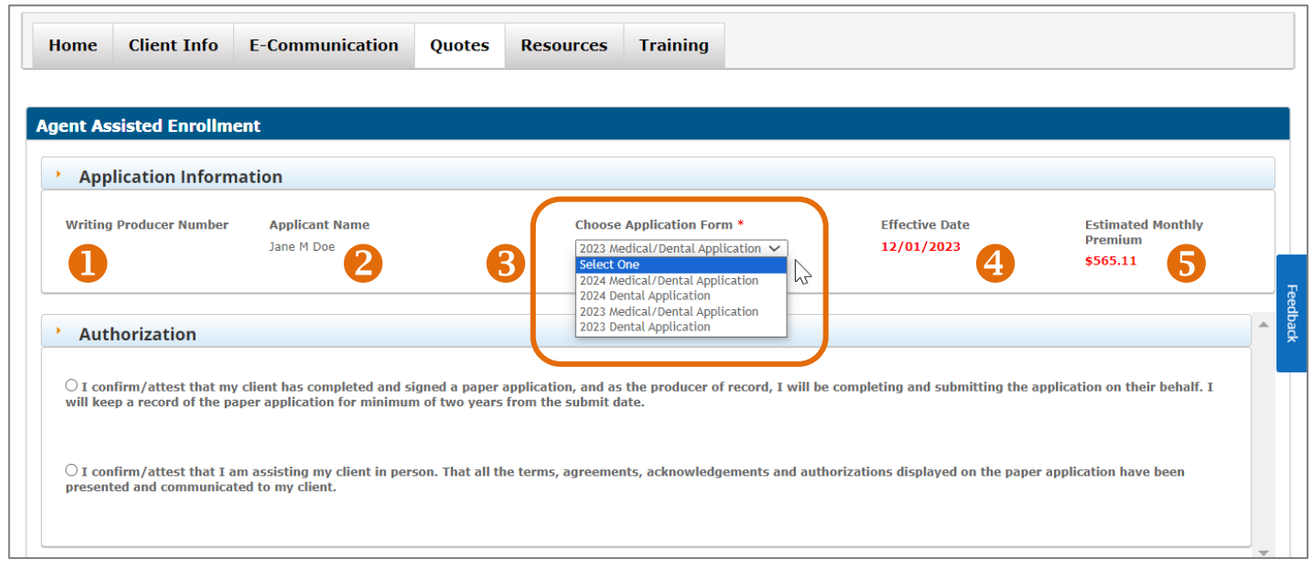


1. Select the Enrollment tab.
2. In the Producer Information panel, check the Writing Producer Number* field. It will automatically populate with the producer ID number associated with the log in. However, some users may have the ability to change this number. For example, if you log in as the agency principal, you can enter the producer ID numbers of any of your subproducers. This feature allows office personnel to submit applications for their sales agents. Be sure to enter nine digits. If the producer ID number is less than nine digits (such as 123456), use leading zeros (such as 000123456).
3. Select the "Start Application" button to begin the application process.

*** ENSURE THE WRITING PRODUCER NUMBER IS ACCURATE! This is the nine-digit producer identification number included in your "Welcome" email when you completed contracting (producers and agencies) or onboarding (subproducers). If you contracted or onboarded to sell in multiple states, you have a unique ID number for each state.**

Application Information

1. Once you select the "Start Application" button, verify the Writing Producer Number. Once you begin with the producer ID number displayed here, **it can't be changed**. If it's incorrect here, click the Enrollment tab to start over.
2. When you first begin applying, the applicant name won't be populated. As you move through the application, the field will update.
3. Choose your application, either a Medical/Dental combined application or a Dental only application. The time of year and the plan year selected determine if a special enrollment is required. If so, special enrollment fields will populate. Note that if you apply for special enrollment, you'll need to select a qualifying life event and supply supporting documentation.
4. This will reflect the next available effective date, but the field could change as you enter more information.
5. The estimated monthly premium will not populate until you select a plan and enter specific information such as zip code, date of birth and tobacco use. It will update as you add dependents.



Authorization

When completing an online application in the Retail Producer Portal, there are two types of client authorizations.

The FIRST type of client authorization is when you have a signed paper app in-hand and you enter the data from the paper app into the online app. You keep the paper app with your client's signature for your records. You have a paper application signed by the client in every area that requires a signature. If your office submits applications on the sales agent's behalf, you should select this option. Note that you'll need to maintain signed copies of paper applications for a minimum of two years

The SECOND type of client authorization says you're assisting your client "in person." Until further notice, we consider the phrase "in person" to mean a telephone or online conference (such as Skype, FaceTime or Zoom) or any other real-time communication. Your client understands all terms, acknowledgments and authorizations and agrees to them. To meet the requirements for this second type of authorization, you have three options.

1. You can obtain it by either emailing or printing and mailing required documents and requesting a signature and return. A fax or a copy of an original written signature page is acceptable for this purpose.

If an authorization can't be obtained in the manner described in (1.) above, you could obtain it one of these ways:

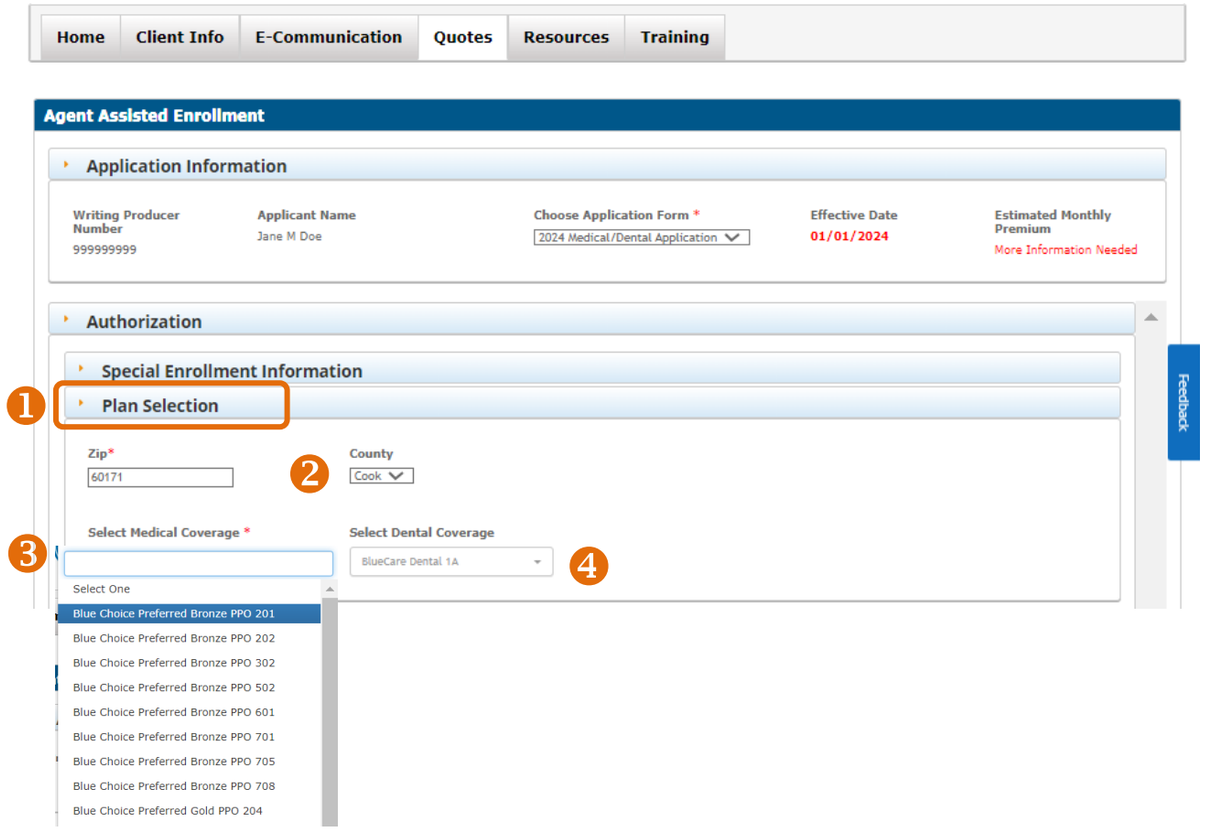
2. By the client/applicant indicating approval of the document in another manner such as an email.
3. By the producer obtaining a signature authorization verbally.

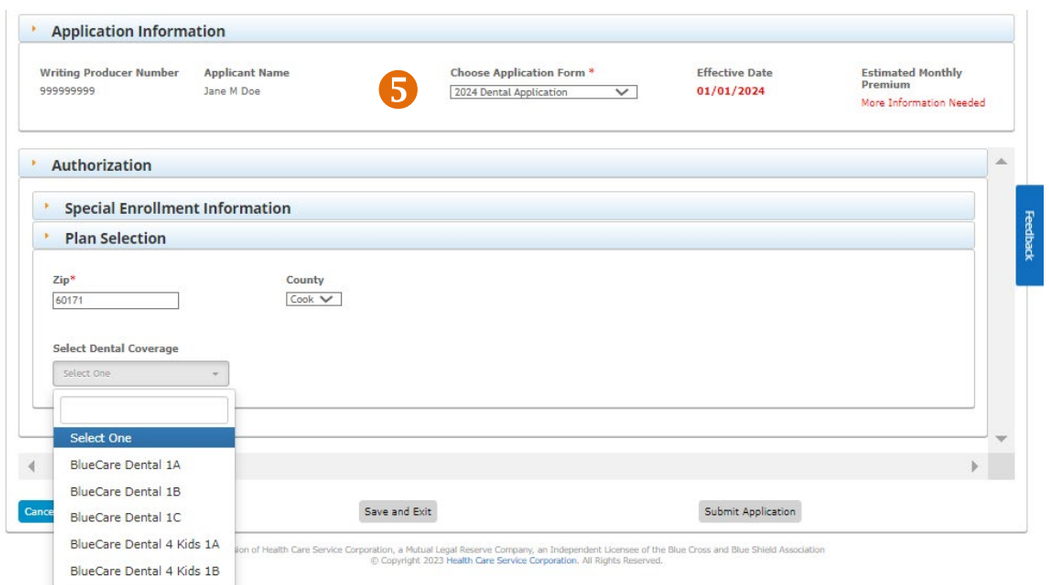
We recommend creating an attestation statement *each time* a signature is obtained by method (2.) or (3.). You could use the following example attestation. Be sure to save attestations for your records.

> I fully discussed the contents of the attached [DOCUMENT NAME] and hereby attest that [CLIENT/APPLICANT NAME] represented to me that they understood the contents of the [DOCUMENT NAME] and conveyed their approval of the contents of the [DOCUMENT NAME] to me. I explained that the [DOCUMENT NAME] would be submitted by me on their behalf.

Plan Selection

1. Input the zip code of your client.
2. If the zip code covers more than one county, select the correct county.
3. If the Medical/Dental Application form is selected; choose the medical coverage plan in which your client would like to enroll. Be sure to remember the medical coverage plan name; you'll need that information when using the Provider Finder to search for, find, and enter a primary care physician (PCP) or medical group number for plans that require it.
4. Then choose the dental coverage plan in which your client would like to enroll.



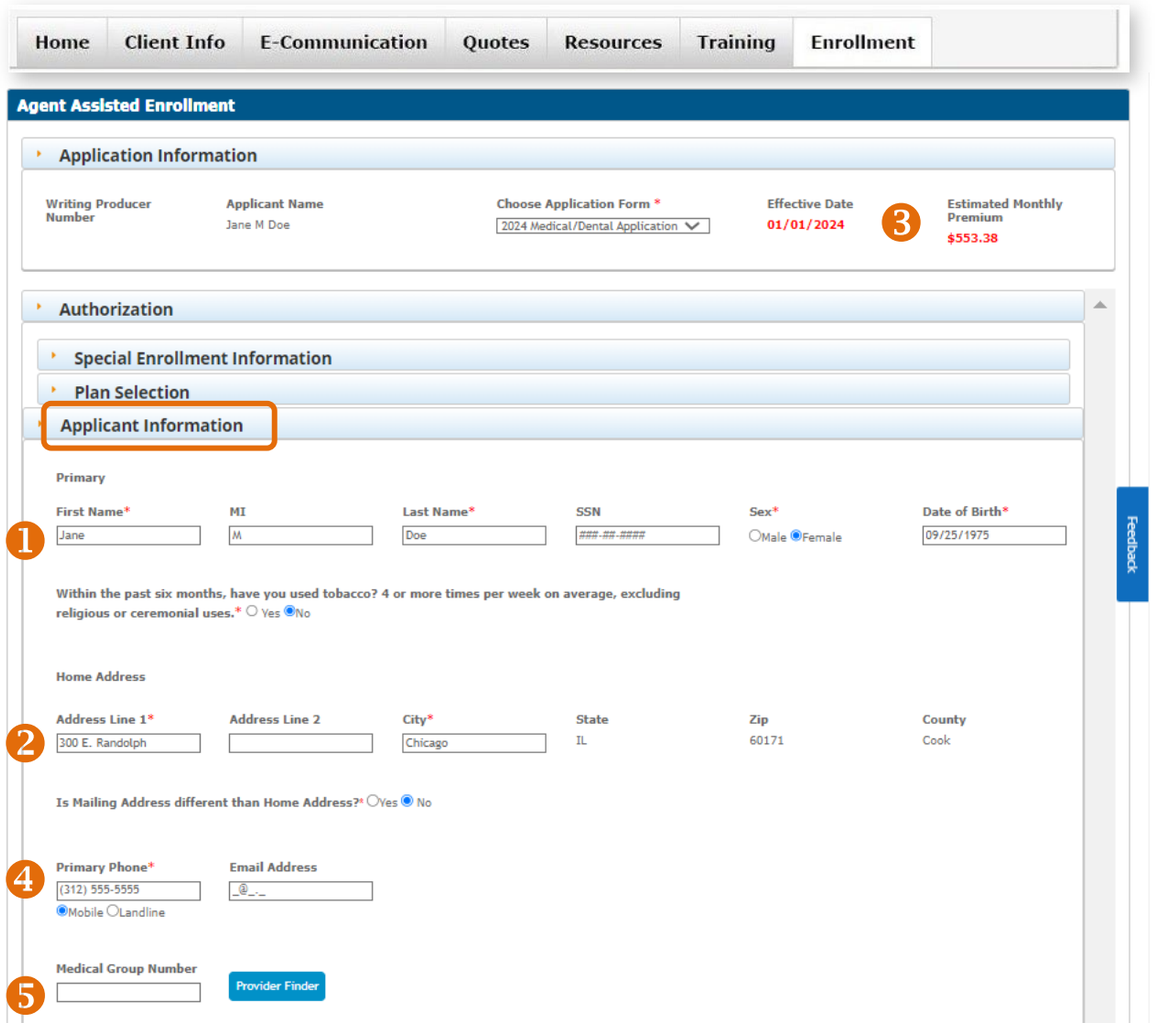


5. If the Dental Application form is selected; then you only need to choose the dental coverage plan in which your client would like to enroll.

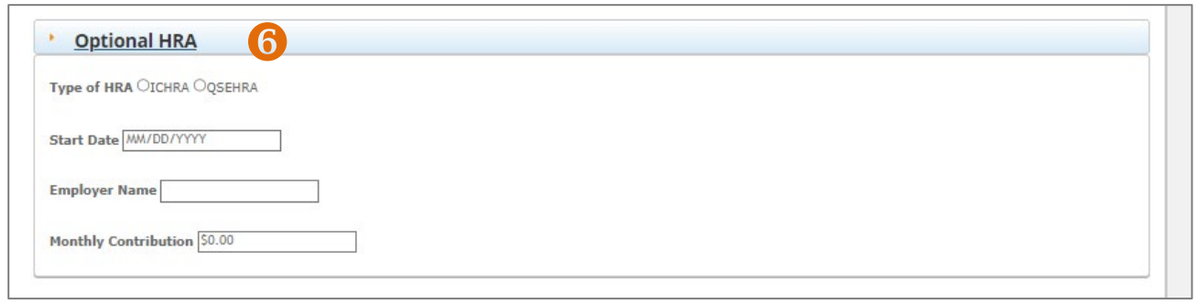
Applicant Information

In the Applicant Information panel, complete required fields (see red asterisks). Some fields populate based on information already provided. For example, a tobacco question populates if the applicant is 18 or over.

1. Enter primary applicant data.
2. Provide residential and mailing addresses. Confirm the address with an address verification tool such as Google Maps™.
3. When census fields are completed, the "Estimated Monthly Premium" updates. As you add dependents, this number changes.
4. Enter phone number and an email address.
5. Primary Care Physician (PCP) or Medical Group number fields will populate if the applicant is choosing a medical plan that requires it. You can input a PCP or Medical Group number here. If needed, use the Provider Finder to search for a PCP/Medical Group. Know the plan name before you search – you must search within the correct network to see PCP or Medical Group numbers.



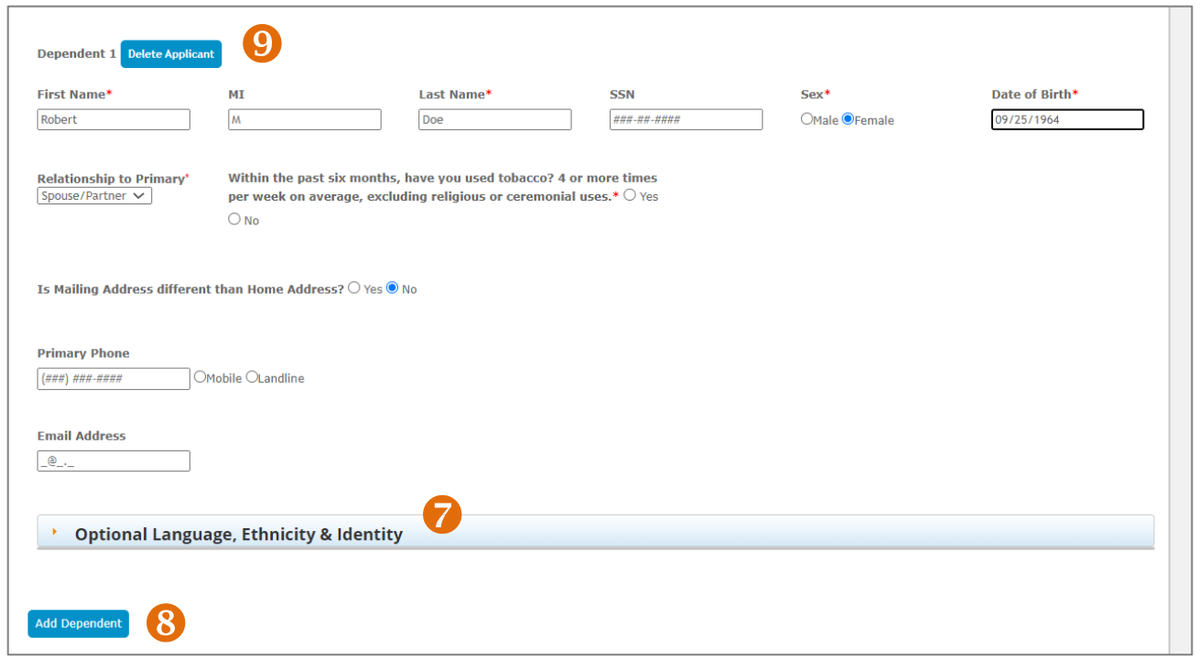
6. A new "Optional HRA" panel is displayed under the Primary Applicant panel only. The Type of HRA, Start Date, Employer Name and Monthly Contribution amount can be entered for all enrollments including open enrollments and special enrollments. If a special enrollment is being completed the Type of HRA and the Start Date will be pre-populated from the Special Enrollment information section.



Applicant Information: Dependents

Complete all of the required census information (fields marked with a red asterisk) for each dependent.

7. You can complete the optional applicant information or bypass this section, which is included for each person added to the application. Click on the "Optional Language, Ethnicity & Race" header to expand or collapse the panel.
8. When you click on the "Add Dependent" button, all of the dependent applicant fields appear. You can add up to 19 dependents on a single application.
9. The dependents will be numbered in the order in which they are added. Once you enter all of the dependent's information, you can delete any of the exiting dependent records if needed.

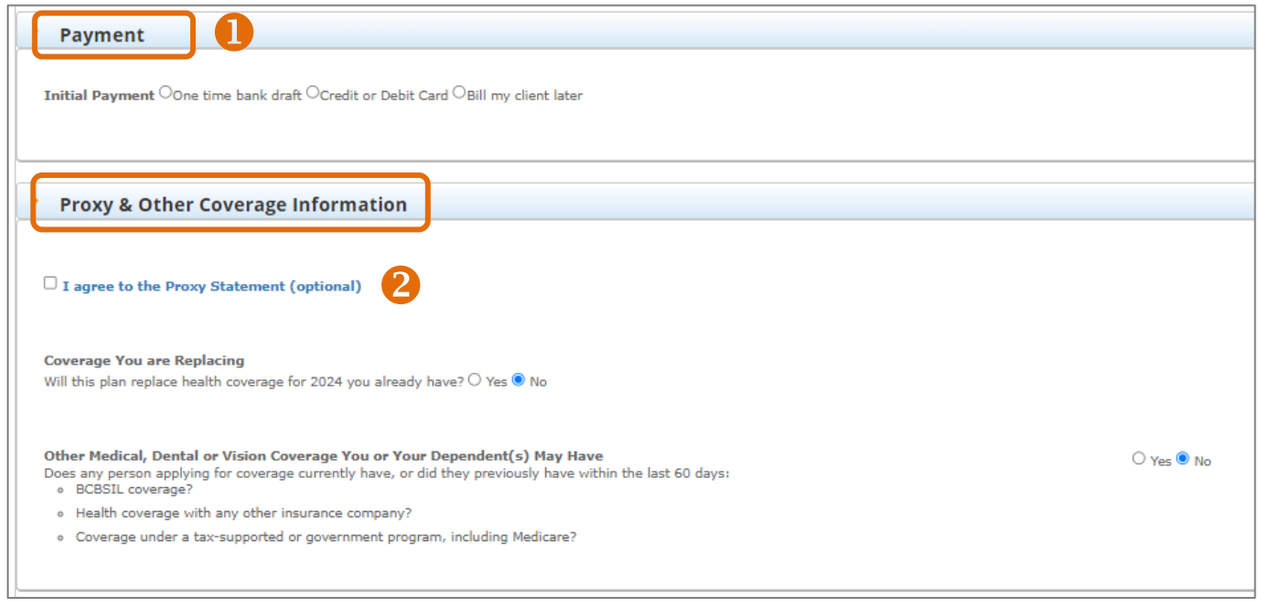


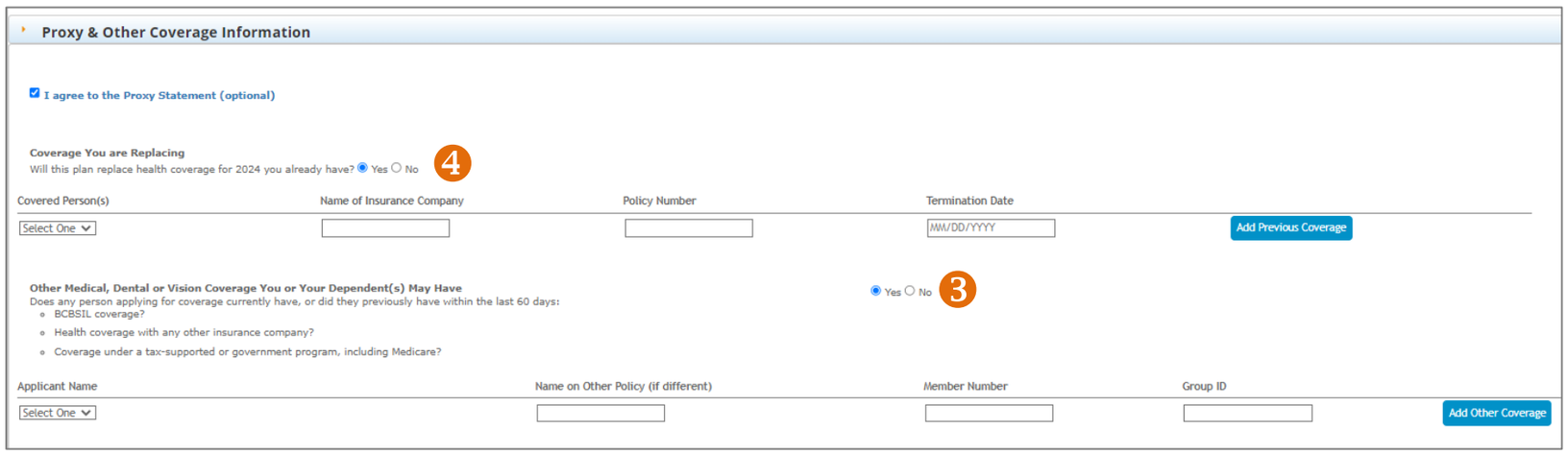
Payment

1. Choose a payment type for the initial premium. Choices include paying right away via one-time bank draft, credit card or debit card *or* paying later. We eliminated the requirement to pay the initial premium to submit an online app.

Proxy & Other Coverage Information

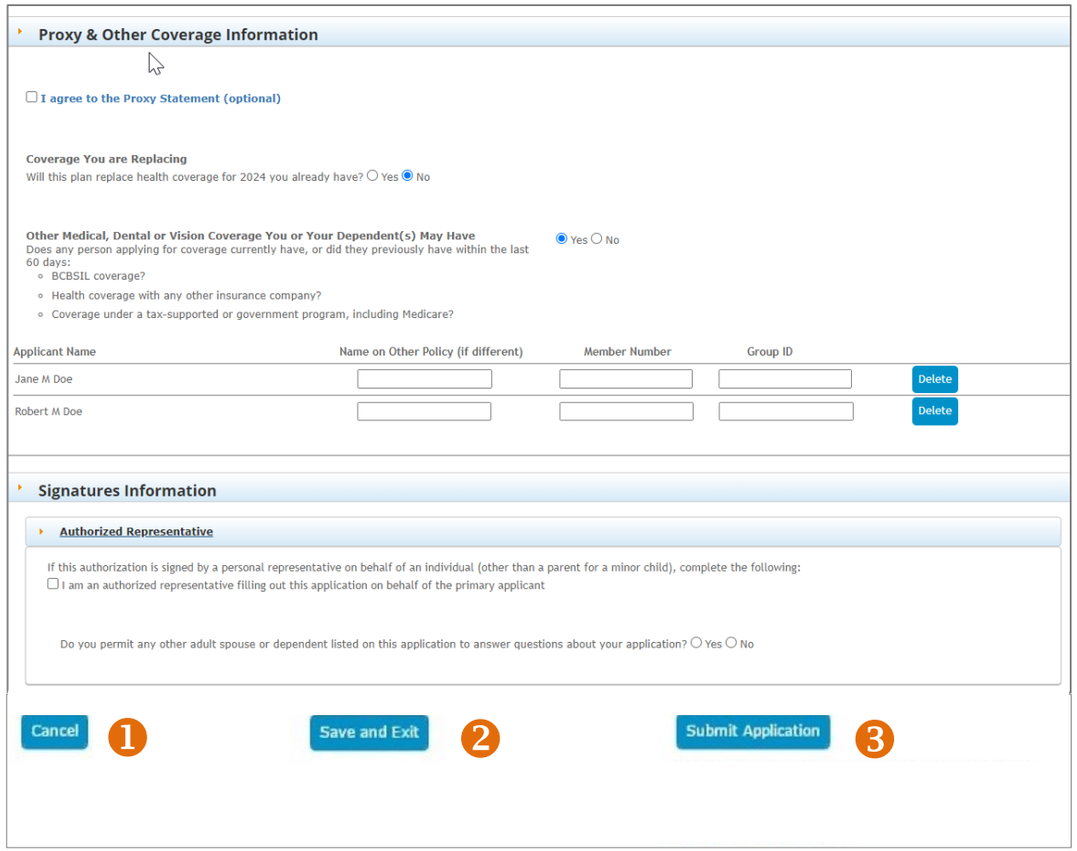
2. In the Proxy & Other Coverage Information panel, you can click on the proxy statement link to review it. Select to agree to the statement if your client consents.
3. If your client or any dependents on the application had previous coverage in the last 60 days, select "Yes" for Other Coverage. Enter the required information; it must be completed before submission. Note that applicant names will populate based on data previously entered.
4. If your client is replacing coverage, select "Yes" and enter the required information.





Signatures Information

Be sure to include if the application is signed by someone other than the applicant or parent for a minor child, and if other adults are allowed to answer questions arising from the application.



Cancel, Save and Exit, or Submit

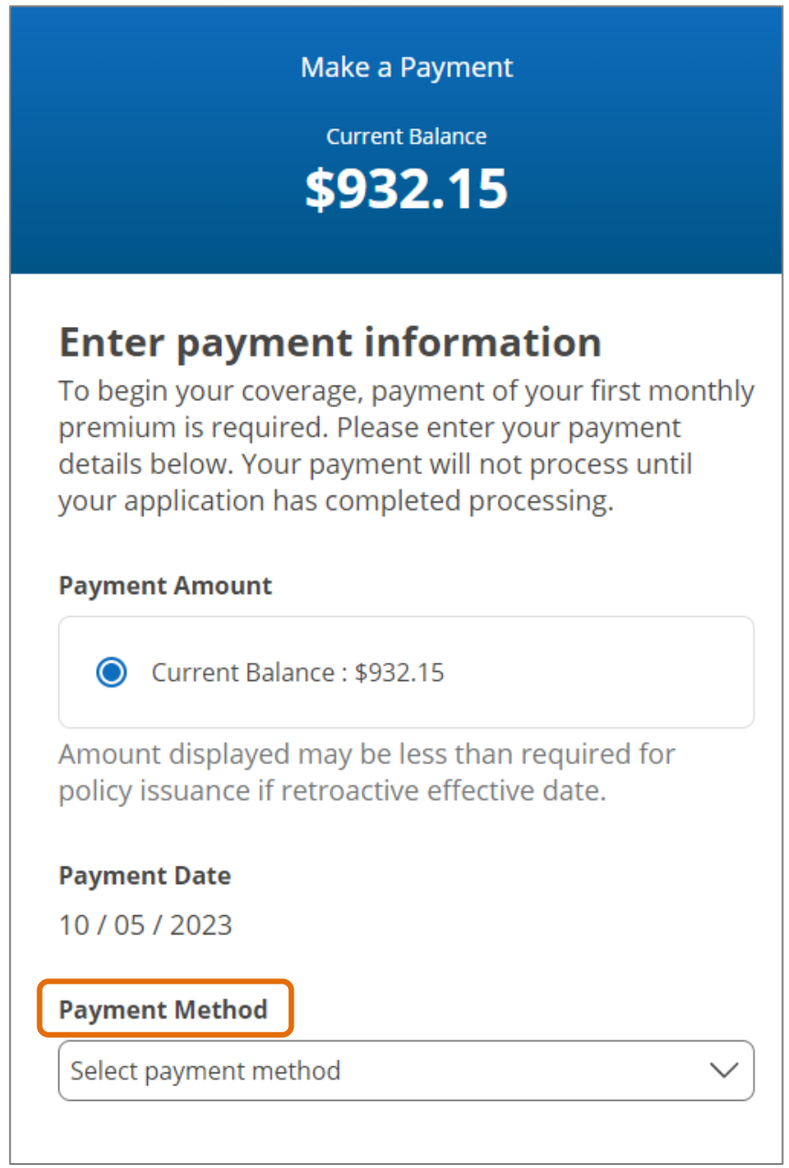
1. **Cancel:** The application data entry window will close without saving any changes.
2. **Save and Exit:** At minimum, these fields must be populated to save an incomplete application to the portal:
   - ✓ Writing Producer Number
   - ✓ Zip Code/County
   - ✓ Medical Plan or Dental Plan
   - ✓ Primary Applicant First and Last Name
   - ✓ Primary Date of Birth
   - ✓ Tobacco Use (if 18+)

   If you don't complete the fields above, you can't click on Save and Exit; the button will be gray and disabled.

   After clicking "Save and Exit," reopen the app from the Incomplete Applications table on the Enrollment tab.
3. **Submit Application:** If you don't complete all necessary fields required for submission, the "Submit Application" button will be gray and disabled. It will become blue and enabled when you've completed all fields. Upon submission, you will be directed to our vendor payment site to make the initial premium payment, but only if you selected one-time bank draft or credit or debit card for an initial payment. Once enrolled, you can locate the policy by using the Client Search function in the Client Info tab.

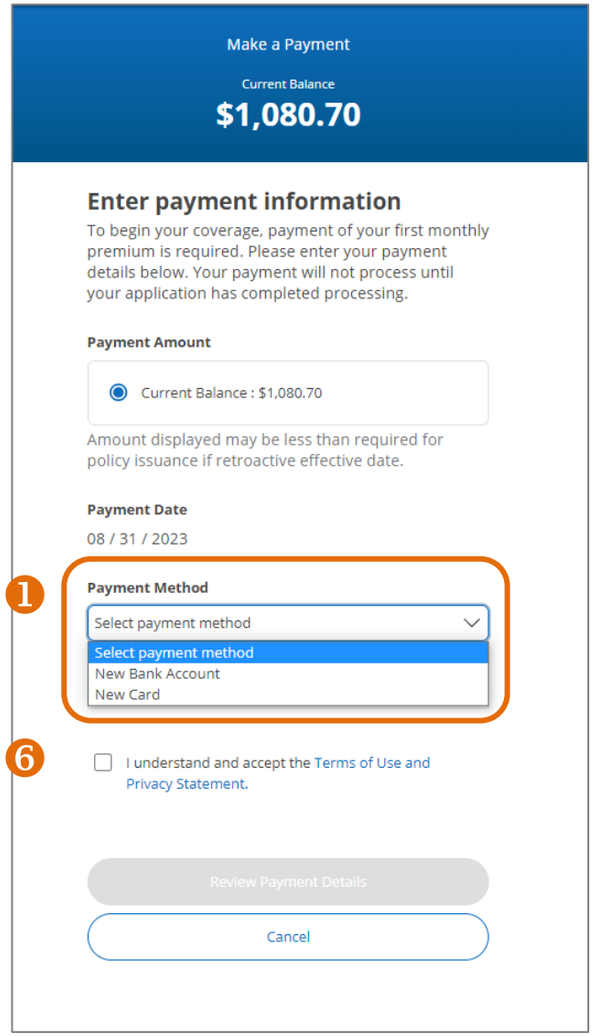
Make Initial Payment

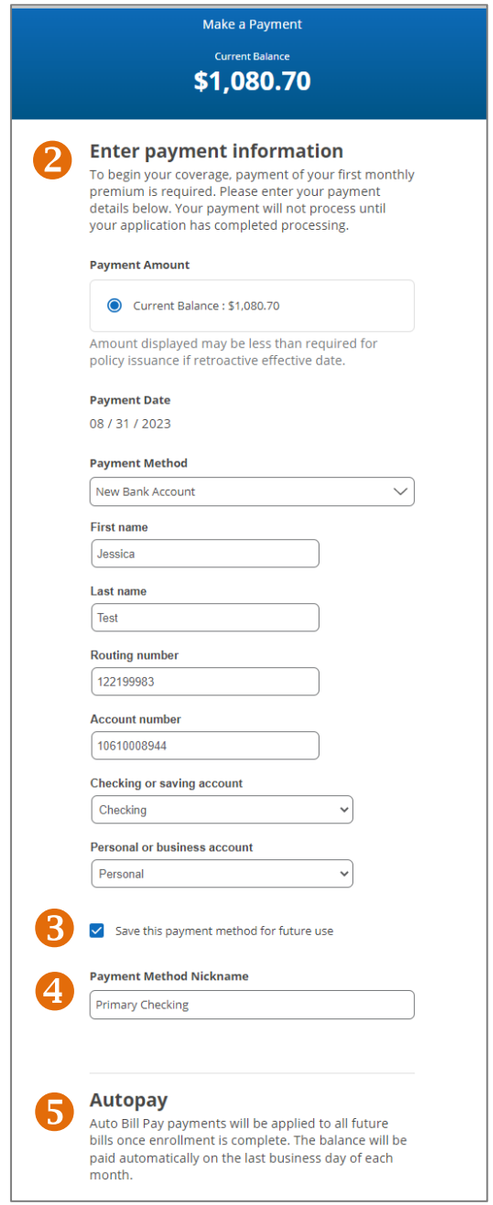
Users must select a payment method: credit card or bank account. Once a payment method is selected other fields will be displayed.



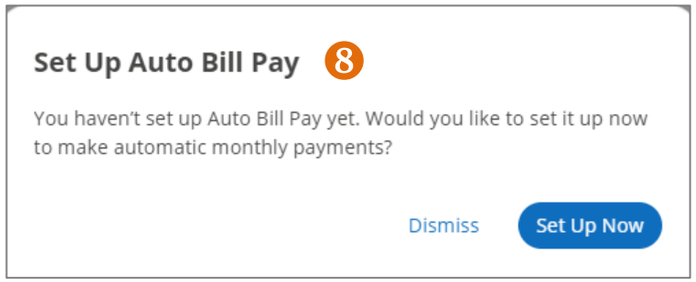
For Bank or Debit Card payment

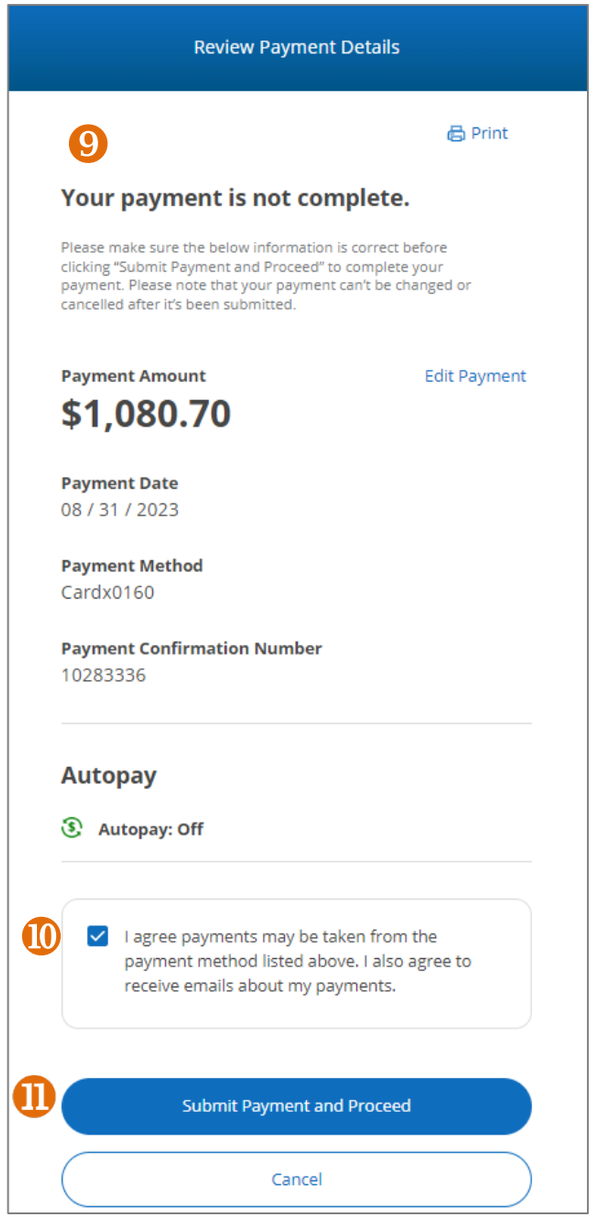
1. You'll be directed to our checkout page and select either 'New Bank Account' or 'New Card' in the drop down menu
2. If you select 'New Bank Account', other fields will be displayed (right image)
3. Once the fields are filled out, you can save this payment method for future use
4. Enter a Payment Method Nickname
5. Slide Autopay 'On' or 'Off'
   (If you slide it 'On' go to page 18 for next steps)
6. Agree and select 'Terms of Use and Privacy Statement' ('Review Payment Details' button will turn blue once checked off)
7. Click 'Review Payment Details'





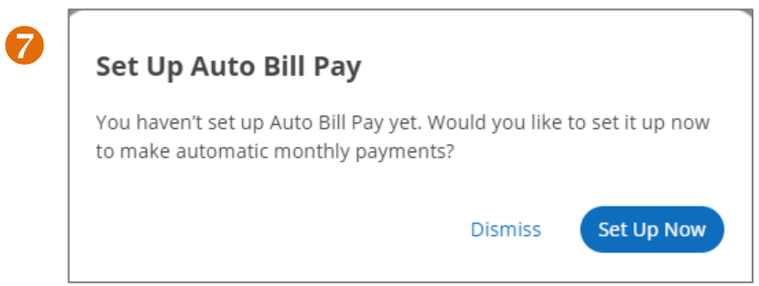
8. If you leave Autopay 'Off', a window will pop up to 'Dismiss' or 'Set Up Now'
9. If you click 'Dismiss', a payment summary window will pop up. This is NOT a confirmation window. You can click 'Edit Payment' to edit the information.
10. Agree and select that payments may be taken
11. Click 'Submit Payment and Proceed'

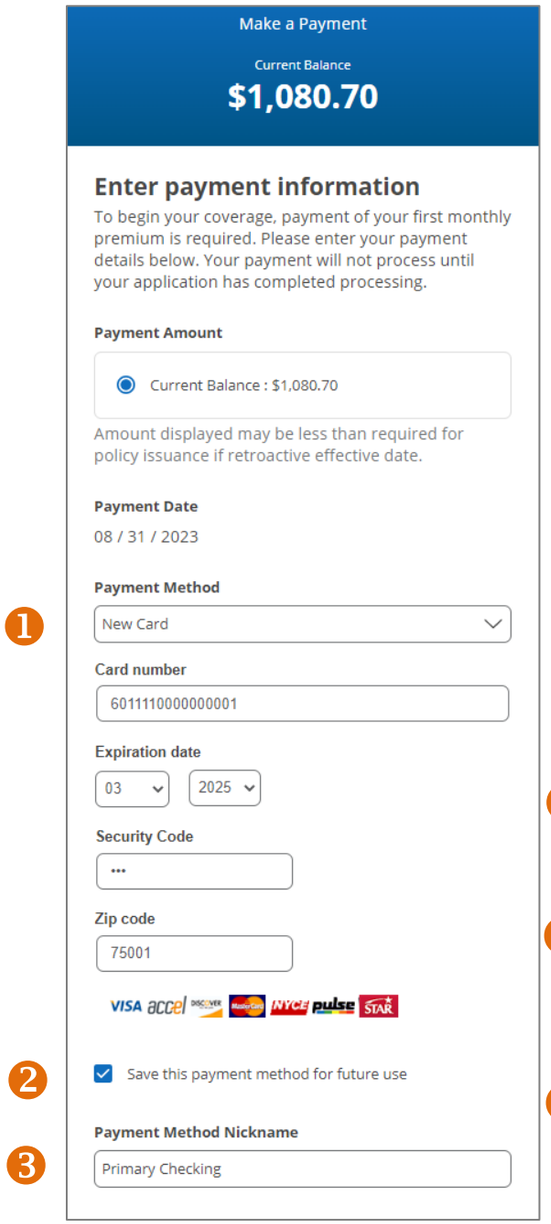


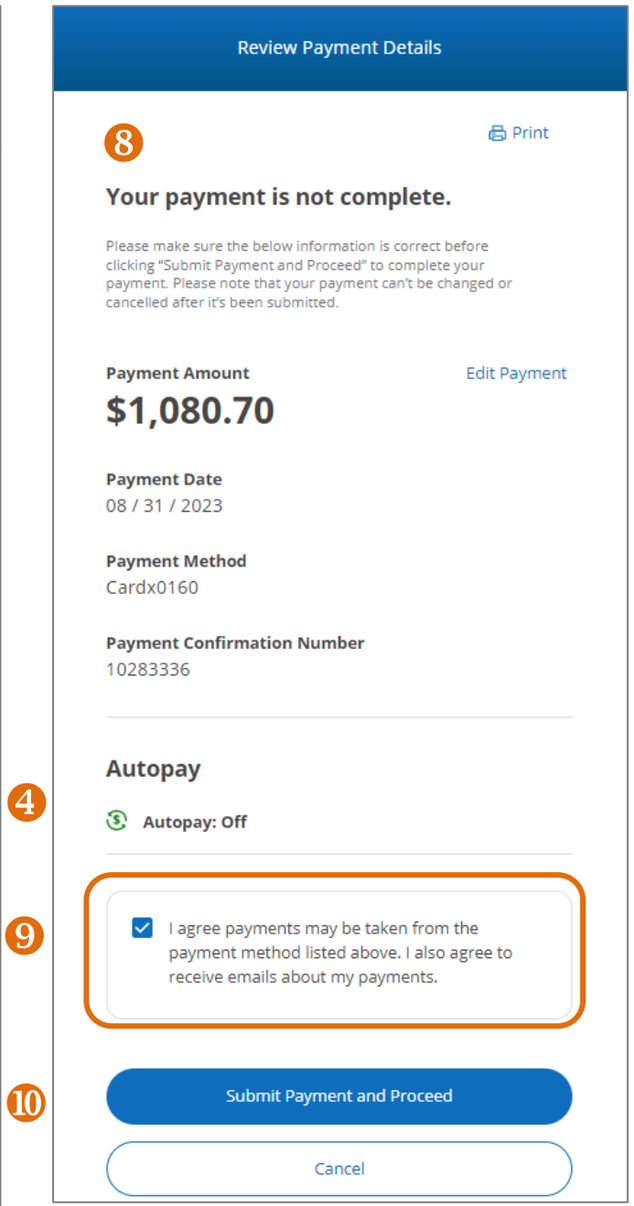


For Credit Card payment (left photo)

1. Enter in the credit card and Zip code details
2. Once the fields are filled out, you can save this
3. Enter a payment method nickname
4. Slide Autopay 'On' or 'Off' (If you slide it 'On' go to page 18 for next steps)
5. Agree and select 'Terms of Use and Privacy Statement'
6. Click 'Review Payment Details'
7. If you leave Autopay 'Off', a window will pop up to 'Dismiss' or 'Set Up Now'
8. If you click 'Dismiss', a payment summary window will pop up. This is NOT a confirmation window. You can click 'Edit Payment' to edit the information.
9. Agree and select that payments may be taken from payment method listed above
10. Click 'Submit Payment and Proceed'



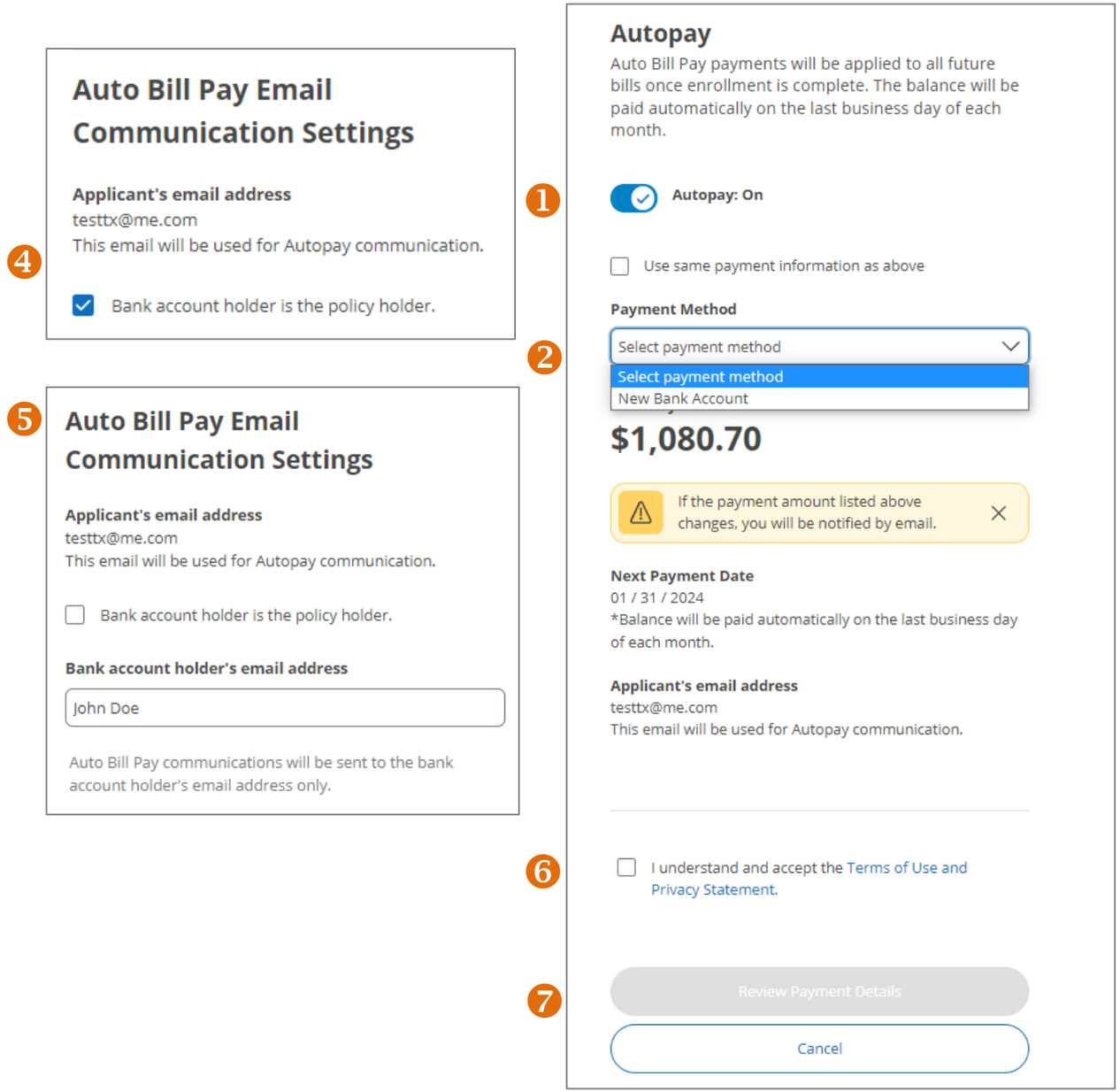




Autopay Signup (right photo)

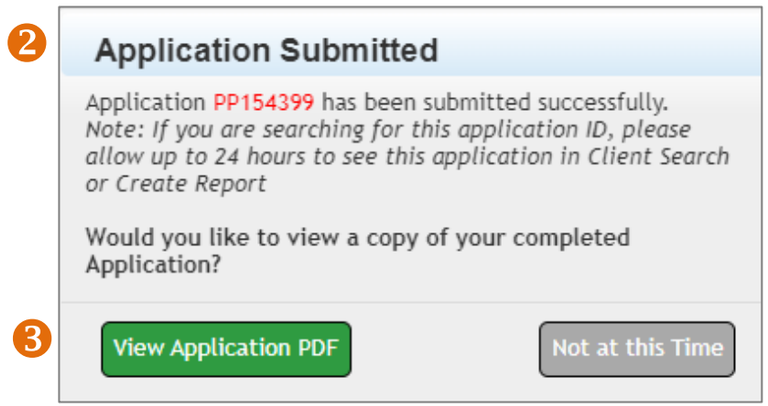
Autopay requires a bank account (no credit/debit cards). If the user enters credit card information for the initial payment, the user will have to enter bank account information for Autopay.

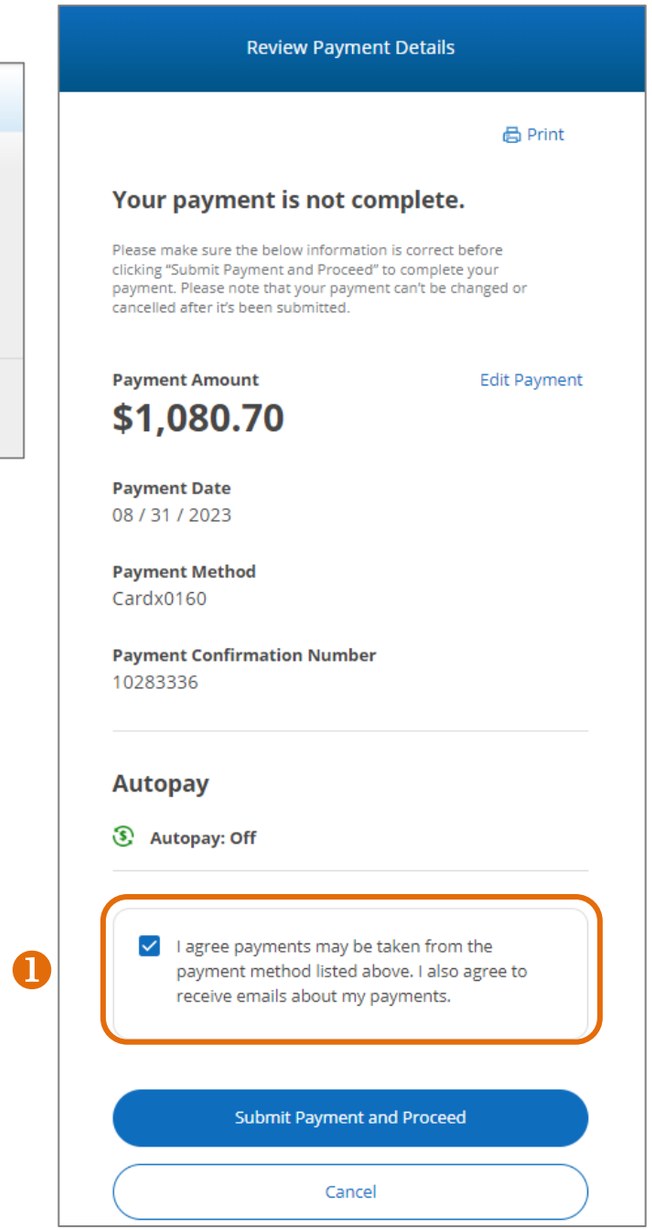
1. Slide Autopay: On
2. Select same payment information as above or select new bank account in the drop down menu
3. Autopay will be applied to all future bills once enrollment is complete
4. If the applicant is the bank account holder (owner), they must check this box.
5. If the bank account holder is not the applicant, they must enter the email address for the bank account holder here.
6. The owner must read and agree to the 'Terms of Use and Privacy Statement'
7. Click 'Review Payment Details'
8. A payment summary window will pop up. This is NOT a confirmation window. You can click 'Edit Payment' to edit the information.
9. Agree and select that payments may be taken from payment method listed above
10. Click 'Submit Payment and Proceed'



Submit Payment

1. Once all payment information is entered, the owner agrees to the terms and clicks the "Submit Payment and Proceed" button, the payment will then be authorized.
2. When the payment is authorized, the user will receive a confirmation that the payment has been submitted with a client application ID number. In case you need to refer to the transaction, we recommend keeping this number until the application has been processed and you have access to the E-Application number.
3. You can View Application PDF and "Print" the confirmation

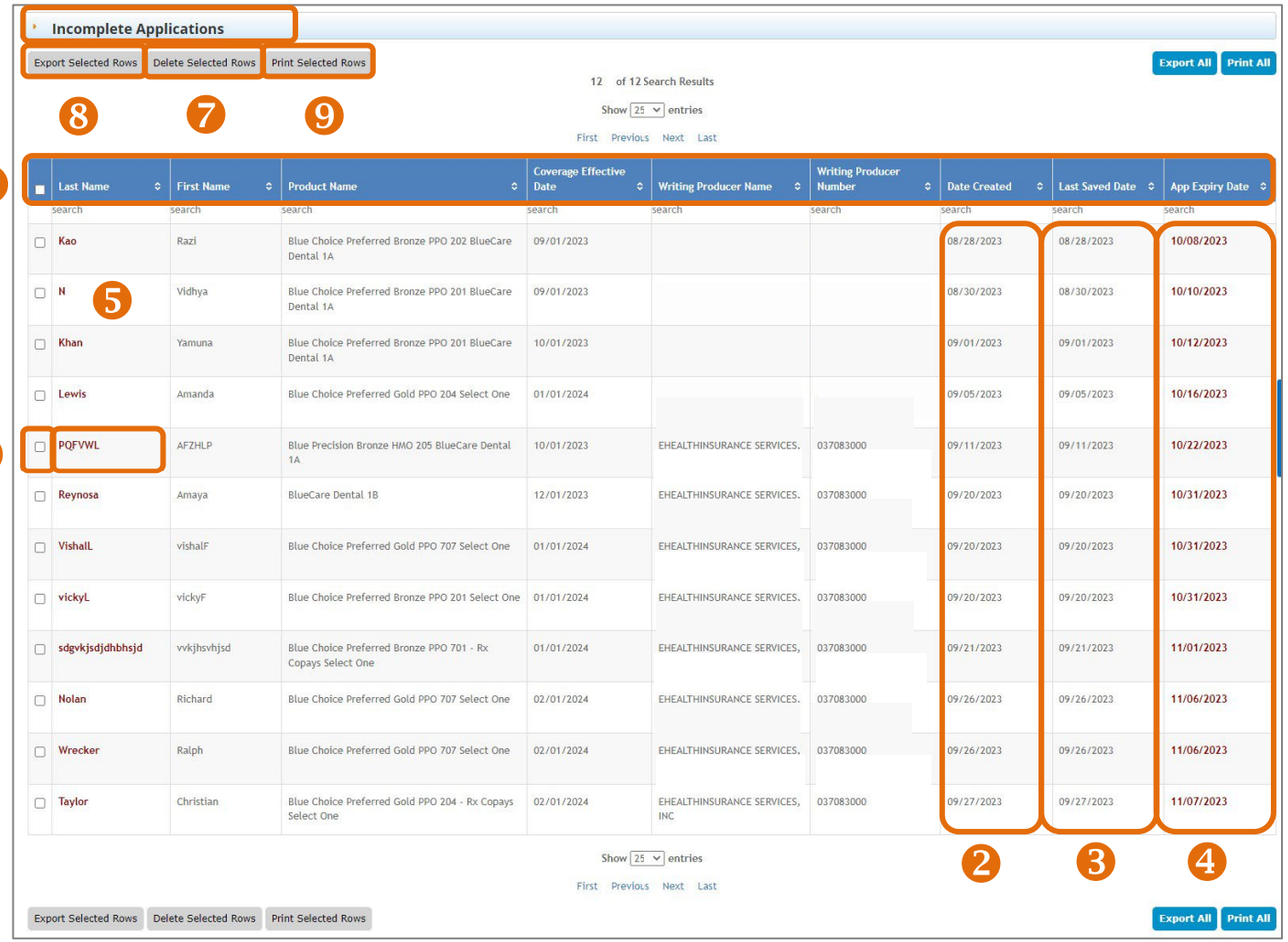




Accessing Incomplete Applications

In the Incomplete Applications table, view and open saved apps that haven't been submitted. Only 1000 applications will appear.

1. Sort the table by clicking on any column header.
2. This field displays the date you started the application.
3. This field displays the last time the application was saved. A saved application that has not been altered in the last 90 days will be deleted on the 90th day from the last saved date.
4. The "App Expiry Date" displays when the app is automatically deleted from the portal. When you first view the Incomplete Applications panel, the order defaults to the "App Expiry Date" with the oldest saved app first and the most recently saved app last.
5. To open a previously saved application, click on the last name. If you have clients with similar names, hover over the last name to see the applicant's zip code and date of birth to help identify the correct client without opening the application.
6. You can use the selection box to select one, multiple or all apps for export, deletion or print.
7. Click on the "Delete Selected Rows" button to remove the selected apps from the portal.
8. Click on the "Export Selected Rows" button to export the selected apps from the portal.
9. Click on the "Print Selected Rows" button to print the selected apps from the portal.



Special Enrollment

If you're helping your client enroll in an off-exchange plan due to a qualifying life event, the steps are similar to those when enrolling during open enrollment. One difference is you must choose a life event in order to proceed and then submit supporting documentation.

1. Choose the application. The time of year and the plan year you select determine if the Special Enrollment Information panel populates.
2. Confirm how the client has provided or will provide consent in the Authorization panel.
3. In the Special Enrollment Information panel, select "Yes."
4. Select the qualifying life event. Select all that apply.*
5. Enter the date of the event.
6. The "Effective Date" will adjust depending on the event and event date entered.

After completing and submitting the online application, you should upload your qualifying event documentation. Submitting documents via the portal is simple. They should be in ONE digital file no more than 10 MB in size. Documents must be readable and complete. Under Document Type, be sure to select "SEP Documentation."