# New Small Group (2-50) Renewal Distribution Process Starts in 2022

Oct. 25, 2021

Frequently Asked Questions: Refer to the sections below for more information on the changes.

- Renewal Redesign
- Blue Access for Producers<sup>SM</sup> (BAP<sup>SM</sup>) Renewal Distribution
- Blue Access for Employers<sup>SM</sup> (BAE<sup>SM</sup>) Renewal Distribution

#### Renewal Redesign

#### What's changing in the Small Group renewal exhibit design?

Although content may be in a new location, there is very little changing from what is in our renewal exhibits today. The redesigned exhibit is more reader-friendly and includes an increased font size and hyperlinks throughout the document.

We've also added new information on how to best read the exhibit, shop through our full portfolio of plans and consider other available ancillary products.

## Do these changes impact the renewal paperwork process or deadlines?

No, Small Groups must continue to follow the standard renewal process. If a group makes changes at their renewal, the appropriate paperwork must be returned at least 30 days prior to the group's renewal date.

## Why are there so many pages in the renewal exhibit?

A lot of the extra pages comes from increasing the font size of our exhibits. While the new exhibits were designed specifically for electronic use, if you need to print anything, we recommend only printing the pages you need – don't unnecessarily print the full exhibit.

## Where is the county information?

Because Small Groups are rated based on CMS Rating Areas, we removed the "County" information found in the old renewal exhibit header and replaced it with the group's "Rating Area." You can always visit the <a href="CMS website">CMS website</a> for state specifics on which counties apply to which Rating Areas.

#### Where will rate information be located?

Total monthly costs will be available in the *Medical Plans* section of the new renewal exhibit. You'll quickly and easily see the side-by-side costs comparing total age rates to total composite rates.

To see the full age rates tables by benefit plan, go to the *Appendix* section. Under each age rate table, you'll also see that particular plan's four-tier composite rates.

#### Where is HSA employer contribution information?

The HSA employer contribution information is now under the *Appendix* section. They are no longer listed as footnotes under the benefit tables.

You'll also find information such as \$0 preventive drug copay plans under the Appendix section.

## Will dental information still be available in the new exhibits?

Yes. We will continue to include both medical and dental information in our renewals. Refer to the *Dental Plans* section for plan details and total monthly costs (by age and composite rates).

Full age and composite rate tables are located in the Appendix.

#### What is the Enhancing Employer Benefits section of the exhibit?

This is a new section we've added to our renewals to highlight the variety of ancillary products we offer Small Groups. If your Small Group client is interested in any of these lines of coverage, simply contact your <a href="Small Group Account Management Team">Small Group Account Management Team</a> to get started.

#### Where is the medical census located?

We have moved the medical census to the *Appendix* section.

## If the group's medical census has changed, can I request an updated renewal?

No, this process remains unchanged. We cannot revise a Small Group renewal exhibit unless there was a significant change in the medical census.

## Blue Access for Producers (BAP) Renewal Distribution

## Will I still get my renewals via email?

No, to continue to enhance the safety and security of our members' information, Small Group metallic renewal exhibits will be uploaded to both BAP and BAE, starting with February renewal dates. At that time, the only way to access the renewal exhibits will be through the portals.

If a group is currently covered by a grandfathered, Hallmark or Blue Balance Funded<sup>SM</sup> option, these renewals will move to portal distribution starting with April effective dates. (This means that you will continue to receive emails for February and March renewals only for these products.)

## Where will my renewals be located on BAP?

Finding your Small Group renewals is easy. Simply:

- 1. Log in to BAP at <a href="bcbsil.com/producer">bcbsil.com/producer</a>
- 2. Click "Group" in the left-hand navigation bar
- 3. Click "Reports" for a list of your renewal exhibits

## How will I know when renewals are posted to the portal?

You will receive an email notice (sent from the address

DoNotReply\_BlueCrossBlueShieldRenewals@bcbsil.com) when renewals begin posting to BAP. Due to the large number of renewals, it may take two-to-three business days before all renewals are posted.

Don't worry if a group renewal isn't immediately available, keep checking back. If the renewal still isn't there after three business days, please contact your Small Group Account Management Team.

#### Will I get the renewal before my client?

Under normal circumstances, yes, you will receive the Small Group renewal exhibit seven days before your client receives the exhibit.

## Can I request to continue receiving renewals via email?

No. Starting with February dates, renewals will only be available through the portals. This helps us continue to protect our members' information safely and securely. Your <a href="Small Group Account Management Team">Small Group Account Management Team</a> will redirect you to BAP if you request a copy of your client's renewal.

#### Can I easily find the group renewal I need?

Yes, we've made it easy to search for a specific renewal. A search function is located at the top of your renewal page. You can search by renewal date, account number or name.

#### Where will the renewal paperwork be located?

Links to *Downloadable Forms* will be available on your BAP renewal page. You'll find the appropriate renewal paperwork and other key marketing materials there.

#### Where will the Significant Benefit Changes document be located?

The Significant Benefit Changes (also known as Uniform Modification Notice), which identifies important plan changes from year-to-year, will also be available in the *Downloadable Forms* section.

#### Will renewals prior to February 2022 be available through BAP?

No, renewal exhibits will only be posted starting with February 2022 metallic renewals. Renewals prior to this date will not be available through the portals.

## How long will renewals be visible in BAP?

You can find a renewal in BAP up to 180 days after your client's renewal date. At that point, the renewal will no longer be available. If you need to access the renewal after this time, you can always log in to your client's BAE page. Renewal exhibits will remain available all year through BAE.

## Can I download multiple renewal exhibits at one time?

Not yet, but we recognize how important this is to our producers. That's why we're working quickly to bring this feature to you. We're hoping to roll this out sometime in early Q1.

#### I don't have a BAP account, what do I do?

It's easy to set up a BAP account. Just visit <u>bcbsil.com/producer</u> and click *Register Now*. We recommend getting your BAP account started as soon as possible.

## I am missing renewals in BAP.

Please allow two-to-three business days after you receive your initial BAP notification email for all renewals to post. Due to the large number of renewals, it may take extra time for all renewals to upload. If your client's renewal is still not visible after this time, please contact the <a href="Small Group Account Management Team">Small Group Account Management Team</a> for status.

# What happens if I have a Producer of Record (POR) change?

In the event of a POR change, once the POR change is fully processed in our system, the renewal exhibit will be removed from the outgoing producer's BAP page and will be added to the incoming producer's page.

The incoming producer will NOT receive a notification email when the exhibit is moved. Please watch BAP closely if your new client is currently in their renewal cycle.

## Will delegated BAP users have access to renewals?

Yes, if you have delegated access to BAP, these users will have automatic access to your clients' renewal exhibits.

To add new Delegated Users moving forward, please log in to BAP and select *Password Manager*, click *New Delegate* and then *Create Delegate*.

## Blue Access for Employers (BAE) Renewal Distribution

# When will my clients receive their renewals?

Under normal circumstances, Small Group renewals will be released seven days after producers receive their renewals. Renewals will be posted to BAE.

#### How will my clients know that their renewal is available?

An email notice (sent from the email address DoNotReply\_BlueCrossBlueShieldRenewals@bcbsil.com) will go to the group administrator, letting them know that monthly renewals have begun posting to BAE.

The notice will also include instructions on how to access the renewal exhibit, once the group admin has logged in to the BAE portal.

# My client currently offers a grandfathered/Hallmark/Blue Balance Funded renewal. How will those renewals be released?

For the renewal effective dates in February and March, any Small Groups currently enrolled in grandfathered, Hallmark or Blue Balance Funded, these renewals will continue to be sent via email. Portal distribution will begin with April renewal dates.

#### Will this new distribution process impact E-Consent requirements?

No, if your client requested a mailed copy of their Small Group renewal exhibit, it would continue to be mailed to them. Regardless of a group's E-Consent preference, Small Group renewals will be available through BAE.

#### Where are renewal exhibits located in BAE?

Once logged in to BAE, simply go to *Reports* and click *Request/Download Reports*. Renewal exhibits will be located under the *Renewal Exhibits* tab.

## How long will renewals remain on BAE?

Renewals will remain visible in BAE for the full year and will only be replaced when the new renewal cycle begins.

# Can I, as the producer, access the renewal exhibit through BAE?

Yes, if your client has granted you with Delegated Access to their BAE account. Then you are automatically able to access their renewal exhibit.

## I don't have delegated access to my client's BAE page.

Delegated access must be given directly from an authorized group representative. If you are unable to see your client's BAE page, we recommend that you reach out directly to your client and ask them to go to the *Account Summary* page and click *Security Manager*.

From there, the group simply needs to authorize your access by clicking a button in the *Broker Access* tab.