

## **Broker User Guide – Small Group Quotes**

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## Purpose

The purpose of this user guide is to outline the small group quote process on eBroker. The process includes how to:

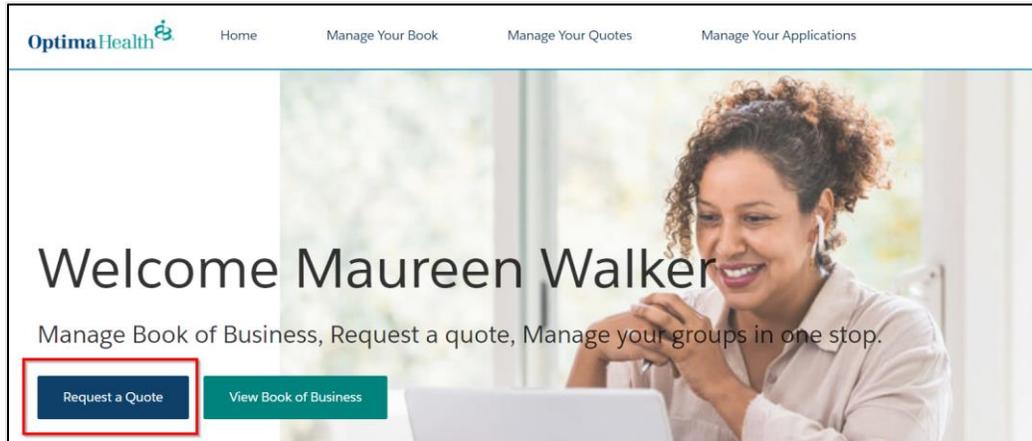
- create a new quote
- perform quote actions
- initiate the group application process

As a reminder, the parameters for group size are as follows:

	Small Group	Mid-Market Group	Large Group
Funding Type	Fully Insured		
Total # of Employees	≤50	>50	>50
Eligible # of Employees		≤150	≥151
Funding Type	Level Funded		
# of Enrolled Employees	10 - 150		

## Create New Quote

Click **Request a Quote** on your home screen.



Select the primary broker of record for the quote. You can choose yourself or you can select **On Behalf of another broker**. If you choose another broker, please enter the primary broker name. Once the primary broker is chosen, click **Next**.



Enter group information on the *Group Information* screen, ensuring the fields outlined in red are filled out. Click **Next** once the following information is filled out:

- effective date (dropdown options)
- group name
- street address
- city
- state
- zip code
- total number of employees
- eligible number of employees
- number of enrolled employees
- plan type

### Group Information

Please enter your group information below.

\* Effective Date

\* Group Name

Search Address

\* Street

\* City  \* State

\* Zip Code  County

\* Total Number of Employees  \* Eligible Number of Employees  \* Number of Enrolled Employees

Incumbent Carrier

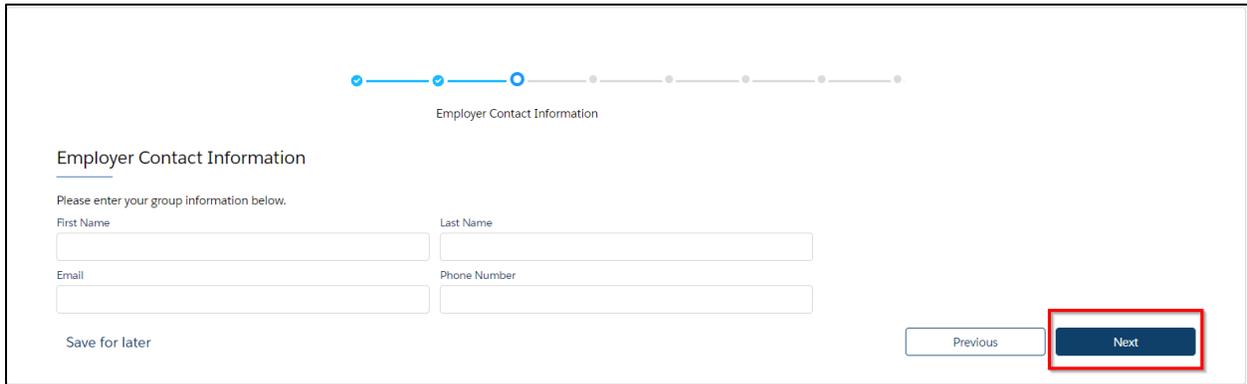
No Current Carrier Other Incumbent Carrier

Industry Type  SIC Code

\* Funding Type  
 Level Funded  
 Fully Insured

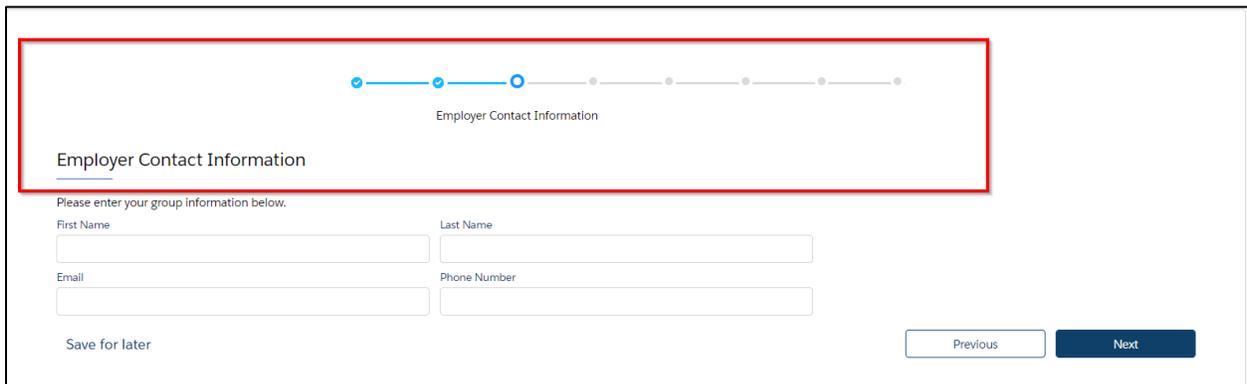
\* Plan Type  
 Calendar  
 Contract

Enter employer contact information and click **Next**.



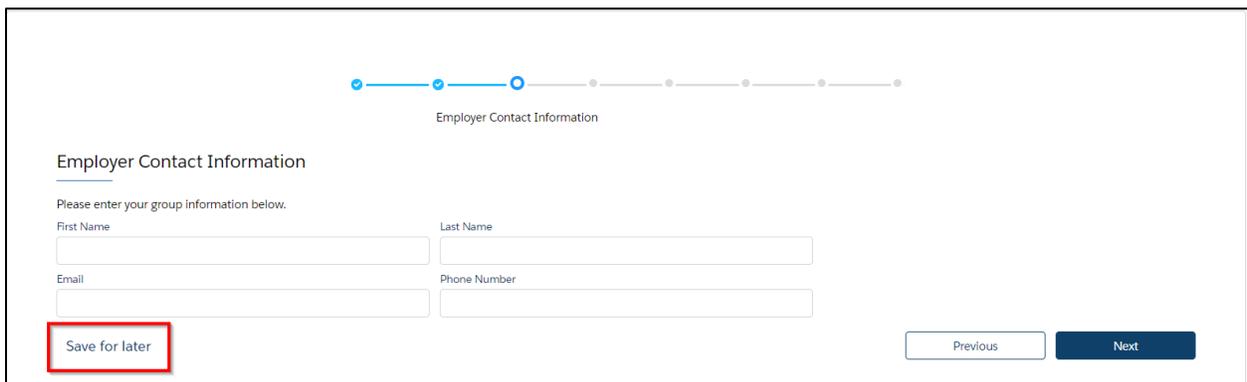
The screenshot shows a progress bar at the top with seven steps. The second step, 'Employer Contact Information', is highlighted with a blue circle and line. Below the progress bar, the form title 'Employer Contact Information' is underlined. The instruction 'Please enter your group information below.' is followed by four input fields: 'First Name', 'Last Name', 'Email', and 'Phone Number'. A 'Save for later' button is in the bottom left. 'Previous' and 'Next' buttons are in the bottom right, with the 'Next' button highlighted with a red box.

**Note:** If you ever need to go back to the previous step, click on the check box on the blue line at the top



This screenshot is identical to the previous one, but a red box highlights the progress bar at the top, specifically the blue line and the checked box on the second step.

You can also save for later at any point during the quoting process by clicking **Save for later** located in the bottom left corner. This button is located on each screen (shown below is where the button is on the Employer Contact Information screen)



This screenshot is identical to the previous ones, but a red box highlights the 'Save for later' button in the bottom left corner.

When you click **Save for later**, a pop up box will display asking **Are you sure you want to save it for later?** You can choose **Cancel** or **Ok**. If you click **Cancel**, you will be brought to the screen where you left off and you can continue your work. If you choose **Ok**, you will come to a new screen that indicates your quote is saved for later. You can resume by clicking or bookmarking the link or you can also copy or email the link.

 **Your Quote is saved for later**  
[To resume, please click or bookmark the link.](#)  
[Copy the link or Email me the link](#)

## How to Upload a Census

You can upload a census on the **Census Information** screen

Click **Download Excel Template**. An Excel file will download and you can update the census information. Save the Excel file to your computer. Click **Upload Employees**, find the saved census file you want to upload and click **Next** when the field mapping pop up displays.

Census Information

Census Information

The number of eligible employees from the "Group Information Step" must match the Total number of Members.  
Please upload the employee information spreadsheet file.

[Download Excel Template](#)

Total Members	Employees	Employee+Child(s)	Employee+Spouse	Employee+Family
0	0	0	0	0

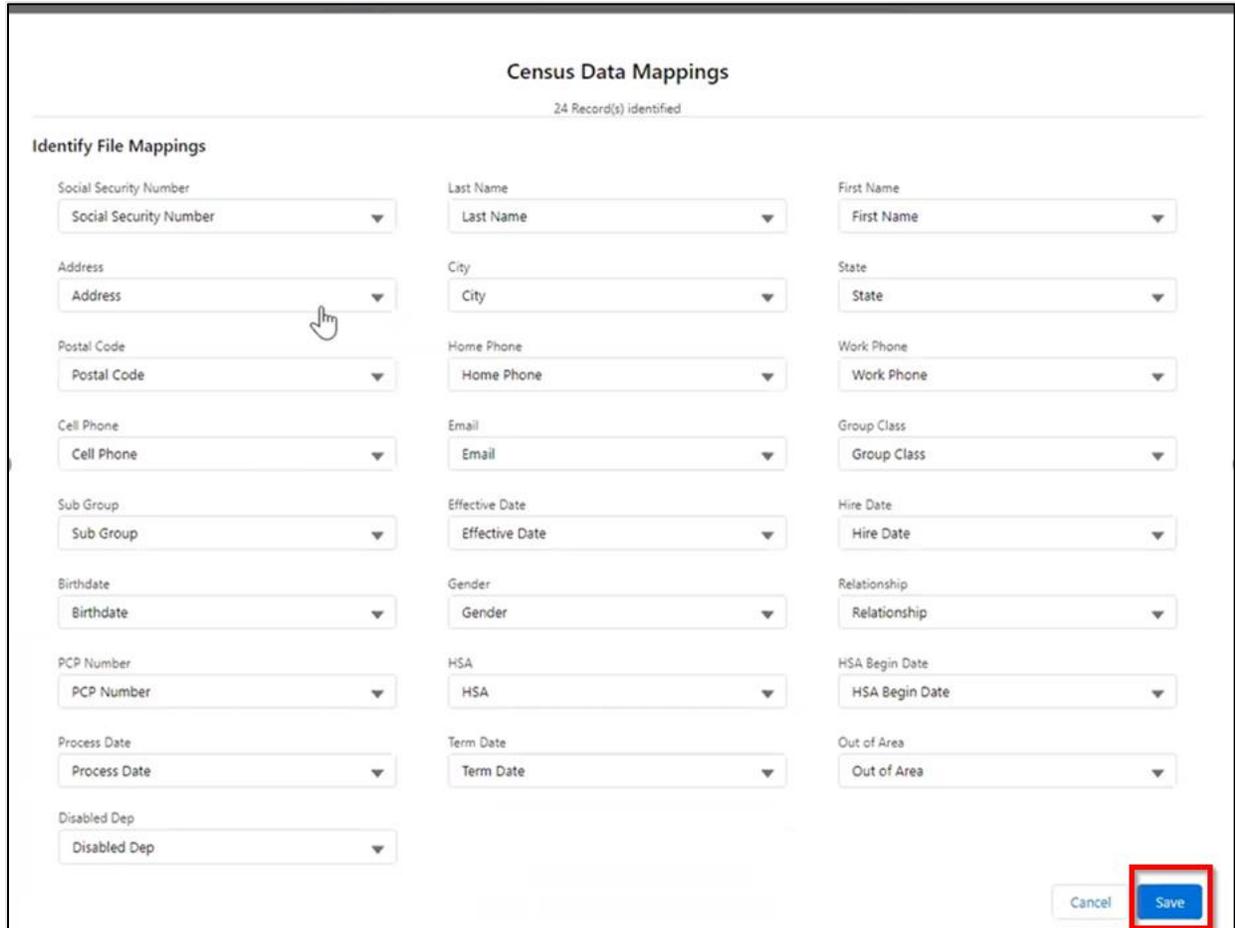
[Upload Employees](#) [Add Employee](#)

 Please save your Census information before you continue.

 Please add Census members before you continue.

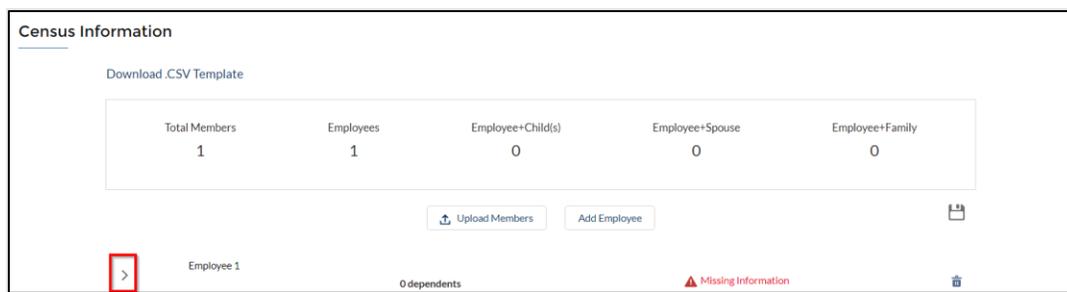
[Previous](#) [Next](#)

Map the fields on the **Census Data Mappings** screen and click **Save**.



You can also click **Add Employee** to add employee information manually.

Click the arrow next to **Employee 1** to add the employee information.



Fill out the employee information.

Employee 1  
John Test      0 dependents      ▲ Missing Information 

▼ Details

First Name John	Last Name Test	Gender Male ▼	Birthdate Jul 10, 1956 	Age
Cobra No ▼	Out of Area No ▼	Primary Member Identifier M88F89	Member Identifier M88F89	Postal Code 12345
Product Line	Number of Children 1	Relationship Employee ▼		

To add a dependent, click **Add Dependent**.

Employee 1  
John Test      0 dependents      

▼ Details

First Name John	Last Name Test	Gender Male ▼	Birthdate Jul 10, 1956 	Age
Cobra No ▼	Out of Area No ▼	Primary Member Identifier M88F89	Member Identifier M88F89	Postal Code 12345
Product Line Medical	Number of Children 1	Relationship Employee ▼		

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**Add Dependent**

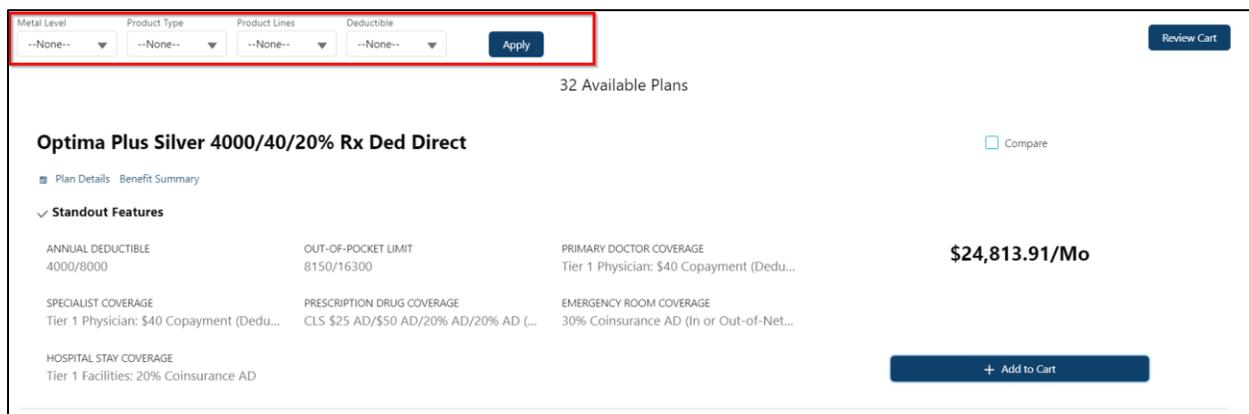
Once you've entered all the information, click **Next**.

## Plan Selection Features

On the **Plan Selection** page, you will be able to utilize filters to look for relevant plans, compare plans, view the plan details benefit summary, and add plans to the cart. Rates will not display for mid-market groups.

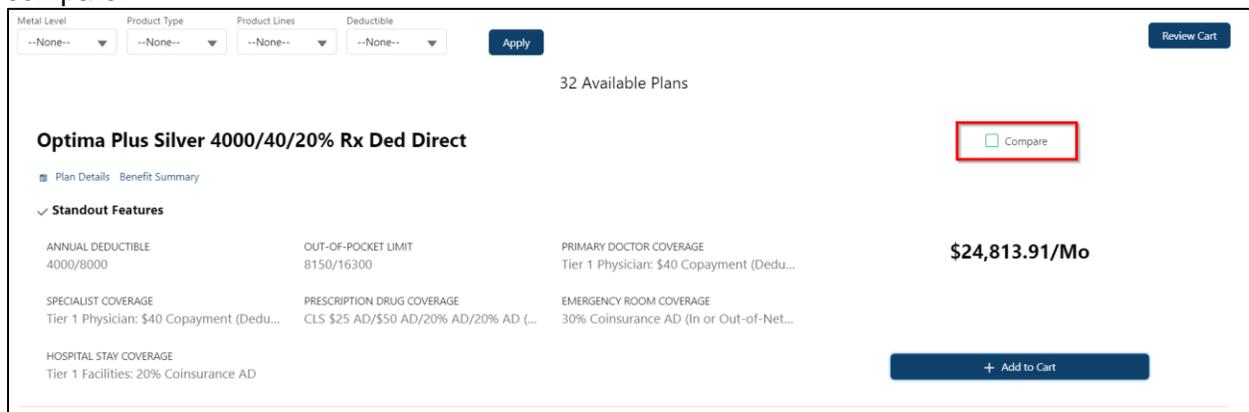
**Note:** 4 plans per quote is optimal as that is how many plans can be viewed on the side-by-side comparison. Additional plans will go to another page on the proposal and will slow down the time to process the quote.

To filter plans, use the drop-down arrow to choose your filter options from Product Type, Product Lines, and Deductible, then click **Apply**.



The screenshot shows the Plan Selection interface. At the top, there are four filter dropdown menus: Metal Level (set to --None--), Product Type (set to --None--), Product Lines (set to --None--), and Deductible (set to --None--). An 'Apply' button is located to the right of these filters. A 'Review Cart' button is in the top right corner. Below the filters, it says '32 Available Plans'. The main plan card is for 'Optima Plus Silver 4000/40/20% Rx Ded Direct'. It has a 'Compare' checkbox (unchecked) and a 'Plan Details' / 'Benefit Summary' link. Under 'Standout Features', it lists: ANNUAL DEDUCTIBLE 4000/8000, OUT-OF-POCKET LIMIT 8150/16300, PRIMARY DOCTOR COVERAGE Tier 1 Physician: \$40 Copayment (Dedu...), SPECIALIST COVERAGE Tier 1 Physician: \$40 Copayment (Dedu..., PRESCRIPTION DRUG COVERAGE CLS \$25 AD/\$50 AD/20% AD/20% AD (...), EMERGENCY ROOM COVERAGE 30% Coinsurance AD (In or Out-of-Net...), and HOSPITAL STAY COVERAGE Tier 1 Facilities: 20% Coinsurance AD. The monthly rate is \$24,813.91/Mo. An 'Add to Cart' button is at the bottom right.

To compare plans, click the **Compare check box** of the plan you want to compare.



This screenshot is identical to the one above, but the 'Compare' checkbox for the 'Optima Plus Silver 4000/40/20% Rx Ded Direct' plan is highlighted with a red rectangular box.

Once displayed, click **Compare** at the top of the screen, next to Review Cart.

A separate window will display where you can view information for each plan.

Compare Plans		
	Optima Vantage Platinum 15/30 Direct \$0.00/Mo	Optima Vantage Platinum 15/35 Direct \$0.00/Mo
Annual Deductible	None	None
Out-of-Pocket Limit	\$4000/\$8000	\$4000/\$8000
Primary Doctor Coverage	None	None
Specialist Coverage	None	None
Prescription Drug Coverage*	CLS 15/40/75/20%	
Prescription Drug Coverage*		CLS 15/40/75/20%
Emergency Room Coverage	None	None
Hospital Stay Coverage	None	None
Plan Id*	20507VA1250001	20507VA1250010
<a href="#">&gt; In Network</a>		
<a href="#">&gt; Out Of Network</a>		

- To choose a plan, click **Add to Cart**. If you chose the incorrect plan, hover over **Add to Cart** and click **Remove**.

32 Available Plans

## Optima Plus Silver 4000/40/20% Rx Ded Direct

Compare

[Plan Details](#) [Benefit Summary](#)

### ✓ Standout Features

ANNUAL DEDUCTIBLE  
4000/8000

OUT-OF-POCKET LIMIT  
8150/16300

PRIMARY DOCTOR COVERAGE  
Tier 1 Physician: \$40 Copayment (Dedu...

**\$24,813.91/Mo**

SPECIALIST COVERAGE  
Tier 1 Physician: \$40 Copayment (Dedu...

PRESCRIPTION DRUG COVERAGE  
CLS \$25 AD/\$50 AD/20% AD/20% AD (...)

EMERGENCY ROOM COVERAGE  
30% Coinsurance AD (In or Out-of-Net...

HOSPITAL STAY COVERAGE  
Tier 1 Facilities: 20% Coinsurance AD

[+ Add to Cart](#)

On the **Plan Selection** screen, click **Review Cart** at the top.



**Plan Selection**

Metal Level: --None-- Product Type: --None-- Product Lines: --None-- Deductible: --None--

Apply

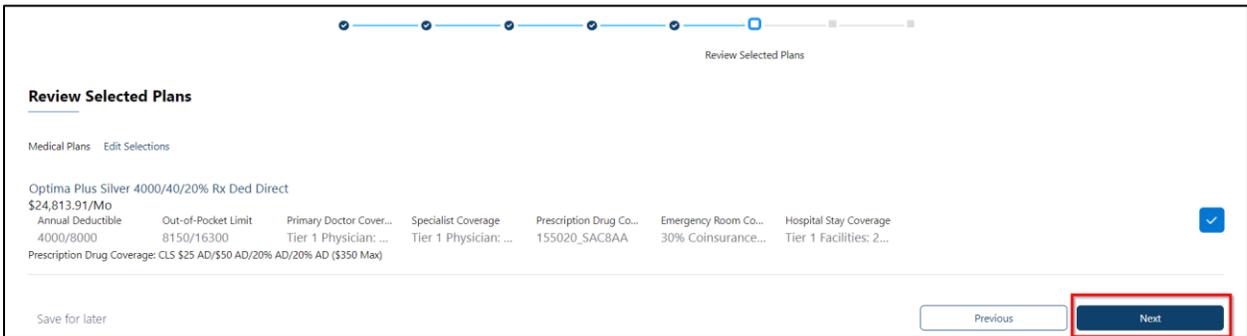
Review Cart (1)

32 Available Plans

## Review Cart

Review your selected plan(s) on the next screen and click **Next**.

To delete a plan from your quote, you can hover over the check mark and click the **X**.



Review Selected Plans

Medical Plans Edit Selections

Optima Plus Silver 4000/40/20% Rx Ded Direct

\$24,813.91/Mo

Annual Deductible	Out-of-Pocket Limit	Primary Doctor Cover...	Specialist Coverage	Prescription Drug Co...	Emergency Room Co...	Hospital Stay Coverage	<input checked="" type="checkbox"/>
4000/8000	8150/16300	Tier 1 Physician: ...	Tier 1 Physician: ...	155020_SACBAA	30% Coinsurance...	Tier 1 Facilities: 2...	

Prescription Drug Coverage: CLS \$25 AD/\$50 AD/20% AD/20% AD (\$350 Max)

Save for later

Previous Next

## Document Upload

To upload documentation for the quote, click **Upload Files** on the next screen and then click **Next**.



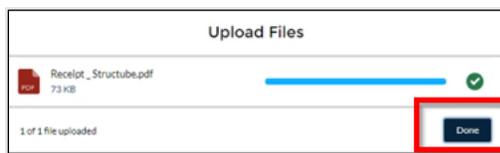
**Document Upload**

Quote Document Upload

Or drop files

Save for later

Previous



**Upload Files**

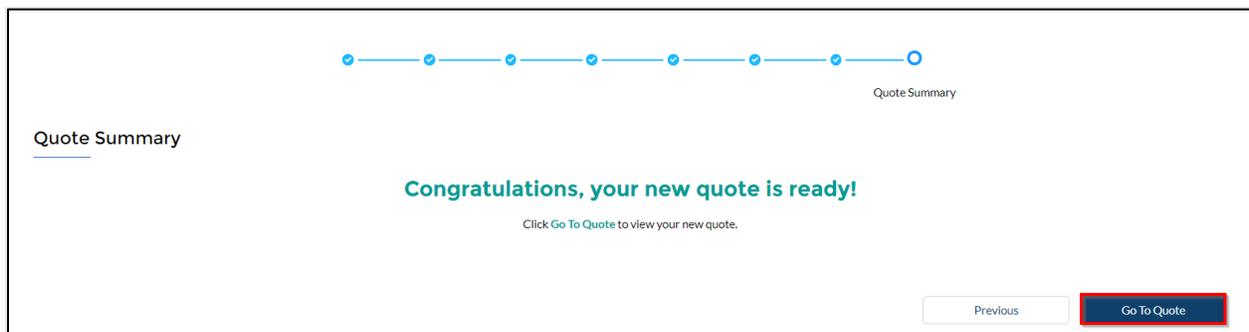
Receipt\_Structube.pdf  
73 KB

1 of 1 file uploaded

Once documentation has been uploaded, click **Done**.

**Congratulations, your new quote is ready!**

Click **Go To Quote** on the next screen to view selected quote information.



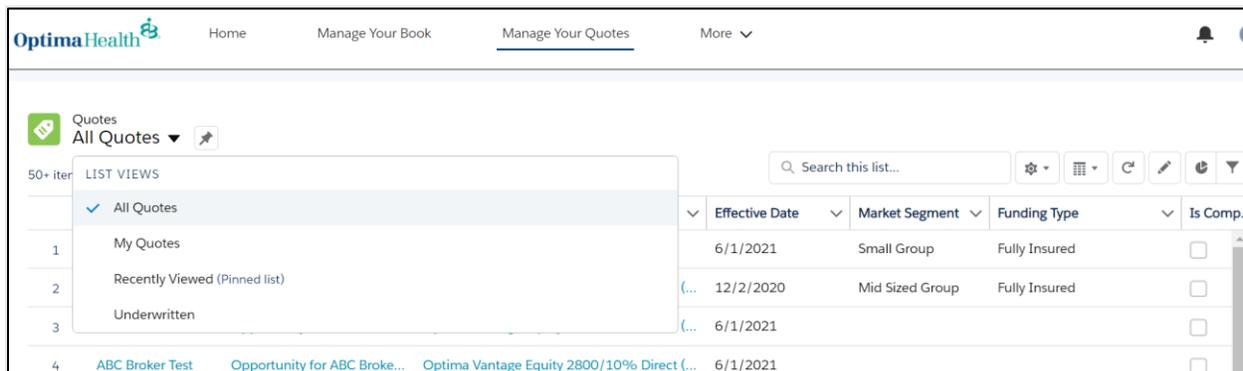
Quote Summary

**Congratulations, your new quote is ready!**

Click [Go To Quote](#) to view your new quote.

Previous

You will then be able to see the created quote, as well as underwritten quotes, by selecting the different list views on your **Quote Detail** screen.



The screenshot shows the 'Manage Your Quotes' page in the OptimaHealth system. A dropdown menu for 'LIST VIEWS' is open, showing options: 'All Quotes' (selected), 'My Quotes', 'Recently Viewed (Pinned list)', and 'Underwritten'. The main table below displays a list of quotes with columns for Effective Date, Market Segment, Funding Type, and Is Comp..

	Effective Date	Market Segment	Funding Type	Is Comp..
1	6/1/2021	Small Group	Fully Insured	<input type="checkbox"/>
2	(... 12/2/2020	Mid Sized Group	Fully Insured	<input type="checkbox"/>
3	(... 6/1/2021			<input type="checkbox"/>
4	6/1/2021			<input type="checkbox"/>

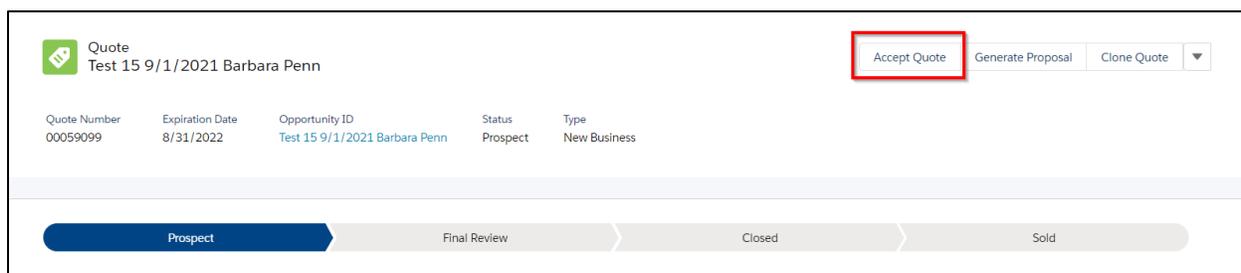
## Quote Actions

From the **Quote Detail** screen, you can do the following actions:

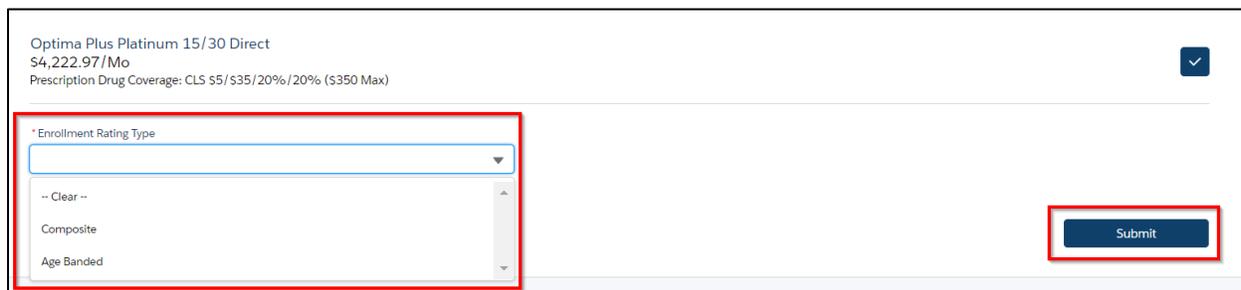
- accept a quote
- generate a proposal
- edit a quote
- close a quote
- clone a quote

### Accepting a Quote

To accept a small group fully insured quote, click **Accept Quote**.

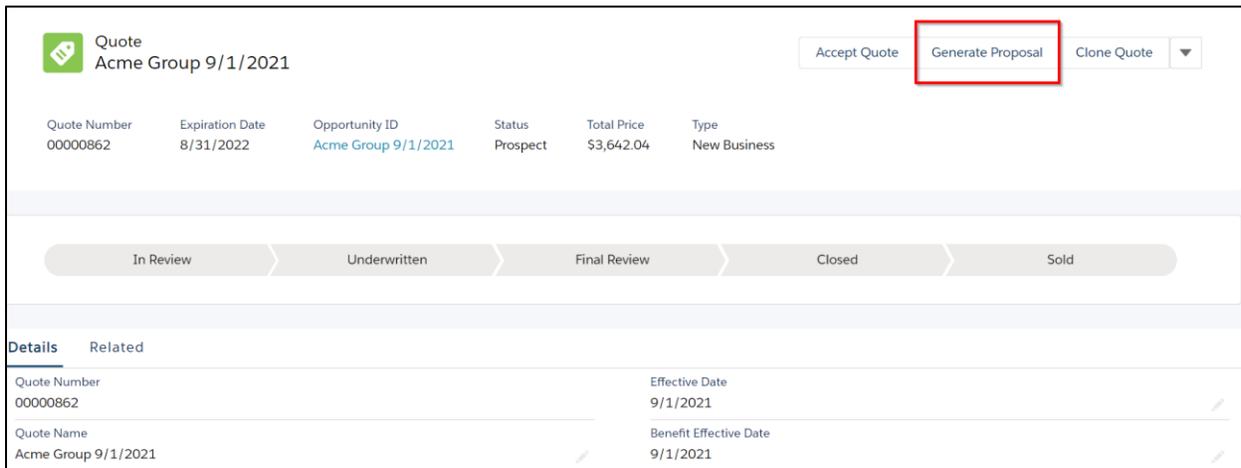


Click on the + button to add the selected plan on the **Select Plans** screen and choose an **Enrollment Type**. Once selected, click **Submit**.

## Generate a Proposal

You can generate a proposal by clicking **Generate a Proposal**.



Quote Number	Expiration Date	Opportunity ID	Status	Total Price	Type
00000862	8/31/2022	Acme Group 9/1/2021	Prospect	\$3,642.04	New Business

In Review > Underwritten > Final Review > Closed > Sold

Quote Number	Effective Date
00000862	9/1/2021
Quote Name	Benefit Effective Date
Acme Group 9/1/2021	9/1/2021

Select a **Rate Type** (age banded or composite) and click **Next**.



Rating Options

Select Rates Type to generate proposal

Age Banded

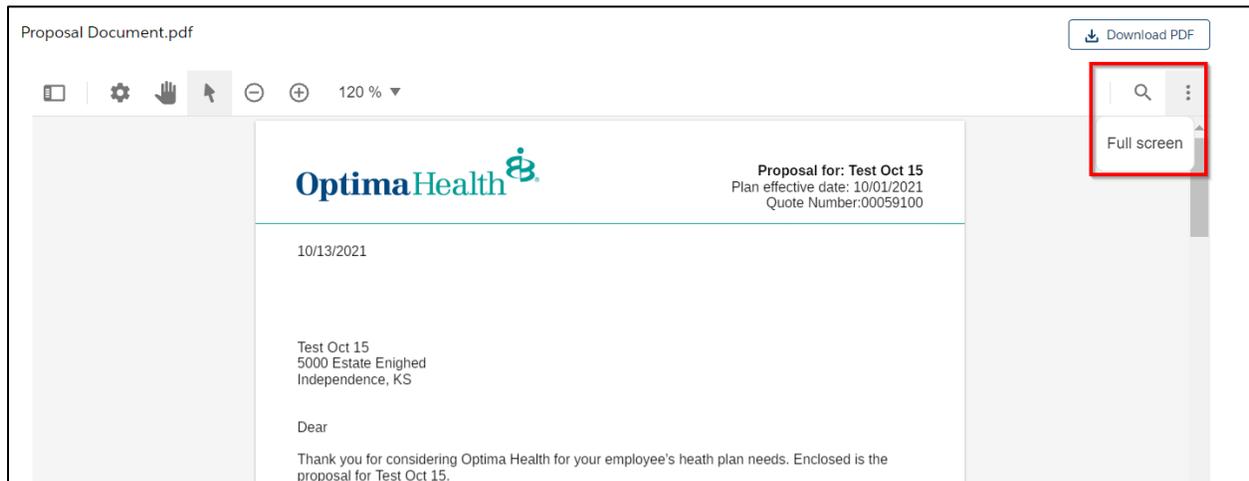
Composite

Next

On the next screen a message appears indicating your proposal generated successfully, your proposal document will be displayed and the proposal is also available on the 'File section of the Quote'. You can **download to PDF** from this screen as well.



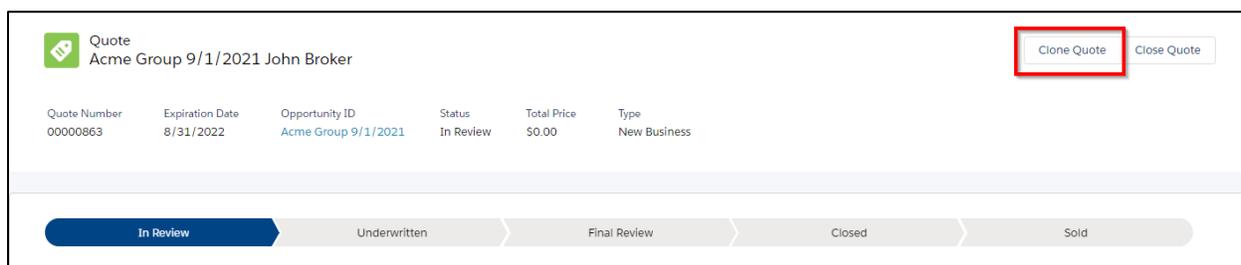
You can also view full screen by clicking the 3-dot image and **View Full Screen**.



## Cloning a Quote

The purpose of cloning a quote is so you can have multiple quotes under one opportunity. Cloning a quote will allow you to apply different plans and funding types. Cloning will keep all of the quotes grouped together under one opportunity.

A quote can be cloned from any status by clicking **Clone Quote**. You need to enter the effective date and plans from the **Plan Selection** page before you can proceed with cloning the quote. The remaining fields such as group information, contact details and census information is carried over from the original quote, however you have the flexibility to change any details as necessary. Once the quote is cloned, the quote status is set to **In Review if underwriting is required**.



Quote  
Acme Group 9/1/2021 John Broker

Quote Number: 00000863 | Expiration Date: 8/31/2022 | Opportunity ID: Acme Group 9/1/2021 | Status: In Review | Total Price: 50.00 | Type: New Business

Buttons: Clone Quote (highlighted), Close Quote

Progress bar: In Review (active), Underwritten, Final Review, Closed, Sold

## Edit a Quote

The purpose of editing a quote is to change plans on the quote. Changes cannot be made to the quote that will impact the rates.

## Closing a Quote

You can close a quote by clicking **Close Quote**.



Quote  
Test Oct 15 10/1/2021 Barbara Penn

Quote Number: 00059100 | Expiration Date: 9/30/2022 | Opportunity ID: Test Oct 15 10/1/2021 Barbara Penn | Status: Prospect | Type: New Business

Buttons: Accept Quote, Generate Proposal, Clone Quote, Edit Quote (dropdown), Close Quote (highlighted)

Choose a **Status Reason** from the drop down and then click **Done**.

Close Quote

\* Status  
Closed

\* StatusReason

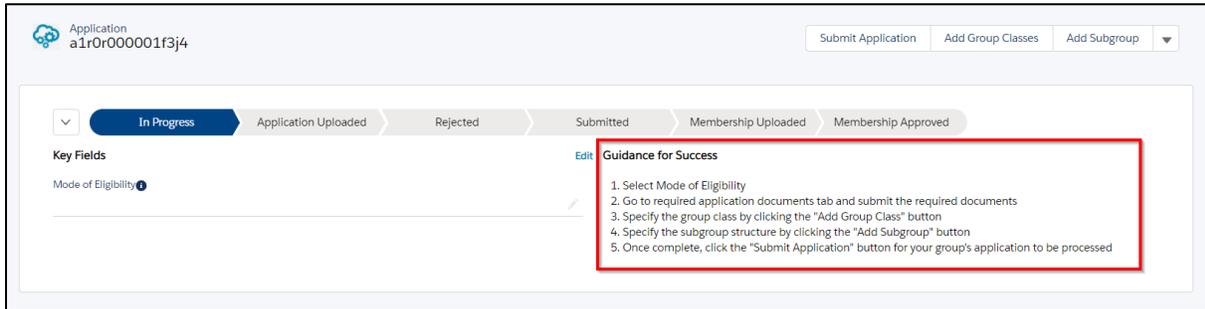
-- Clear --

- Employer Preference
- Financial Offer
- Network
- Product
- Submission Incomplete / Withdrawn
- Does not meet Underwriting Criteria
- Other

Done

## Group Application Process

Once the quote has been accepted, the application screen displays as well as the **Guidance for Success**.



Application a1r0r000001f3j4

Submit Application Add Group Classes Add Subgroup

In Progress Application Uploaded Rejected Submitted Membership Uploaded Membership Approved

Key Fields

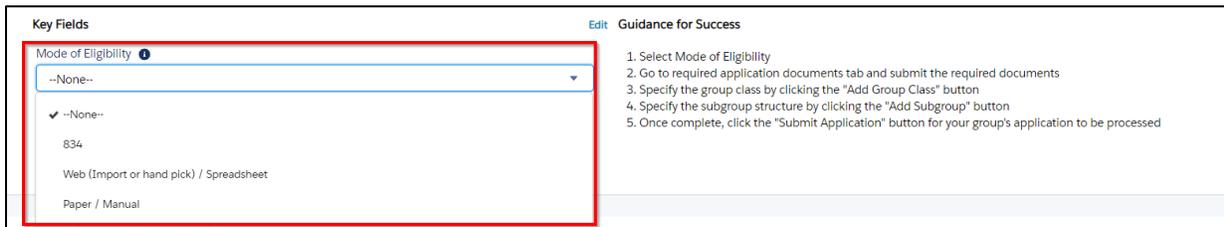
Mode of Eligibility

**Guidance for Success**

1. Select Mode of Eligibility
2. Go to required application documents tab and submit the required documents
3. Specify the group class by clicking the "Add Group Class" button
4. Specify the subgroup structure by clicking the "Add Subgroup" button
5. Once complete, click the "Submit Application" button for your group's application to be processed

### Mode of Eligibility

Select **Mode of Eligibility**.



Key Fields Edit Guidance for Success

Mode of Eligibility

--None--

✓ --None--

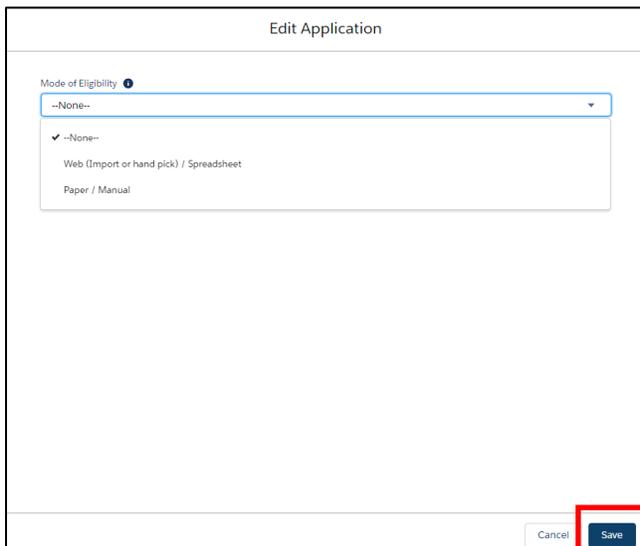
834

Web (Import or hand pick) / Spreadsheet

Paper / Manual

1. Select Mode of Eligibility
2. Go to required application documents tab and submit the required documents
3. Specify the group class by clicking the "Add Group Class" button
4. Specify the subgroup structure by clicking the "Add Subgroup" button
5. Once complete, click the "Submit Application" button for your group's application to be processed

Select **Web (Import or hand pick) / Spreadsheet** or **Paper / Manual**, then click **Save**.



Edit Application

Mode of Eligibility

--None--

✓ --None--

Web (Import or hand pick) / Spreadsheet

Paper / Manual

Cancel Save

## Required Application Documents

Go to **Required Application Documents** tab and submit the required documents.

**Details** Required Application Documents

Application Name a1r0r000001f3j4	Status In Progress
Account Test 15	Broker Account Test 15
Opportunity Test 15 9/1/2021 Barbara Penn	Owner Tracye Watts
Quote Test 15 9/1/2021 Barbara Penn	Sales Rep Tracye Watts
Census	Primary Applicant Contact Barbara Penn
Contract	Mode of Eligibility 834

---

**Details** Required Application Documents

**APPLICATION DOCUMENTS** 3

VEC Report

Due:

No Files Yet

Employer Group Application

Due:

No Files Yet

Binder Check

Due:

No Files Yet

Member Application

Due:

No Files Yet

Waivers

Due:

No Files Yet

Extra Files in Application Documents



Due:

No Files Yet

Once the steps are completed, click **Submit Application**

Application a1r0r000001f3j4
Submit Application
Add Group Classes
Add Subgroup

---

▼
In Progress
Application Uploaded
Rejected
Submitted
Membership Uploaded
Membership Approved

**Key Fields**

Mode of Eligibility ●

834

**Edit** **Guidance for Success**

1. Select Mode of Eligibility
2. Go to required application documents tab and submit the required documents
3. Specify the group class by clicking the "Add Group Class" button
4. Specify the subgroup structure by clicking the "Add Subgroup" button
5. Once complete, click the "Submit Application" button for your group's application to be processed

A message displays indicating your application was submitted and the Optima Sales Team will be notified.

Submit Application

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Click Submit Application to submit your Group Application.

Upon submission, your required application documents will be reviewed. An Optima Health representative will be in touch shortly.

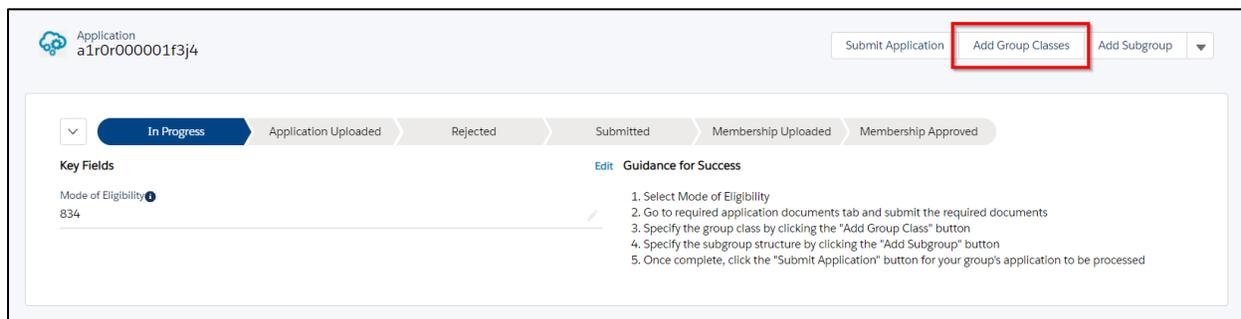
Thank you for choosing Optima Health!

[Next](#)

## Add Group Class

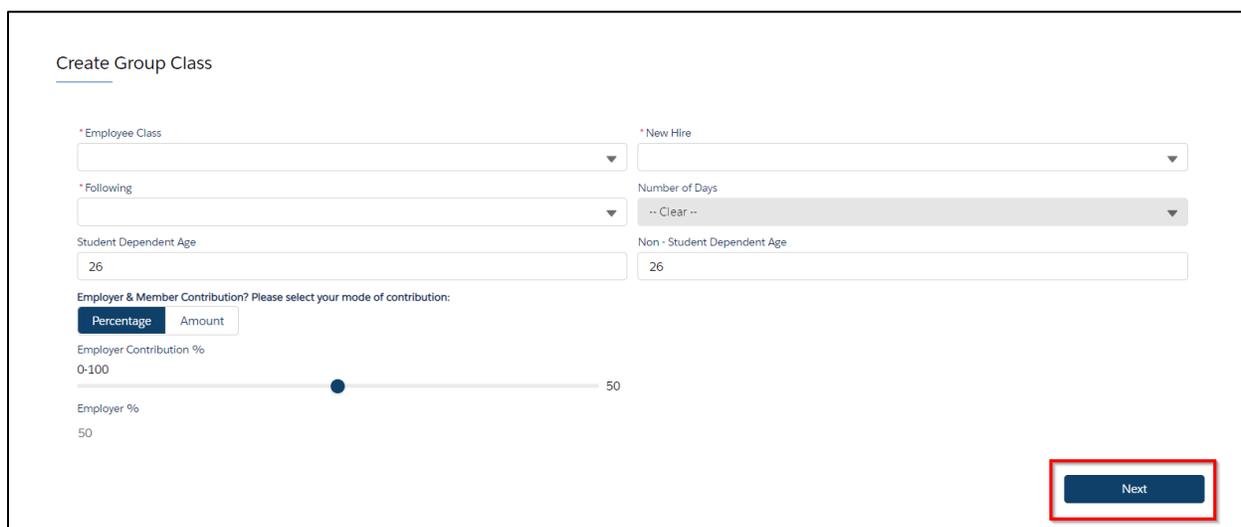
Prior to submitting your application, you can add a group class, however it is not required to submit the application, your Optima Sales Team can complete this step on your behalf.

Specify the group class by clicking **Add Group Class**



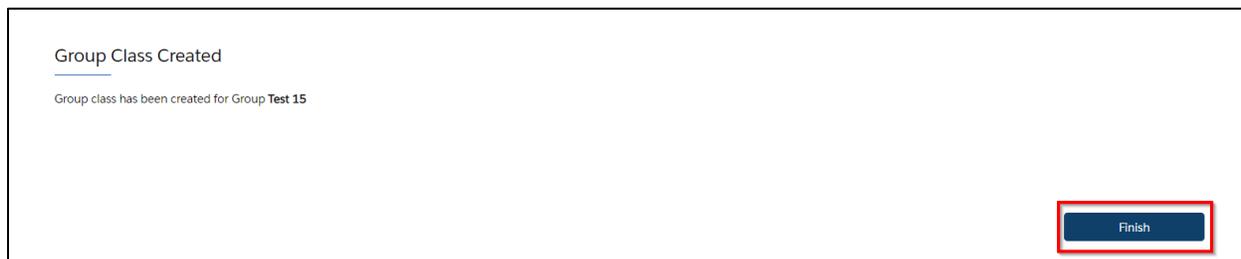
The screenshot shows the application dashboard for application ID a1r0r000001f3j4. At the top right, there are three buttons: 'Submit Application', 'Add Group Classes' (highlighted with a red box), and 'Add Subgroup'. Below the buttons is a progress bar with steps: In Progress (active), Application Uploaded, Rejected, Submitted, Membership Uploaded, and Membership Approved. Under 'Key Fields', the 'Mode of Eligibility' is set to '834'. To the right, there is a 'Guidance for Success' section with a list of five numbered instructions.

Fill out the Group Class Information and click **Next**



The screenshot shows the 'Create Group Class' form. It includes several input fields: 'Employee Class' (dropdown), 'New Hire' (dropdown), 'Following' (dropdown), 'Number of Days' (dropdown with '-- Clear --' option), 'Student Dependent Age' (text input with value '26'), and 'Non - Student Dependent Age' (text input with value '26'). Below these is a section for 'Employer & Member Contribution?' with a slider for 'Employer Contribution %' ranging from 0 to 100, currently set at 50. At the bottom right, the 'Next' button is highlighted with a red box.

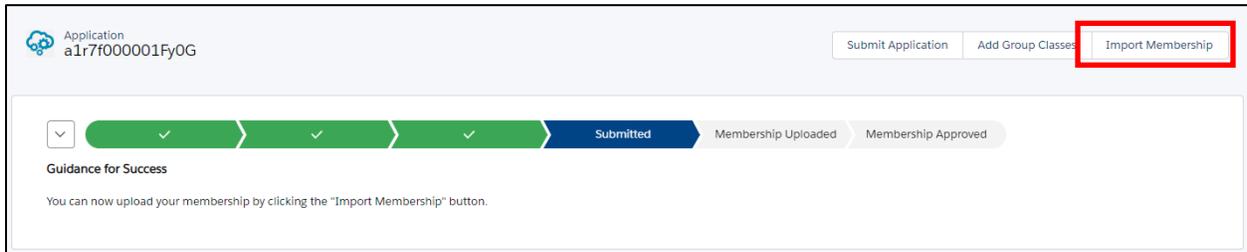
A message displays indicating the group class has been created. Click **Finish**.



The screenshot shows a confirmation message titled 'Group Class Created'. The message text reads: 'Group class has been created for Group Test 15'. At the bottom right, the 'Finish' button is highlighted with a red box.

## Import Membership

Once your group application is in the submitted stage, you can import membership by clicking **Import Membership** or if you provided your group's member application or enrollment spreadsheet in your Required Documents, then your **Optima Sales team can import your membership on your behalf.**



Application a1r7f000001Fy0G

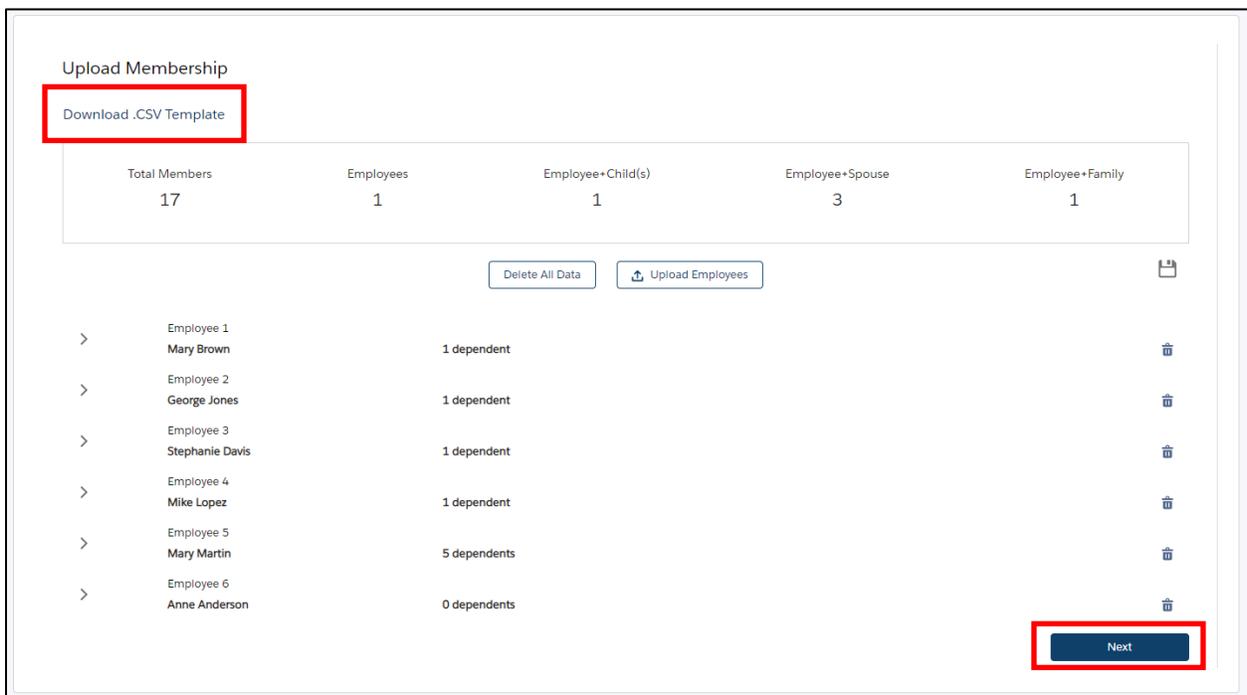
Submit Application Add Group Classes **Import Membership**

Submitted Membership Uploaded Membership Approved

Guidance for Success

You can now upload your membership by clicking the "Import Membership" button.

You can download the enrollment spreadsheet by clicking the Download .CSV Template and clicking **Upload Employees**, and click **Next**.



Upload Membership

**Download .CSV Template**

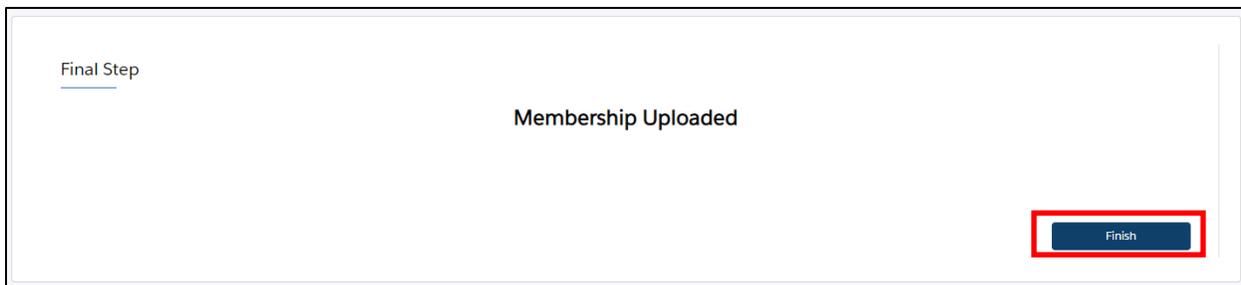
Total Members	Employees	Employee+Child(s)	Employee+Spouse	Employee+Family
17	1	1	3	1

Delete All Data Upload Employees

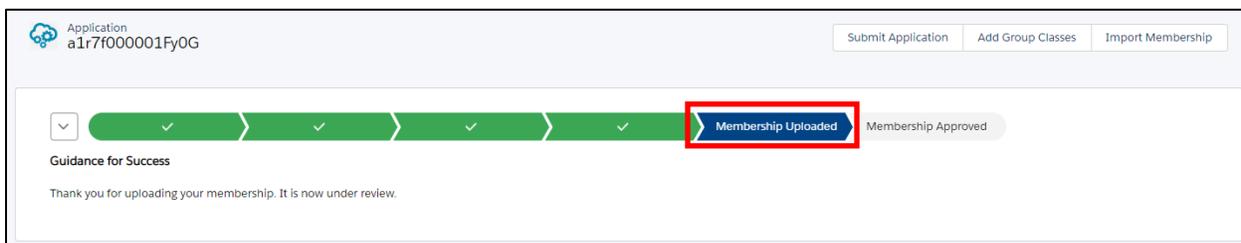
Employee	Dependents
Employee 1 Mary Brown	1 dependent
Employee 2 George Jones	1 dependent
Employee 3 Stephanie Davis	1 dependent
Employee 4 Mike Lopez	1 dependent
Employee 5 Mary Martin	5 dependents
Employee 6 Anne Anderson	0 dependents

**Next**

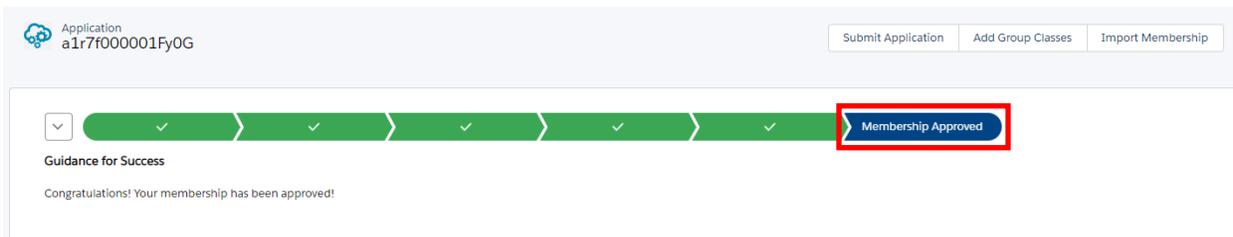
The final step to import membership is to click **Finish**.



The status of your group application updates to **Membership Uploaded**.



Your Optima Sales team will be notified and once your membership has been reviewed and approved your application status updates to **Membership Approved**.



**Congratulations** you've completed your group's member enrollment!