CareFirst BlueCross BlueShield

CareFirst Connect Individual

BROKER iSTORE GUIDE

v1-012909

Login

You will receive an account activation email with a link to the login page.

Click the link in the email and reset your password.

You will log in using your username and password.

If an Agent uses self-registration using the Special Registration URL, he/she will create a login and password.

If an Agent was registered by the CareFirst Contracted Broker, the Agent will receive an email which will contain the username. The agent will be instructed to create his/her password.

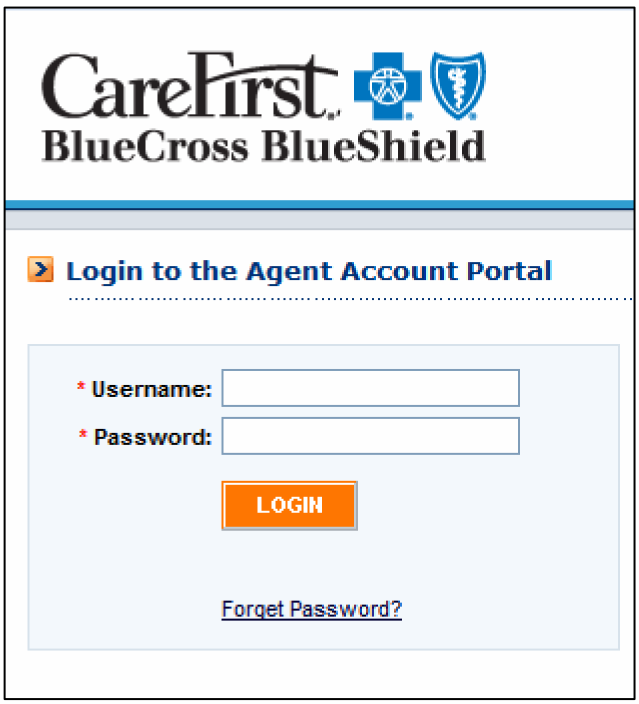

Fig. 3 - Login

Logout

To log out, click on the Logout link found on the right side of each page.

For security reasons, it is best to logout as soon as you are finished using the tool.

Session Timeout	Users are automatically logged-out of the Broker portal after 10 minutes of inactivity.
Account Lockout	Accounts are locked for one hour after five failed login attempts. Retry logging in 60 minutes after lockout.
Username & Rules	Usernames must be a minimum of 6 characters, with a maximum allowable length of 20 characters. The username can be created either by the Agent or the CareFirst Contracted Broker
Password Rules	Passwords must be: • between 8 and 20 characters • a combination of letters and non-letters • no more than 2 of the same character in a row • different from the username • changed every 60 days
Passwords - Resetting	To reset your password, go to the Agent Portal login page. Click the ***Forgot Username?*** link, enter your username and click the ***Send*** button. An email will immediately be sent to the email address associated with that username; follow the link in that email to reset your password.
Encryption	The Broker portal is accessed over an encrypted SSL connection and must be accessed with a web browser with 128-bit SSL, 3.0 encryption. Secure encrypted messages may be sent from Principals and Administrators to all users of the Broker portal.

Generate a Quote

Generating a Quote Using Quote XP

Customers shopping for health plans face a confusing and complicated process to determine what plan best fits their needs. This is why brokers play such an important role in the health plan sales process.

Quote XP allow brokers to:

- Suggest particular plans to clients with email proposals
- Find plans that are right for clients
- Save proposals/quotes to use when meeting face to face with clients
- Send (email) proposals/quotes for the client's convenience
- Start applications on behalf of their clients
- Allows clients to e-sign (electronically sign) the application
- Manage proposals for all clients
- Manage follow up with clients

To begin, click the "GENERATE A QUOTE" button on the iStore homepage (Figure 6).

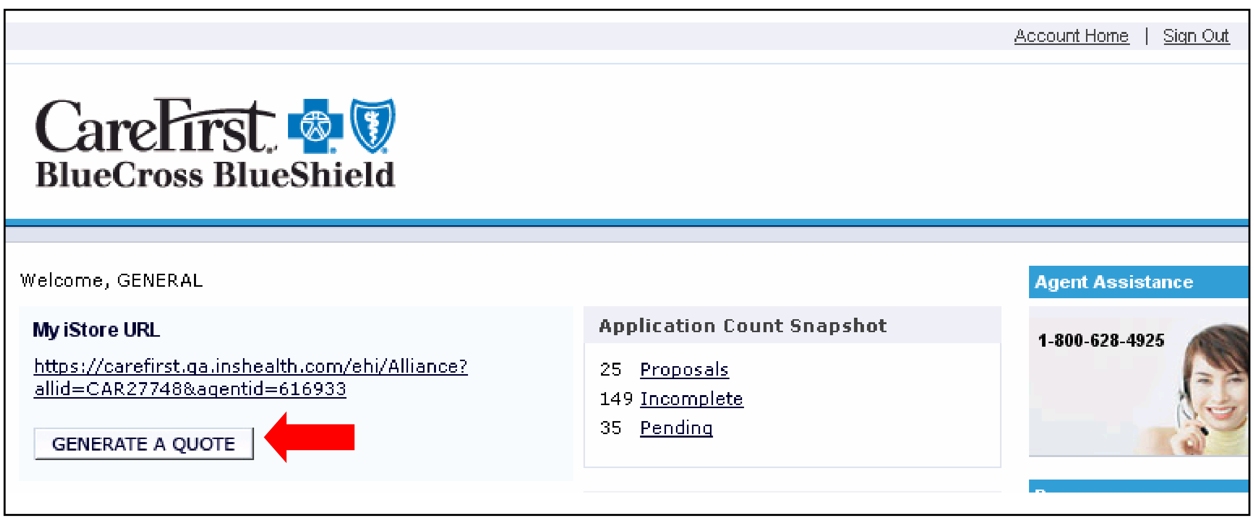

Fig. 6 – Generate a Quote Button

Finding Plans

Once on the QuoteXP page, enter census data for the client.

STEP	ACTION
1.	**Client Zip Code** - enter the client's zip code.
2.	**Coverage Start Date** - will default to the first of the next month but can be changed to a later date up to 3 months and cannot be a past date. (e.g., today's date is 1/11/09, default coverage start date will be 2/1/09 but can also select 3/1, 4/1 or 5/1/09)
3.	**Who needs coverage?** - indicate who needs coverage.
4.	**What type of coverage?** Indicate what type of coverage is desired: ▪ Individual & family health plans including HSA Eligible plans ▪ HSA eligible plans only ▪ Medicare

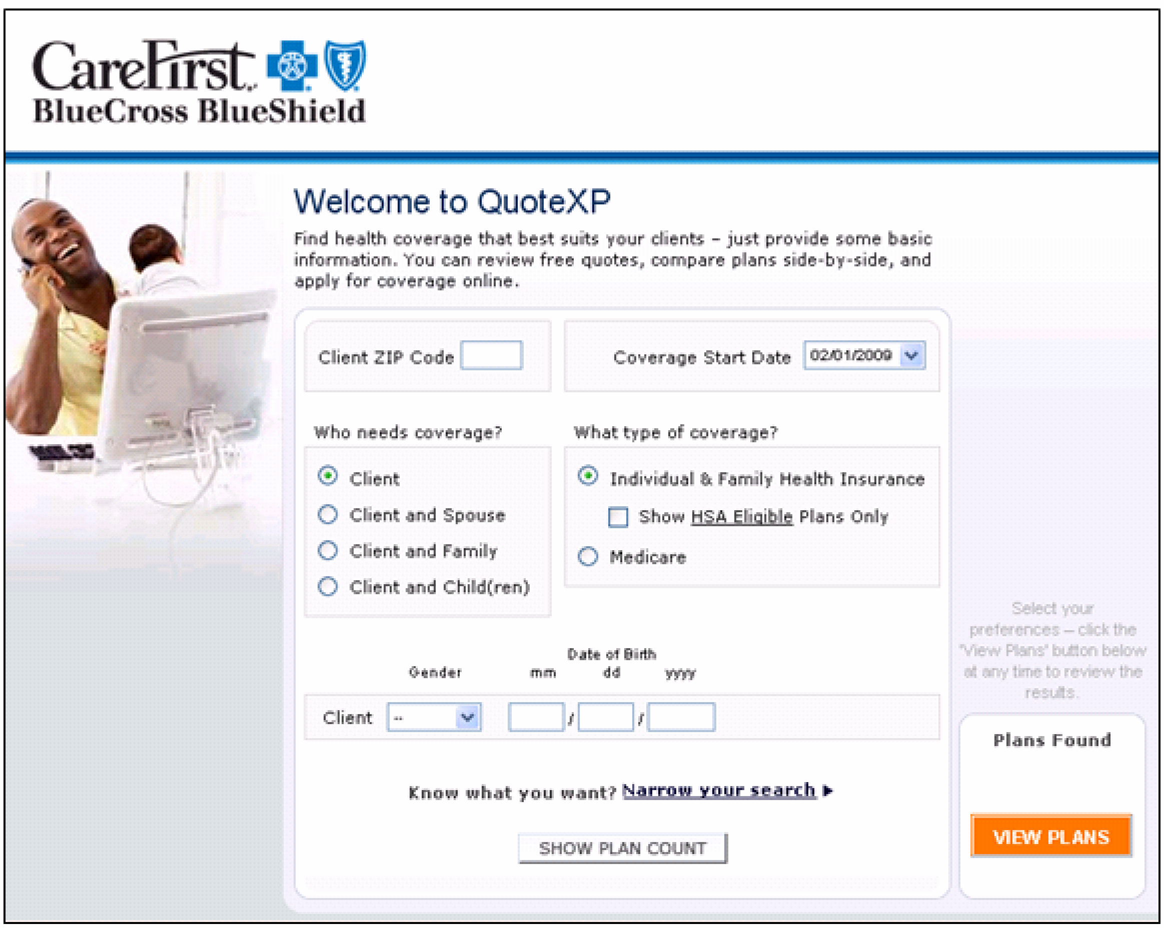

Fig. 7 – Welcome to QuoteXP

Finding Plans
continued

STEP	ACTION
5.	**Gender / Date of Birth** - enter the gender and date of birth for each person on the membership. If additional space is needed for children, click the +Add Child link.

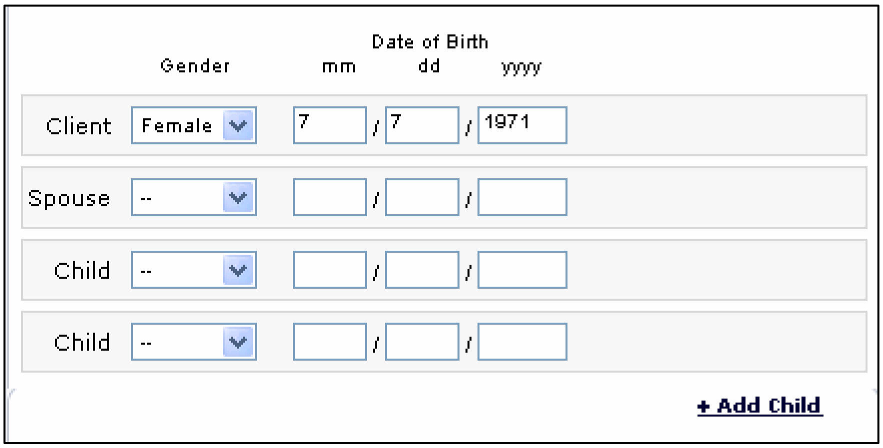

Fig. 8 – Gender / DOB

Finding Plans
continued

STEP	ACTION
6.	You can either click the: ▪ **SHOW PLAN COUNT** button and then the **VIEW PLANS** button to go to the quote page OR ▪ **VIEW PLANS** button to go directly to the quote page Show Plan Count – provides only the number of available plans. The number of available plans may be large and you may want to narrow your search (see next step). View Plans – provides plan quotes (e.g., premium, plan type, deductible, coinsurance etc.) in order of least to greatest premium cost.

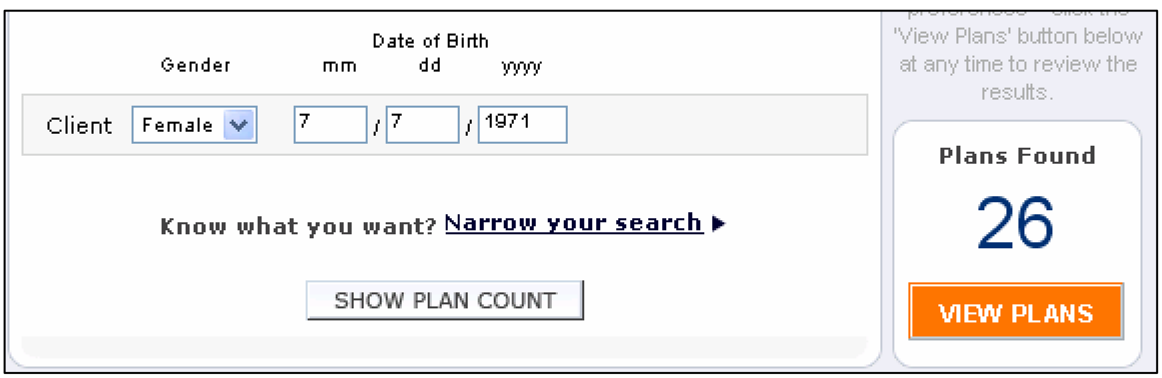

Fig. 9 – Show Plan Count – View Plans

Narrow Your Search

STEP	ACTION
7.	Click the **Narrow your search** button which will open a page that allows you to indicate: ▪ Premium range ▪ Office visit copay amounts ▪ Deductible ▪ Rx coverage ▪ Plans types ▪ Maternity

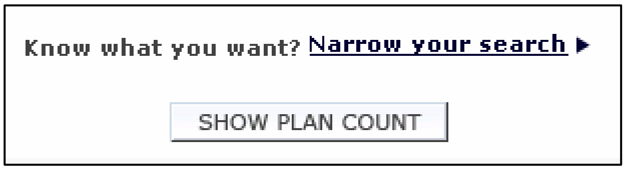

Fig. 10 – Narrow Search

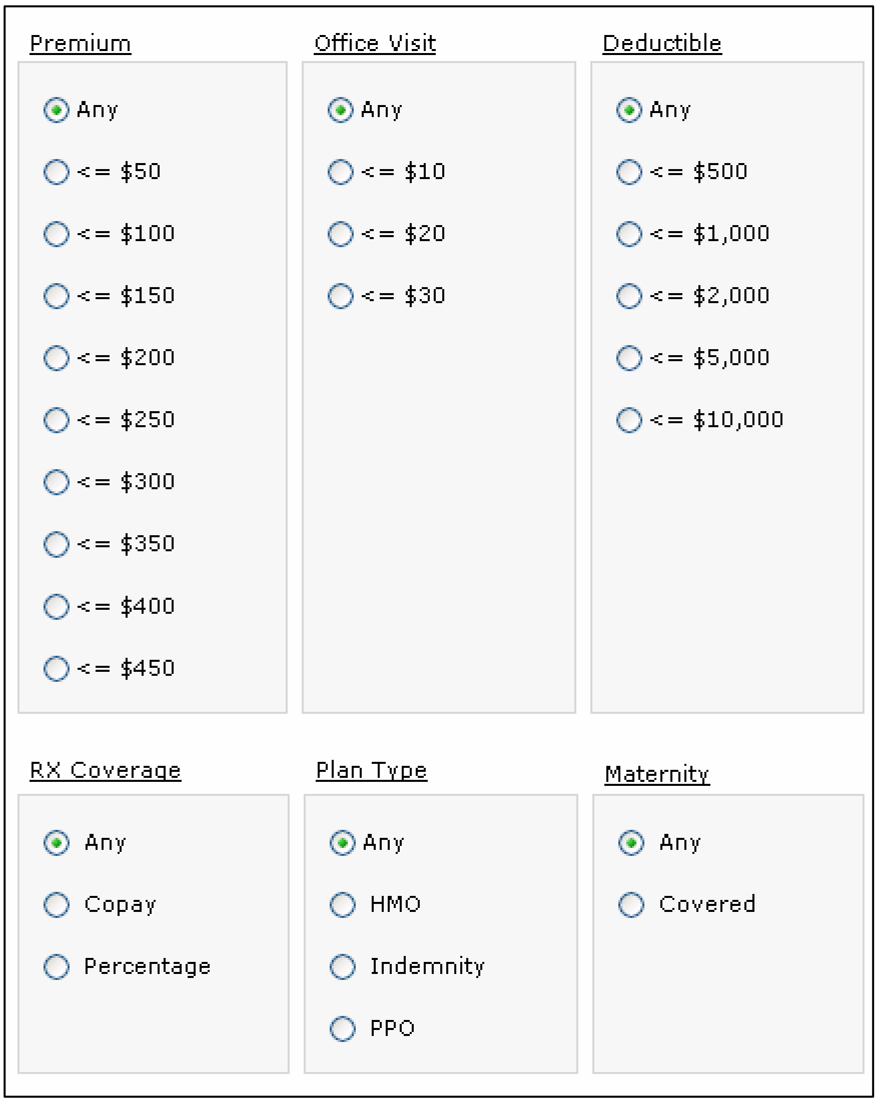

Fig. 11 – Narrow Search Options

Select Your Plan

STEP	ACTION
8.	The quote page lists key information for the plans that best meet search criteria. All eligible plans are listed on a single page. The most important points of each plan are displayed on the Quotes page. You may select up to four plans for under-65 clients and 3 plans for over-65 clients by selecting the checkbox next to each plan to include in the proposal and clicking the Compare & Send Proposal link. Clicking on underlined terms for each of these categories displays their definition in an online Glossary. For example, clicking on the word ***Plan Type*** on the left side of the plan information box displays the definition of the plan type in question. Complete information on plan benefits is available by clicking ***Plan Details***. The ***Find Doctors*** link opens the Doctor Finder tool on the carefirst.com site in a new window. This tool allows you to find plan doctors near a particular address, such as the client's home. Plans may be sorted by clicking the ***Sort by: Price*** and ***Sort by: Deductible*** radio button at the top of the page. A box titled ***Client Quote Summary*** on the right-hand sidebar displays the client's demographic information. The state, ZIP code, county, coverage start date, and gender and age of the people on the application all display. If there are any mistakes, the ***Change client info*** link allows corrections to be made.

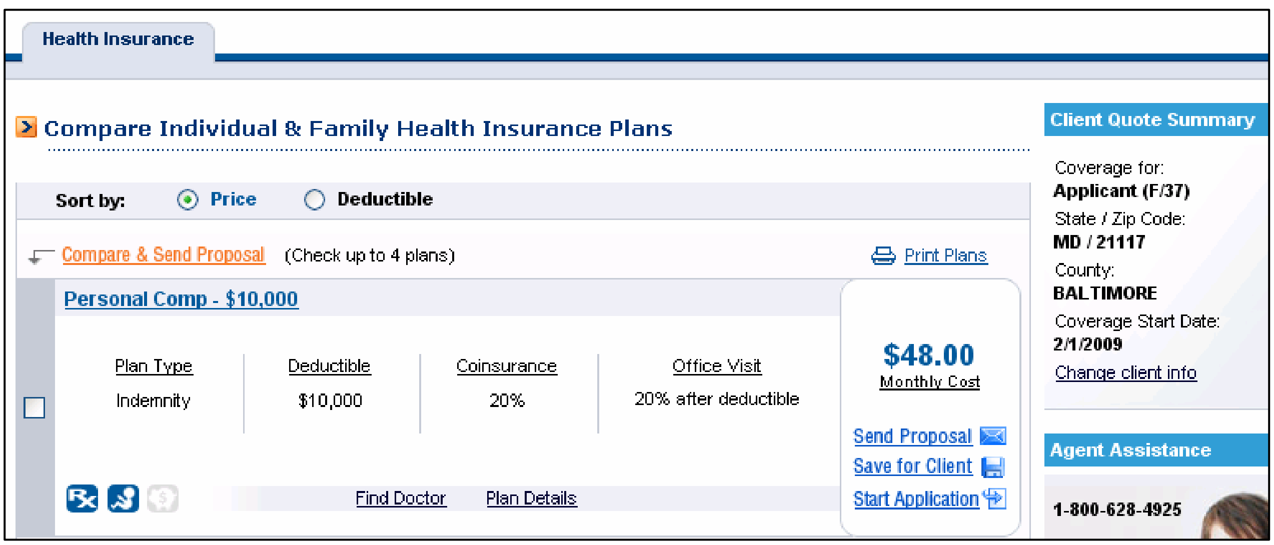

Fig. 12 – Compare & Select Plan

Special Plan Features

STEP	ACTION
9.	The icons appearing at the bottom of the plan information box indicate special features of the plan. Bright blue icons mean that the plan includes the special feature; dull gray ones show that the plan lacks the feature. Clicking an icon opens a new window explaining its meaning. A brief description of each follows: **Prescription Drug Coverage Included** Prescription drug coverage typically means that all or part of the cost of prescription drugs is covered by the plan. A co-pay is sometimes required. **Maternity Coverage Included** Maternity coverage typically means that all or part of the medical costs incurred during a woman's pregnancy is covered by the plan. See the Benefit Details section of the plan for more information. **Health Savings Account (HSA) Available** An HSA is a tax-favored savings account that may be used in conjunction with an HSA-eligible health insurance plan to pay for qualifying medical expenses.

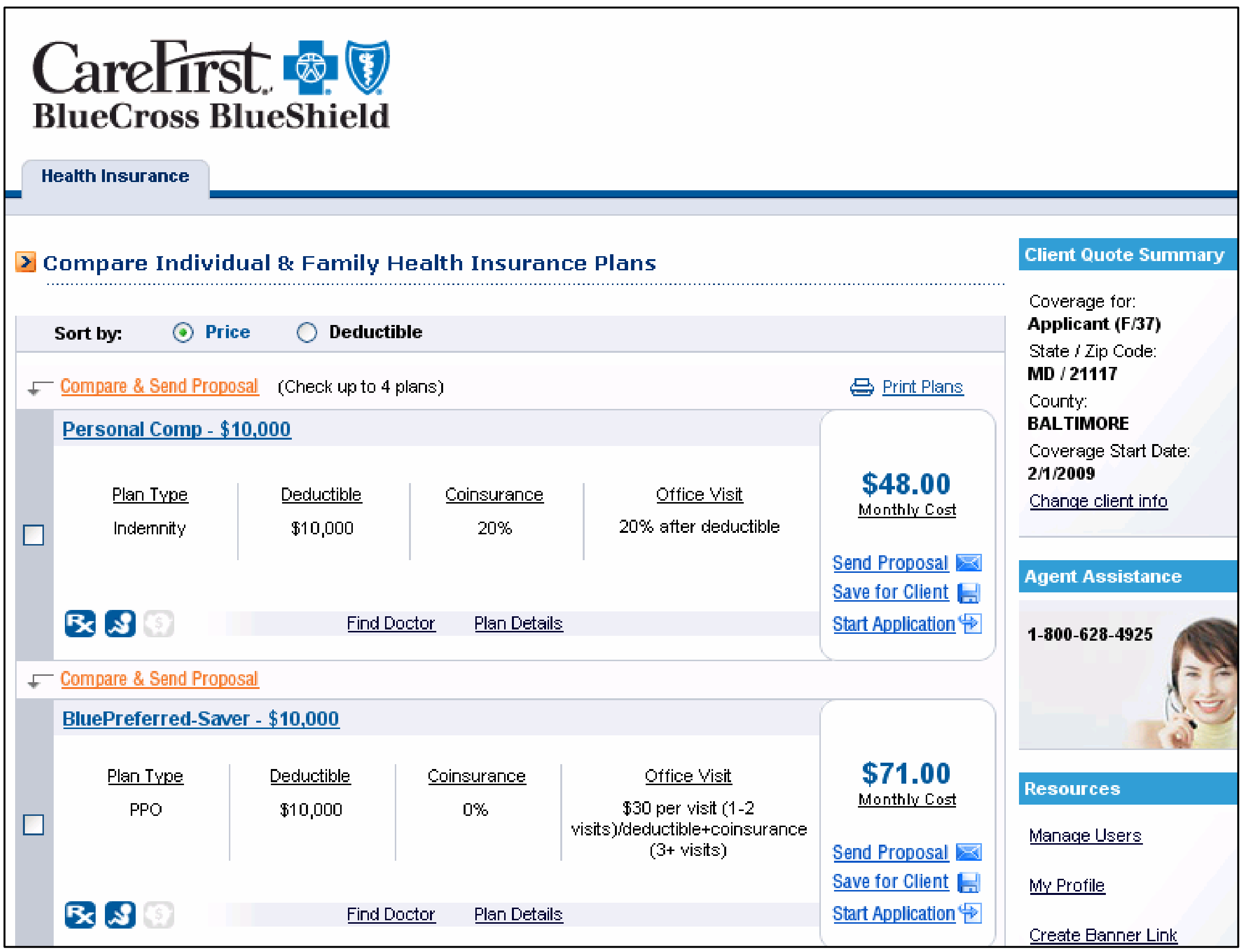

Fig. 13 – Compare & Special Plan Features

Sending and/or Saving Proposals

You can create a proposal to send or save that includes up to four plans by selecting the checkbox next to each plan to include in the proposal and clicking the ***Compare & Send Proposal*** link.

Alternatively, the ***Send Proposal*** link on any one plan starts a proposal for just that plan.

After starting the proposal, the benefit details of all plans are displayed so that agents may verify that the plans work for their client.

After review, agents click the ***Send Proposal*** link to proceed to the Proposal Form page, or click ***Save for Client*** to save the proposal for sending at a future date. Saved proposals are recovered in the Client Search Tool (more details are explained in the Client Search Tool section).

When the ***Compare & Send Proposal*** link or ***Send Proposal*** link is clicked on, a page will appear that show a summary of the proposal(s) chosen and a box below that will request the name of the client you wish to send the proposal to. The Select Client tab's box will automatically search for the name and email as it is typed in. The name/email will appear if the client information has been registered. Completely type in the name or click the desired email address from the drop down list of possible emails and click on the Continue button that will bring you to the email message. If the Client does not exist click on the "Add Client" tab and enter the name and email address.

The message the client sees in the Message box can be customized. However, the block of text that says <*ReferralLink*> must not be changed, as this will contain the link to the plan information. The default signature may also be edited if desired. When the email is ready to send, click on the "Send" button below. The email will be sent to the Client and a copy to the Agent.

Changing the default signature

Although you cannot change the format of the default signature, you can change the contents by editing your profile in the Agent Portal.

STEP	ACTION
1.	From the **COMPARE** page, place a checkmark in the box to the left of <u>each</u> plan that you want included in the proposal up to four plans.

Sending and/or Saving Proposals

continued

STEP	ACTION
2.	Single plan proposal – Click the Send Proposal link on the right. Multiple plan proposal - Click the Compare & Send Proposal when there is more than 1 plan proposal and: • Under 65 clients – may select up to 4 plans • Over 65 clients – may select up to 3 plans

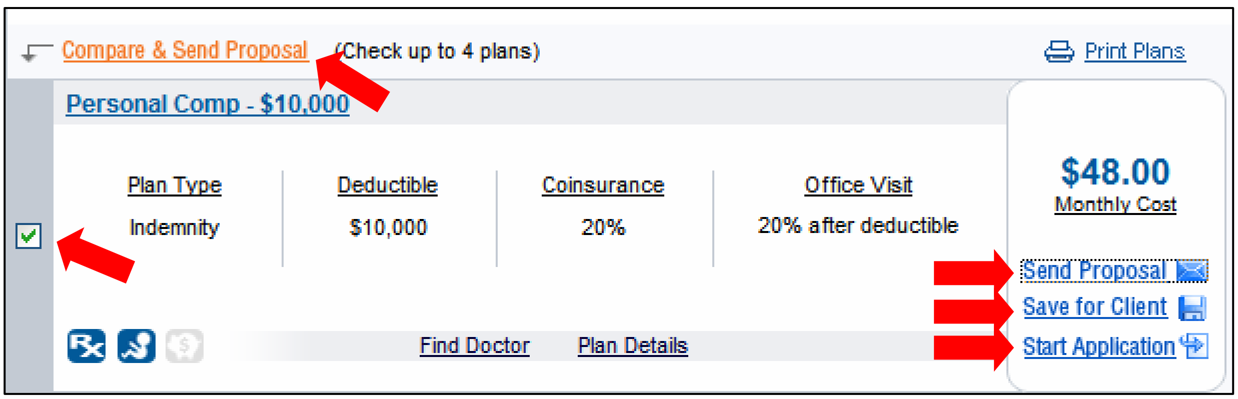

Fig. 14 – Send-Save-Start Links

Start the Application

Registered and contracted brokers and sub agents the ability to start applications for their clients through Quote XP.

PAPER

You can fill out application details with the client and then print it out for the client to sign. After the wet signature on a paper application is obtained, the application is mailed to CareFirst for processing. The client does not need Internet access to take advantage of this feature.

ONLINE

You can email the completed application to the client for electronic signature.

Search for a Client

Client Search Overview

Client Search is used to find applications and acquire insight into client transactions. From start to approval, the real-time status of client applications is available. You can view and print the complete health plan application as filled out by the applicant. Client Search appears at the bottom left of the Dashboard.

The Client Search Tool may be used to quickly send messages to clients. See Messaging and the Client Search Tool sections.

There are two ways to search for applications:

1. by identifying a specific applicant using the standard Client Search (See Fig.16 – Client Search), or

2. by searching for a group of applications based on status information using the Advanced Client Search (See Fig.18 – Client Search – Adv – Group of Apps).

Client Search Criteria

Specific clients can be found by specifying any combination of the following criteria in the ***Client Search*** box on the Agent Dashboard. Please note that *all* of the search criteria in the ***Specific Client Search*** box must match the client information in order to pull up the client's record within the search results.

Users may enter partial values for indicated fields—the system always returns only those clients for which *the first part of the application details* match the values entered.

EXAMPLE: if you enter ***jth*** in the ***Email Address*** box, clients with email addresses *that begin in* ***jth*** would display. That means that clients with the email addresses jthompson@yahoo.com, jtheron@inshealth.com, and jth@index.com would display, but applications with rjthayes@inshealth.com and rajth@inshealth.com would not.

You cannot search using wildcards at the beginning or in the middle of your search terms.

Client email: enter an email address to find the client with that email address. You may also search using just the beginning of an email address.

First Name and ***Last Name***: Enter first name and/or last name to return a specific client. The query will match *any* member on the application, including children and spouses. You may also enter search using just the beginning of the first or last name.

Client Search – Single Applicant

One of the available searches can be used to find a specific applicant. Follow the steps below to perform that search.

STEP	ACTION
1.	On the Client Search tab, enter the entire or partial first name and/or last name and/or email address. If entering a partial value it must be at least 2 characters. No wild cards (e.g., an asterisk *) can be used.
2.	Click the Search button.

Fig. 16 – Client Search

3.	Review the Search results. The following actions can be performed on the search results: ▪ Save this Search ▪ Export to Excel ▪ View ▪ Edit ▪ Delete

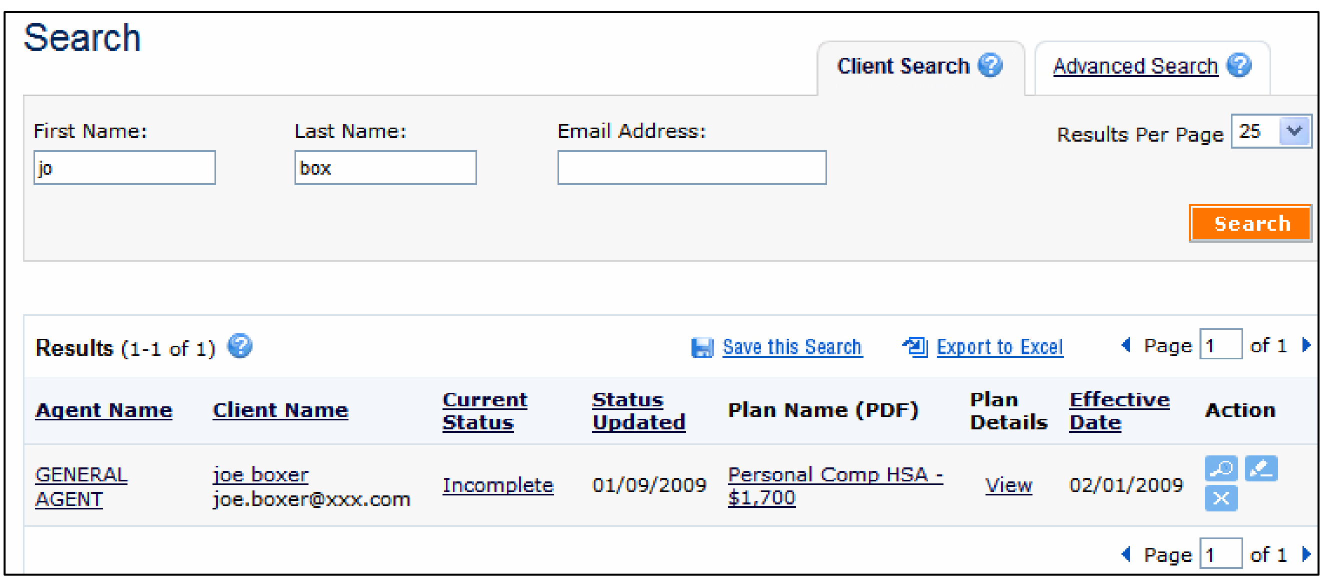

Fig. 17 – Client Search - Partial Name

Advanced Client Search Overview

The Advanced Client Search allows you to find a group of applicants based on application status.

Group of Applicants

Available statuses include:

- *Proposals.* Clients that have had a proposal sent to them.
- *Incomplete.* Clients that have started an application but have not yet finished it.
- *Pending.* Clients whose applications are pending underwriting or other carrier processing. These applications have been completed, signed, and submitted.
- *Approved*. Clients whose applications have been approved by the carrier.
- *Declined*. Clients whose applications have been declined by the carrier.
- *Canceled/Withdrawn*. Applications that have been cancelled or withdrawn by the client and/or CareFirst.

Find a set of applications that match a particular status history. There are two ways to conduct an advanced search:

1. Search **just** for current status. This is the default search.

2. Conduct a Past Status search to find applications that changed to a specified status in the past **and** are currently in a specified status that may be different from the past status.

Client Search –

Group of Applicants - Current Status

A search can be performed for a group of applications based on one or more statuses and whether the search is for current or past statuses.

STEP	ACTION
1.	Click on the Advanced Search tab.
2.	In the box under Current Status, select 1 or more statuses. To select more than 1 status, hold down the Ctrl key and click on a status.
3.	Under Agent Name, leave the default "any agent" or select an agent.
4.	Click Search.

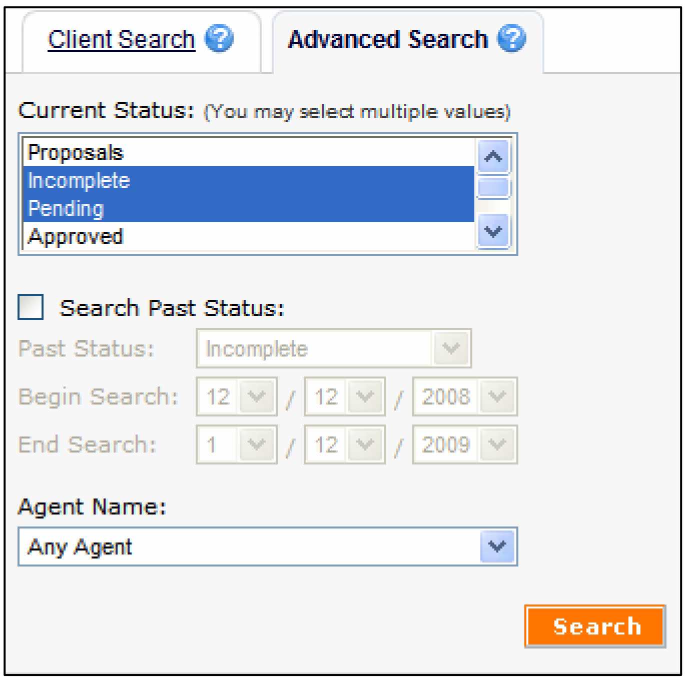

Fig. 18 – Client Search - Adv – Group-Current

Client Search –

Group of Applicants - Past Status

A search can be performed for a group of applications based on one or more statuses and whether the search is for current or past statuses.

STEP	ACTION
1.	Click on the Advanced Search tab.
2.	Select a status from the Current Status list. You may also select multiple statuses by holding down the Ctrl key while clicking different statuses.
3.	Click on the Search Past Status checkbox.
4.	Select 1 or more statuses from the past Status drop down menu. To select more than 1 status, hold down the Ctrl key and click on a status.
5.	Under Agent Name, leave the default "any agent" or select an agent.
6.	Click Search.

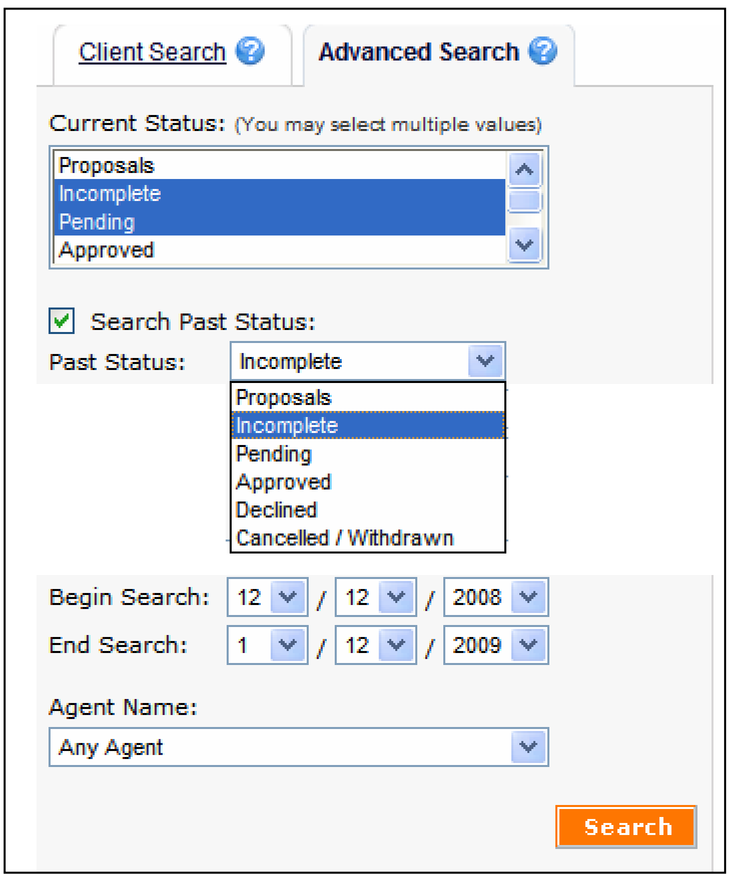

Fig. 19 – Client Search – Adv – Group-Past

Creating & Saving a Custom Client Search Tool

After creating a custom Client Search for a specific client or group of clients, you may save it for future use by following these steps:

STEP	ACTION
1.	Click the Save this Search link.
2.	Type in a title for the search and click the Save button.
3.	The saved search will appear in the My Saved Searches box.

Fig. 20 – Save This Search

Exporting a Search to Excel

After creating a custom Client Search for a specific client or group of clients, you export the search results to an Excel spreadsheet by following these steps:

STEP	ACTION
1.	Click the Export to Excel link.
2.	Select: • Open – view the data and close or choose to save • Save – name the document and select a location

Fig. 21 – Export Search Results

Search Results in Excel

Results are displayed in a table with seven fields. They can be exported to Microsoft Excel by clicking the Excel icon on the right of the table header. Advanced searches may also be saved, as described below. Indicated fields can be sorted by clicking on the field title in the table header.

1. *Client Name*: Click header to sort. Click individual name to see the details of the applicant and all dependents and to automatically send an email to the client.
2. *Current Status*: Click header to sort. Click an individual status to see status details, including the Process Date.
3. *Status Updates*: Displays the date that the status was updates. Applications submitted electronically are marked with an *E*; paper applications are marked with a *P.* Click to sort by submission date.
4. *Plan Name*: click an individual plan name to see the carrier's plan description document in PDF format.
5. *Plan Details*: click ***View*** to see a summary of plan details.
6. *Effective Date*: displays the date the application would become effective if approved.
7. *Action*. Click an icon to perform one of the following actions:

   Send a secure message to the client, or send a saved proposal.

   View an application in real time.

   Edit an application that you have started for a client.

   Print a PDF of the application. May not be available on all eCommerce On-Demand platforms.

   Delete a proposal that you have saved.

NOTE: you can print and view the health plan application in its entirety if the client has given you access to view it. The client must opt-in on the registration page.

Messaging and The Client Search Tool

The Client Search Tool may be used to quickly send messages to clients who have started an application through the iStore by following these steps:

1. On the search results page, click the Mail icon ( ) in the *Action* column for a particular client.
2. Type a message into the pop-up window that appears.
3. Click ***Send***.

Clients retrieve messages from the iStore Account Center messaging center.