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OCTOBER 10, 2023

Retail Producer Portal Guide: Creating Proposals & Quotes

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 creating proposals and quotes for Retail ACA QHPs.](#)

Creating Proposals & Quotes

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Creating Proposals & Quotes

You can use the Retail Producer Portal to create proposals with quotes for **on and off exchange qualified health plans (QHPs)** during open and special enrollment for the retail ACA market. You can also use the Retail Producer Portal to create proposals and/or quotes for Medicare Supplement, MAPD and PDP markets. Please refer to the Medicare Training tab for Medicare related training guides.

Quoting Retail ACA QHPs

Enter Applicant/ Client Information

1. Select the Quotes tab.
2. Complete the required fields for the quote. We refer to this initial information as the "census."
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, click outside of the zip code box and then select the county from the drop-down list.
4. Enter all the primary applicant's information. Additional fields may appear, such as those for a spouse and children, but only after the other census information is entered (including birthday) for the primary applicant.
5. Select the "Continue" button.

1

Home Client Info E-Communication **Quotes** Resources Training

Applicants

Enroll in On Exchange QHPs By clicking this link you will be redirected to the HealthSherpa Sign In page

Supplemental Products By clicking on the link, you will be directed to Coverage Plus Central, a website hosted by Trionfo, an independent licensed insurance agent.

2 Primary Applicant's Name: Jane M Doe

3 What is the Applicant's Zip Code? 60171

What is the Applicant's County? Cook

Applicant's Requested Effective Date: 12/01/2023

Please note: Requested Effective Dates cannot be today's date and must be the first of the month.

Who will this health insurance plan be covering?

4 Primary Sex: Female Birthday: 09/25/1975 Tobacco Use: Yes No

Add Spouse Add Dependent

5 Continue

Feedback

Select Matching Plans

1. From the **Matching Plans page**, you can select as many Medical plans that you would like by checking the box beside the plan name. If you do not select any Medical or Dental plans by checking the box beside the plan name, then all Medical and Dental plans will be sent in the proposal.
2. You can also check the “Yes” or “No” box beside “Dental Coverage.” If “Yes” is selected for dental, the dental plans appear in a drop-down list.
3. If you don’t need a proposal, and you want to begin the application now, you can select “Apply for This Plan” next to the desired plan.
4. If you want to make changes to the applicant’s “census” info, select the “Return to Applicants Page” link at the top or button at the bottom. See the next page for more details.
5. If you want to save these options as a proposal, select the green “Save Proposal” button. See the next page for more details.
6. If you want to send a proposal, select the green “Send Proposal” button.
7. If you want to compare plans, select the “View Additional Benefits” button at the top or bottom of the screen.

Your Options

1 Applicant(s), ZIP 60171, Cook County, Requested effective date 12/01/2023

[Tax Credit Estimator](#) [Supplemental Products](#) By clicking on the link, you will be directed to Coverage Plus Central, a website hosted by Trionfo, an independent licensed insurance agent.

[Return to Applicants Page](#) [Enroll in On Exchange QHPs](#) By clicking this link you will be redirected to the HealthSherpa Sign In page

Sort By: Select One

Off-Exchange On-Exchange [Save Proposal](#) [Send Proposal](#) [View Additional Benefits](#)

Viewing 33 of 33 matching plans.

Blue Choice Preferred Bronze PPO 201 Summary of Benefits

Network	Deductible	Out-of-Pocket	Coinsurance	Office Visit	Premium
Blue Choice Preferred PPO	\$7,000	\$9,100	50%	\$45 Copay	\$611.59

Dental Coverage Yes No [Apply for this Plan >](#)

Blue Choice Preferred Bronze PPO 202 Summary of Benefits

Network	Deductible	Out-of-Pocket	Coinsurance	Office Visit	Premium
Blue Choice Preferred PPO	\$4,500	\$7,000	60%	40% Coinsurance after Deductible	\$681.20

[Apply for this Plan >](#)

[Return to Applicants Page](#) [Save Proposal](#) [Send Proposal](#) [View Additional Benefits](#)

Return to Applicants Page

1. If you selected **Return to Applicants Page** from the Matching Plans screen, you are directed back to the “Applicants” page.
2. Note that effective dates for major medical on- and off-exchange policies must begin on the first of the month.
3. You can change or add information in this section. For example, you can add or remove a spouse and/or children.
4. Click on the “Continue” button after making your changes.

Save Proposal

1. If you selected **Save Proposal** from the Matching Plans screen (see previous page), a pop-up box opens so that you can enter the Proposal Name. Proposals are often saved with the client’s name, but you can use any naming convention that works for you. Saved proposals expire automatically after 180 days of no activity.
2. Select the “Save” button.

Send Proposal

After you choose which plans you'd like to send in a proposal and click on "Send Proposal," complete the following steps:

1. Be sure the client's email address is correct. You can enter up to 3 email addresses. All receive the same proposal and message. Separate each address with a comma.
2. If you want a copy of the proposal sent to you, select this option and check your email address for accuracy.
3. You have the option of sending a custom message which can include your personalized direct link or other detailed instructions. Your contact information is inserted at the bottom of the message by default.
4. The "Generate and attach a formal proposal letter" check box will be automatically selected and is required to send and save a proposal.
5. Enter the "Proposal Name" which is also required to send and save a proposal.
6. Then click the "Send and Save Proposal" button.
 - Note: You can view a proposal/quote at any time under the "Client Info" tab. Proposals and quotes expire automatically after 90 days of no activity.

Send and Save Proposal
✕

Send to your client's e-mail address:

1
Jane_Doe@gmail.com, Jack_Doe@gmail.com, Jill_Doe@gmail.com

Send to your producer's e-mail address:

2
John_Agent@yahoo.com

Enter your personal message to the client here.

3
4
Type your personal message here

Generate and attach a formal proposal letter ?

Proposal Name:

5

[View Proposal](#)

Cancel

6
 Send and Save Proposal

Compare Selected Plans

1. If you chose **View Additional Benefits** in the matching plans screen, a new window opens. It shows a side-by-side comparison of up to 3 plans with several plan details.
2. Click on any of the question mark icons for a more detailed definition of the feature.
3. If you want to view a PDF file of the formulary for each plan in the comparison chart, click on the "View" link.
4. To view a PDF file of the Summary of Benefits and Coverage (SBC) for each plan, click on the "Summary of Benefits" link.
5. You'll need a PDF reader to view the SBC. If you don't have one, select this link to download the free version of Adobe's PDF reader.
6. You can print a copy of the Additional Benefits page by clicking the "Print" button at the bottom of the page.
7. To change plans for a new comparison, click on the red "Close" button. When you select "Close", you return to the Matching Plans screen.

1 Additional Benefits - Below are in-network benefits only. Please refer to the Outline of Coverage for out-of-network benefits. ✕

benefits.	Blue Cross BlueShield of Illinois Blue Choice Preferred Bronze PPO 601 - Rx Copays	Blue Choice Preferred Bronze PPO 708
Monthly Premium	\$1,749.16	\$2,003.53
Plan Features		
Individual Deductible	\$7,500	\$7,500
Individual Out-of-Pocket Maximum	\$9,450	\$9,400
Family Deductible	\$15,000	\$15,000
Family Out-of-pocket Maximum	\$18,900	\$18,800
Coinsurance 2	50%	50%
Medical Coverage Details		
Outpatient Prescription Drug Details		
Preferred Pharmacy	<ul style="list-style-type: none"> Preferred Generics \$150 Non Preferred Generics \$175 Preferred Brand \$200 Copay Non Preferred Brand \$250 Copay Preferred Specialty \$275 Non Preferred Specialty \$500 	<ul style="list-style-type: none"> Generics \$25 Preferred Brand \$50 Copay Non Preferred Brand \$100 Copay Specialty \$500
Non Preferred Pharmacy	<ul style="list-style-type: none"> Preferred Generics \$150 Non Preferred Generics \$175 Preferred Brand \$200 Copay Non Preferred Brand \$250 Copay Preferred Specialty \$275 Non Preferred Specialty \$500 	<ul style="list-style-type: none"> Generics \$25 Preferred Brand \$50 Copay Non Preferred Brand \$100 Copay Specialty \$500
90-Day Supply Options	<ul style="list-style-type: none"> Preferred Generics \$450 Non Preferred Generics \$525 Preferred Brand \$600 Copay Non Preferred Brand \$750 Copay Preferred Specialty \$825 Non Preferred Specialty \$1500 	<ul style="list-style-type: none"> Generics \$75 Preferred Brand \$150 Copay Non Preferred Brand \$300 Copay Specialty \$1500
Preferred Pharmacies	Albertson's, Walgreens, Walmart and Access Health	Albertson's, Walgreens, Walmart and Access Health
Prescription Drug List	View 3	View
Preventive Drug List	N/A	N/A
5 download acrobat Download Adobe Reader to view the Summary Of Benefits for each plan	4 Summary Of Benefits	Summary Of Benefits

*Premium Amounts do not include Dental rates selected with the Major Medical plans.

6 [Print](#) [Close](#) **7**

View Saved Proposals/Quotes

After you save or send a proposal/quote, you are directed to a page where you can view existing proposals/quotes.

1. To view a proposal/quote, select the proposal you'd like to review from the "View Existing Proposals" table. Producers often save a proposal with the name of the client.
2. You can choose to recreate the quote again by selecting the "Regenerate" link.
3. The prospect's information will display under the "View Existing Proposals" table.
4. You can also save or delete the prospect's information or create a proposal.

Home
Client Info
E-Communication
Quotes
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Training
Enrollment

Add New Prospect

View existing Proposals

Quote	Proposal Name	Date Created	Effective Date
Regenerate 2	John West 1	9/2/2015	10/1/2015

3 **Prospect Data**

First Name MI Last Name

Address 1 Address 2

City State Zip Code

Home Phone E-mail Address

Work Phone Fax Cell Phone

Agent Information

Agent/Agency Name: Buss Submit W/No Agent

Broker Id: 999999999

Address: 75 Executive Drive
Aurora, IL 60507-0000

Phone Number: (630)978-7878

Assign an Agent

4
Save Prospect
Create Proposal
Delete Prospect

Open Emailed Quotes

Proposal and Quote Email

After the quote is generated and sent to the client via email, the client receives an email like the one at right. The email contains the following:

1. An attached PDF file of a proposal letter and quote.
2. Instructions on opening the PDF file. **It requires a password to open, which is the primary applicant's zip code.**
3. Instructions for your client to contact you if they want to enroll.
4. Your contact information.
5. A custom message.

 YourProposal.pdf
58 KB 1

Dear Jane Doe,

Thank you for requesting individual health care coverage information from Blue Cross and Blue Shield of Illinois (BCBSIL). By requesting this information, you have taken an important step toward getting the health coverage you deserve. Your personalized plan and rate quote information is attached. For your protection, the attachment is password protected. The password is the primary applicant's ZIP Code. 2

To view your personalized plan pricing, please follow these easy steps:

1. Open and review your personalized quote.
2. Choose your plan
3. Contact your agent to enroll online. 3

If you have any questions regarding this quote, please reach out to your independent, authorized agent.

RPP Admins
1020 31st
Downers Grove, IL 60515
(630) 328-4400
Amanda.Jones@abcAgency.com 4

A Message from your Agent:

Hi Jane, Here's the proposal for health and dental plans that we talked about. Please call if you have any questions or want assistance with enrolling. You can also shop & enroll on your own by using my direct link:
https://staging.healthsherpa.com/?_agent_id=agent-test-zk_ygg 5

Talk to you soon.
Thanks, Amanda

Sincerely,
Blue Cross and Blue Shield of Illinois

Disclaimer

The information contained in this communication is confidential, private, proprietary, or otherwise privileged and is intended only for the use of the addressee. Unauthorized use, disclosure, distribution or copying is strictly prohibited and may be unlawful. If you have received this communication in error, please notify the sender immediately.

Proposal Cover Letter & Quote

When the client opens the proposal PDF, a cover letter is on the first page and subsequent pages show plans with rates you selected for the client. The quote looks like the image at right.

Saved Proposals and Quotes

- Saved proposals stay attached to your client’s record in the Retail Producer Portal for 180 days (6 months). Proposals expire automatically after 180 days of no activity.
- Quotes expire automatically after 90 days from when the quote was generated.



**BlueCross BlueShield
of Illinois**

Health Insurance Quote

PREPARED FOR	PREPARED BY	DATE
Jane Doe	RPP Admins	10/05/2023

Your Independent, Authorized Agent

QUOTING INFORMATION						
Applicants	Gender	DOB	Tobacco	Zip Code:	60431	
Primary	Female	02/02/1969	N	Requested Effective Date:	01/01/2024	
Spouse	Male	01/01/1970	N			
Dependent	Female	01/01/2020	N			

PLAN NAME	DEDUCTIBLE	OUT-OF-POCKET	COINSURANCE	OFFICE VISIT	MONTHLY PREMIUM	TOTAL MONTHLY PREMIUM
Blue Choice Preferred Bronze PPO 201 SM	\$7000	\$9450	50%	\$45 Copay	\$1788.80	\$1788.80
Blue Choice Preferred Bronze PPO 202 SM	\$4500	\$7500	60%	40% Coinsurance after Deductible	\$1991.34	\$1991.34
Blue Choice Preferred Bronze PPO 601 - Rx Copays SM	\$7500	\$9450	50%	40% Coinsurance after Deductible	\$1749.16	\$1749.16
Blue Choice Preferred Bronze PPO 701 - Rx Copays SM	\$9000	\$9450	50%	0% Coinsurance after Deductible	\$1641.83	\$1641.83
Blue Choice Preferred Bronze PPO 708 SM	\$7500	\$9400	50%	\$50 Copay	\$2003.53	\$2003.53
Blue Choice Preferred Gold PPO 204 - Rx Copays SM	\$750	\$9450	70%	\$15 Copay	\$2730.62	\$2730.62
Blue Choice Preferred Gold PPO 707 SM	\$1500	\$8700	75%	\$30 Copay	\$2671.36	\$2671.36
Blue Choice Preferred Security PPO 200 SM	\$9450	\$9450	100%	Three \$20 PCP Visits then 0% Coinsurance after Deductible	\$1632.85	\$1632.85
Blue Choice Preferred Silver PPO 203 SM	\$2250	\$9450	50%	\$5 Copay	\$2292.49	\$2292.49
Blue Choice Preferred Silver PPO 303 SM	\$1800	\$9450	50%	\$10 Copay	\$2122.62	\$2122.62
Blue Choice Preferred Silver PPO 706 SM	\$5900	\$9100	60%	\$40 Copay	\$2327.40	\$2327.40