Retail Platform – Applying for Plans

Apply and Payment - For Brokers and Agents.

Independence

Job Aid Topics

- **Applying for plans**
  - Enrollment Selection – SEP or OEP
  - Application Checklist
  - Application Process
    - Personal Information –
      - primary and spouse/dependents
      - Authorized Representatives
      - HSA plans
      - PCP selection for HMO plans
      - Provider Search
    - Submission Types
      - Submission Type- email
  - Make a Payment
    - Making binder payments via ePay
  - Confirmation
- **Child Only Applications**
  - Shop and apply for child only plans

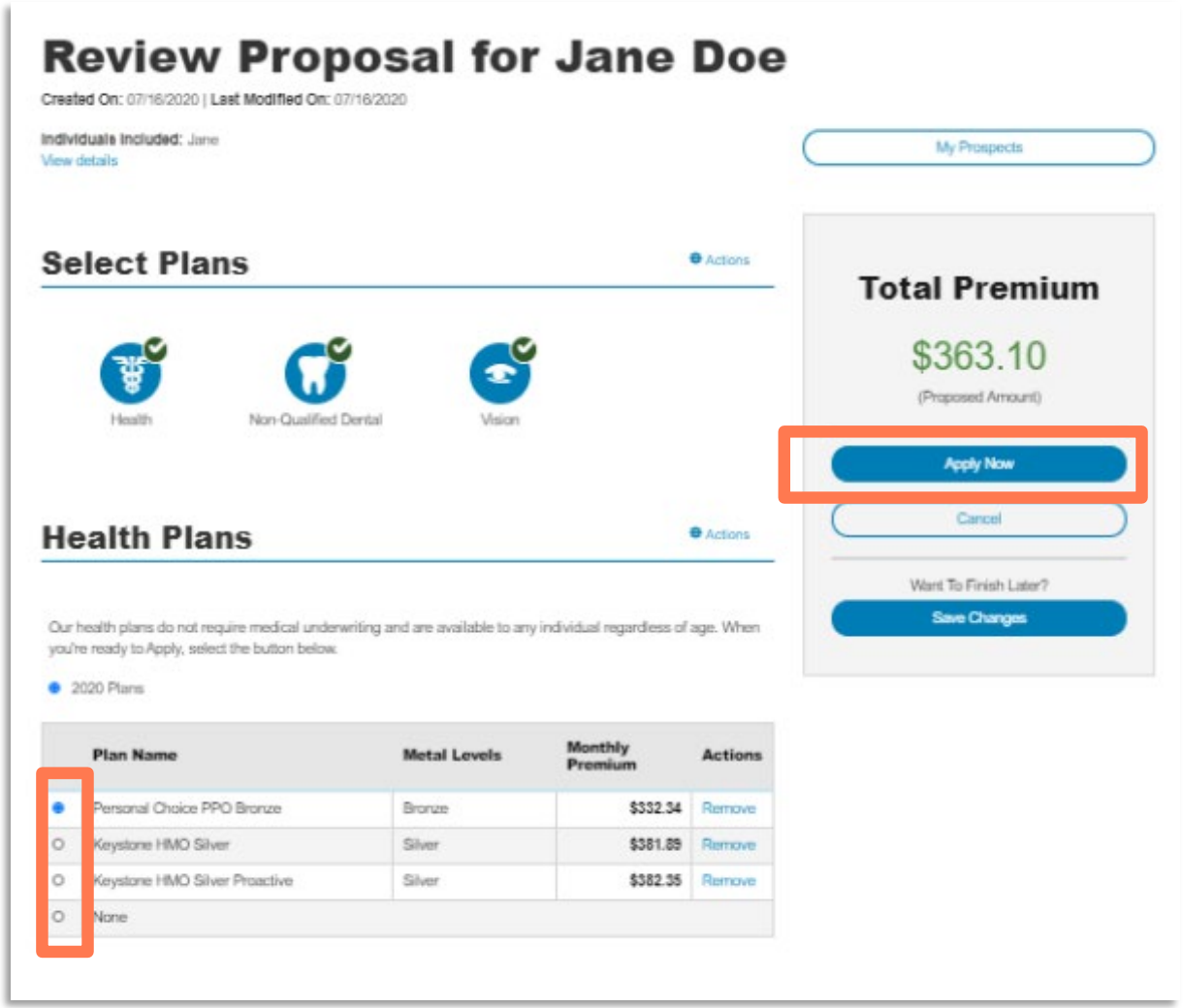
Start Application

Once all plans have been selected and the member is ready to apply, select the radio button next to the plan the member wants to apply for.

The premium amount will display in the Total Premium field. If it shows $0, a plan has not been selected.

Click **Apply Now** to start the application.

*Refer to the Proposals job aid for how to shop for plans.



Enrollment Selection

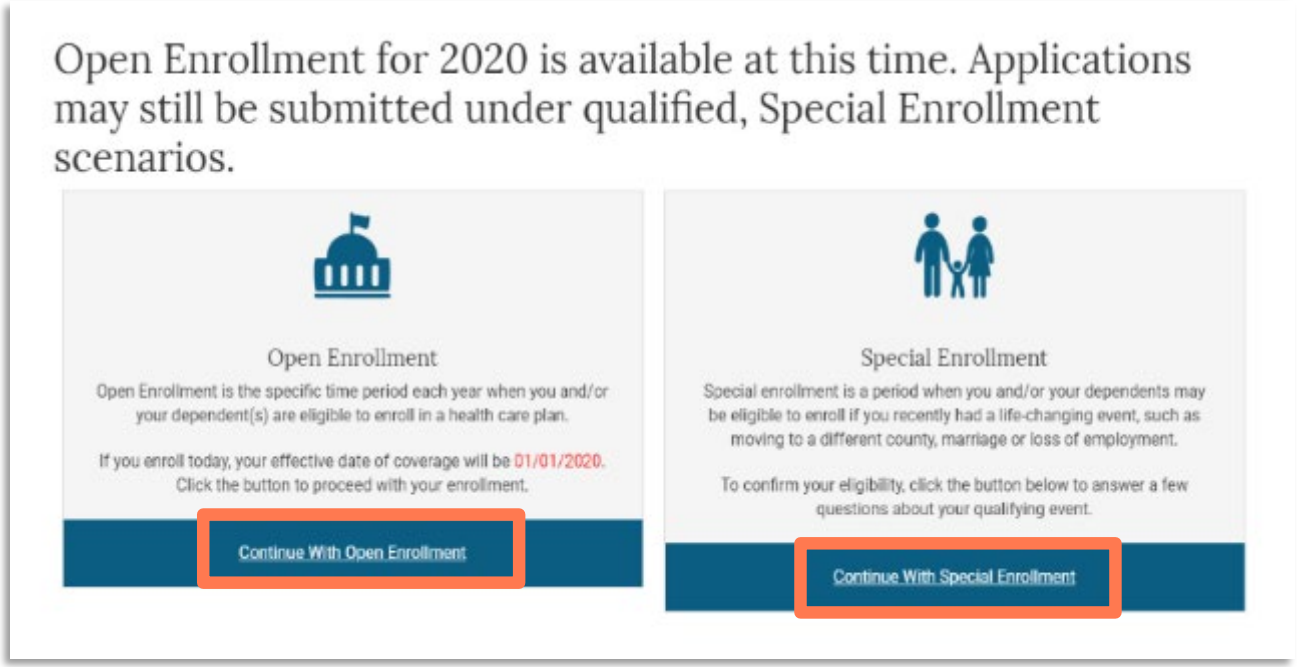
On the **Enrollment Selection** page, please select the Enrollment Period you wish to apply for. Screens will vary depending on the time of year. During OEP, there will be a choice of Open Enrollment or Special Enrollment for the previous year. During SEP timeframe, only the Special Enrollment option is available.

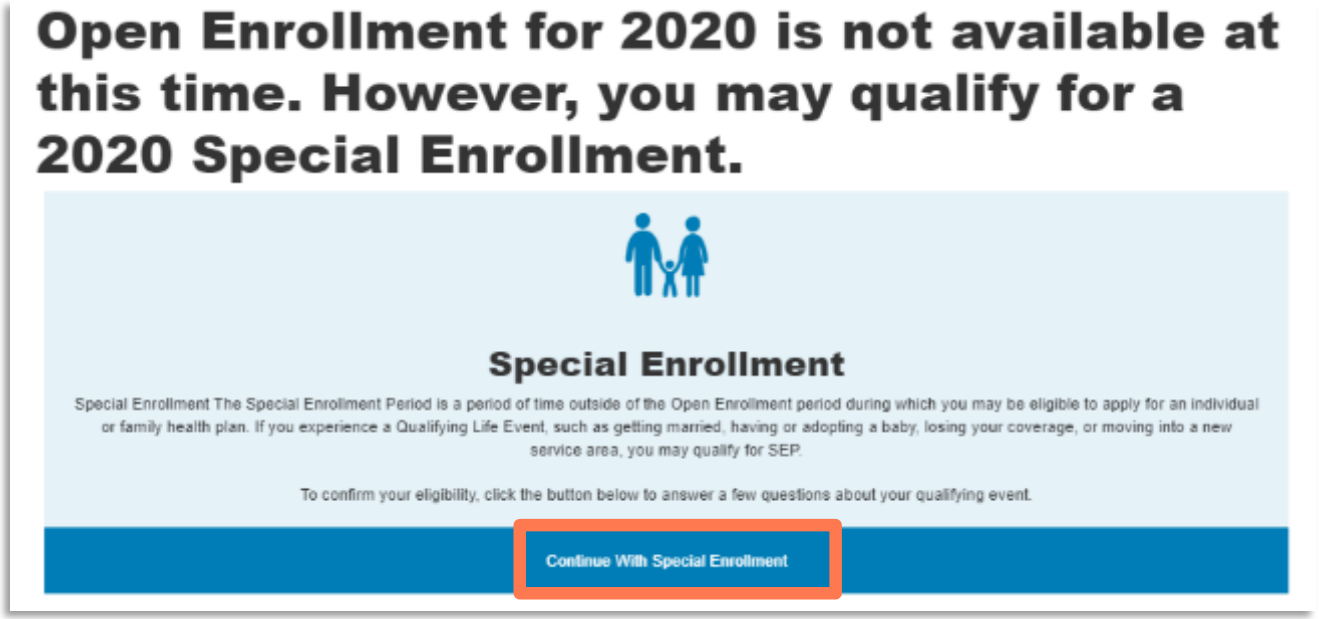
Special Enrollment

- Continue Special Enrollment, this button will link you to the Special Enrollment Selection (SEP) page.

Click either **Continue With Open Enrollment** or **Continue With Special Enrollment** to proceed.

*This page only appears when a Health Product is selected.



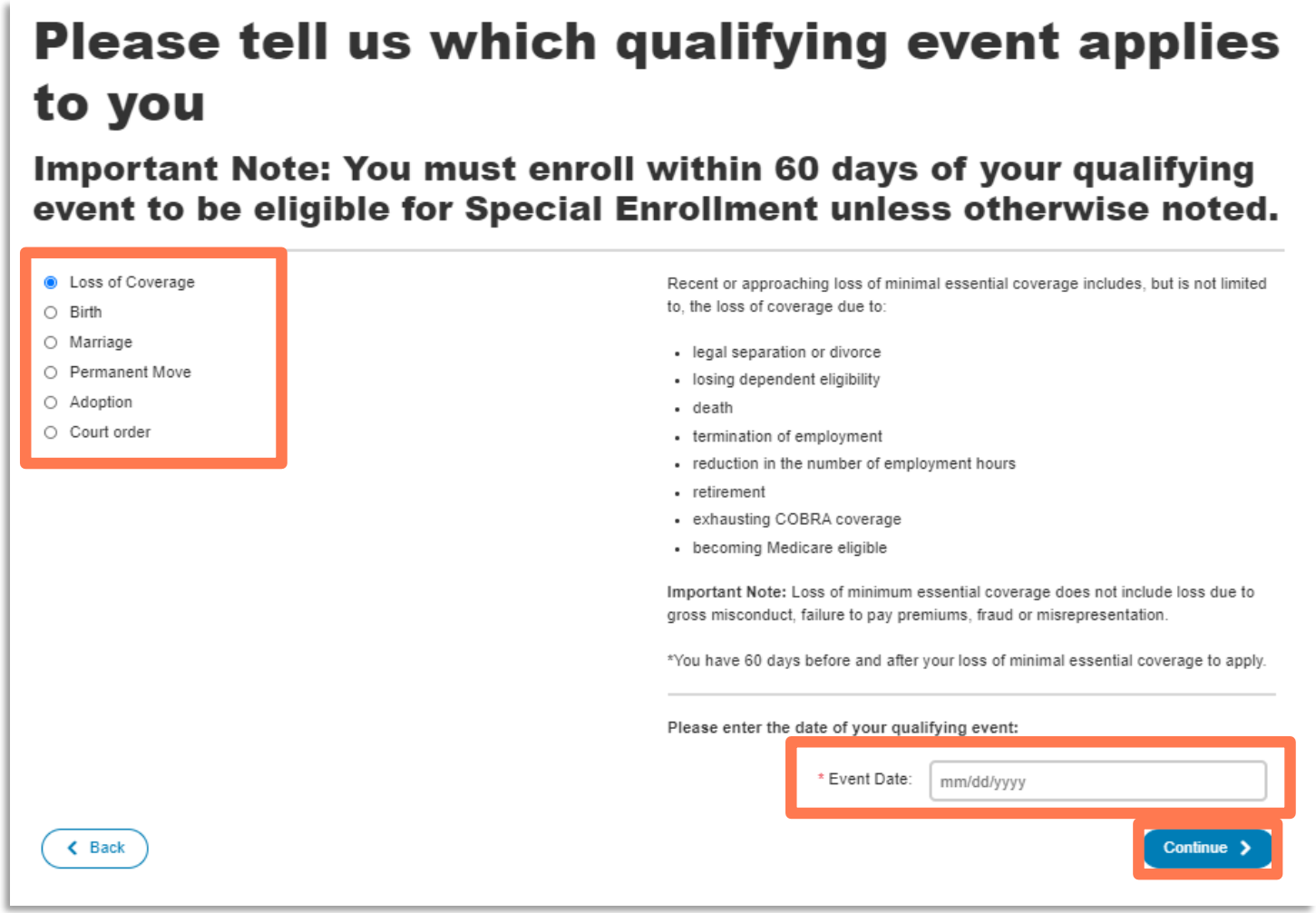


Special Enrollment Selection

On the **Special Enrollment Selection** page, please select the qualifying event you wish to apply for.

- Choose an SEP reason radio button
  - Once the reason is selected, the reason description appears.
- Enter the event date in accordance with the rules for the SEP reason.
- Click **Continue** to proceed to the Application.

*This page only appears when a Health Product is selected.



Effective Date Confirmation

This page calculates the projected effective date based on the normal effective date rules according to the SEP reason chosen.

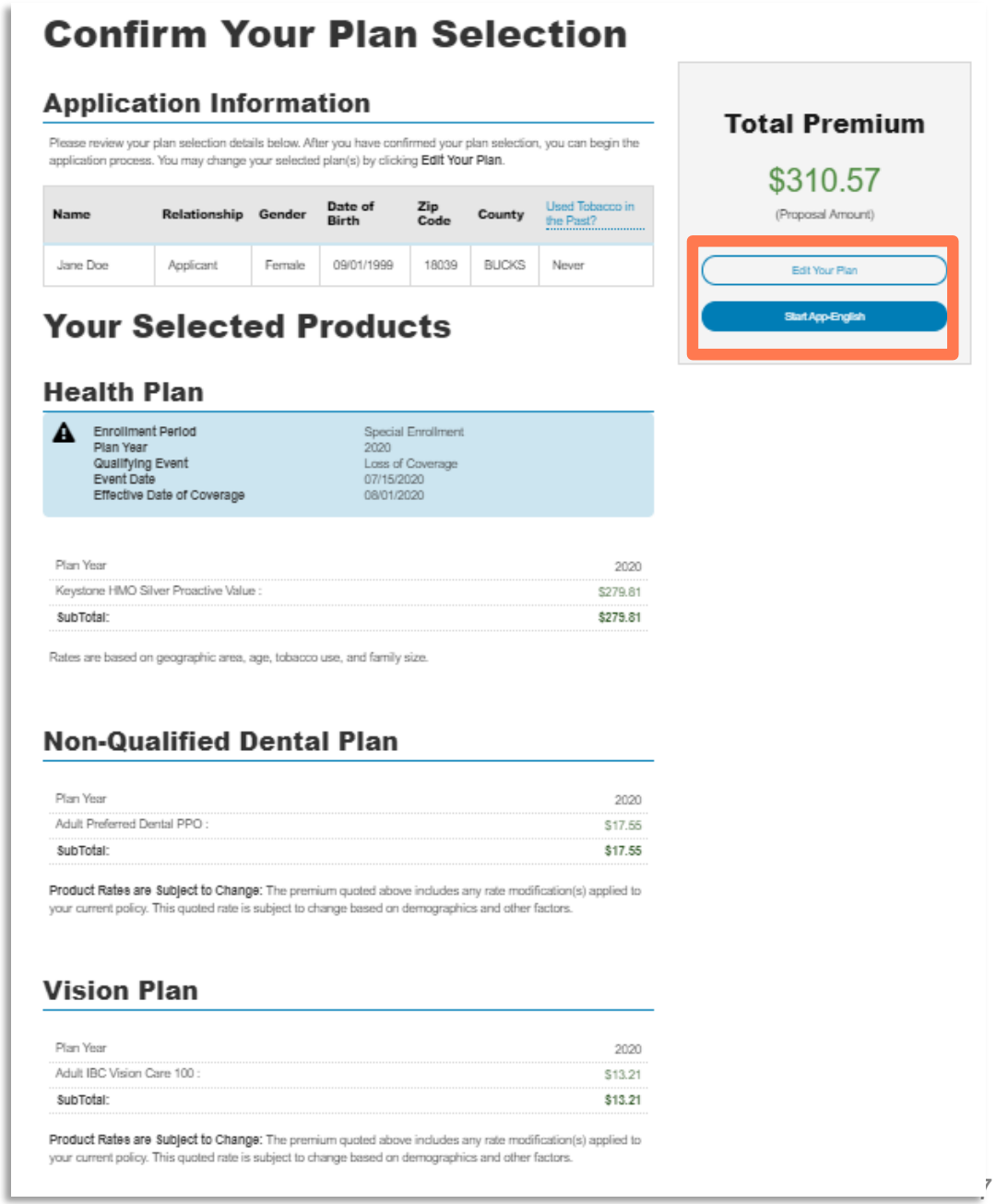
*This page only appears when a Health Product is selected.

Confirm Your Plan Selection

After choosing Open Enrollment or an SEP reason on the previous page, you are now able to review product selections before beginning the application.

- If any changes need to be made, the agent can select the **Edit Your Plan** button to return to the Review Proposal Page and make any adjustments.

Once everything has been reviewed by the agent and client, Click **START APP-ENGLISH**



Application Checklist

On the **Application Checklist** page, review the information to make sure the following information is available.

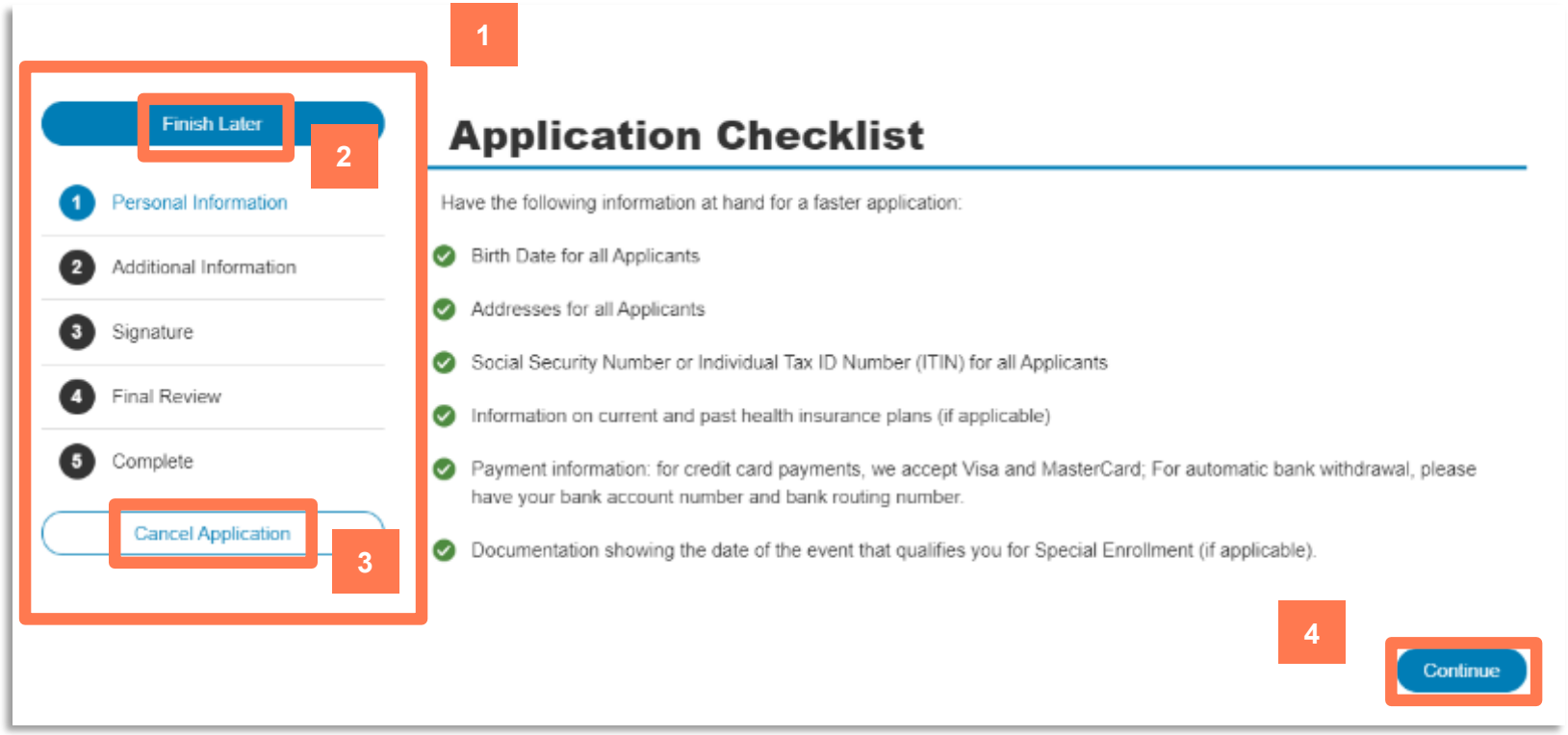
1. The progress menu on the left side of the page informs the agent of the steps in completing the application and can be revisited once completed.

2. The **Finish Later** button will route the agent back to the My Prospects page with the application saved.

3. The **Cancel Application** button will route the agent back to the My Prospects page with the application cancelled (this action cannot be undone).

4. **Click CONTINUE.**

*Content may vary between product lines

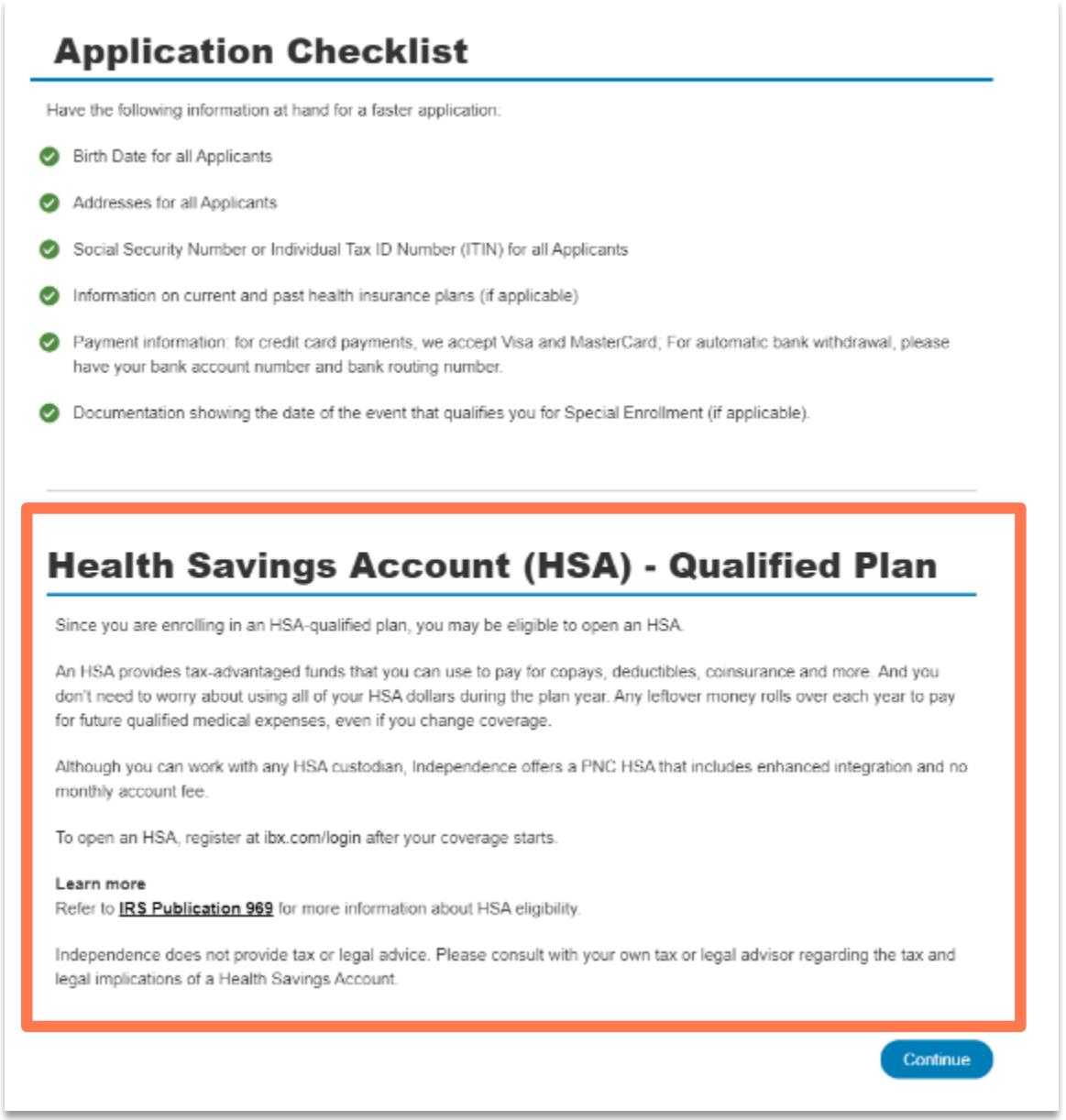


HSA information

For plans that offer an HSA (Health Savings Account) option, there will be additional marketing content on the Application Checklist page.

Review this information with the Consumer so they are aware of next steps if they would like to opt-in to this type of account.

No preference will be collected as part of the application.



Application Checklist

Have the following information at hand for a faster application:

- Birth Date for all Applicants
- Addresses for all Applicants
- Social Security Number or Individual Tax ID Number (ITIN) for all Applicants
- Information on current and past health insurance plans (if applicable)
- Payment information: for credit card payments, we accept Visa and MasterCard; For automatic bank withdrawal, please have your bank account number and bank routing number.
- Documentation showing the date of the event that qualifies you for Special Enrollment (if applicable).

Health Savings Account (HSA) - Qualified Plan

Since you are enrolling in an HSA-qualified plan, you may be eligible to open an HSA.

An HSA provides tax-advantaged funds that you can use to pay for copays, deductibles, coinsurance and more. And you don't need to worry about using all of your HSA dollars during the plan year. Any leftover money rolls over each year to pay for future qualified medical expenses, even if you change coverage.

Although you can work with any HSA custodian, Independence offers a PNC HSA that includes enhanced integration and no monthly account fee.

To open an HSA, register at ibx.com/login after your coverage starts.

Learn more
Refer to **IRS Publication 969** for more information about HSA eligibility.

Independence does not provide tax or legal advice. Please consult with your own tax or legal advisor regarding the tax and legal implications of a Health Savings Account.

Continue

Personal Information

On the **Personal Details** page, provide the necessary information regarding the Applicant's demographics.

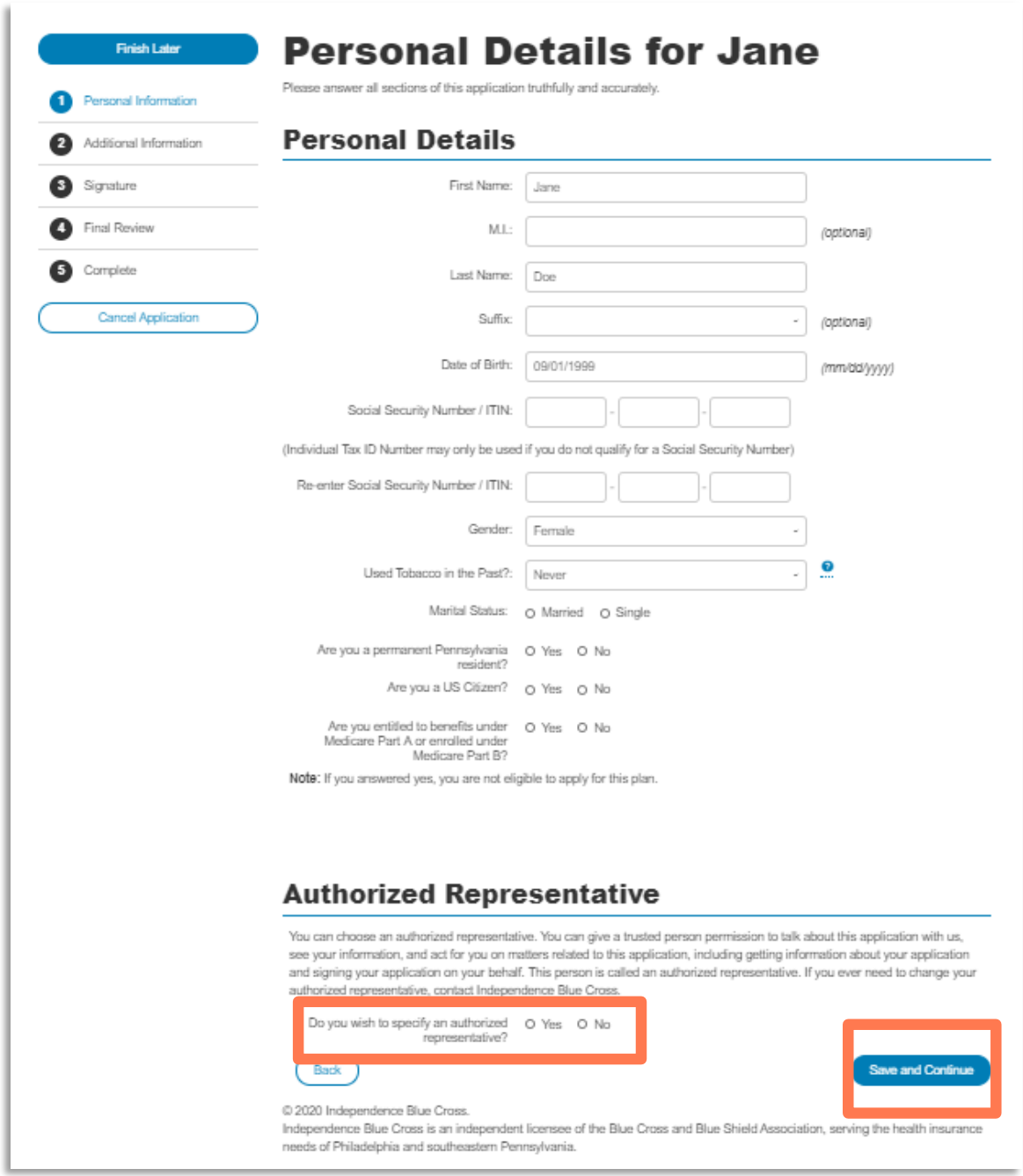
*Note: There are questions included for state residency, citizenship and Medicare eligibility that contribute to the applicant's ability to qualify for enrollment.

The Applicant may also choose to designate an Authorized Representative, if Yes is selected, you will proceed to the Authorized Representative page to complete this selection.

*The Authorized Representative option is only available for Health applications.

Click SAVE AND CONTINUE.

*Content may vary between product lines

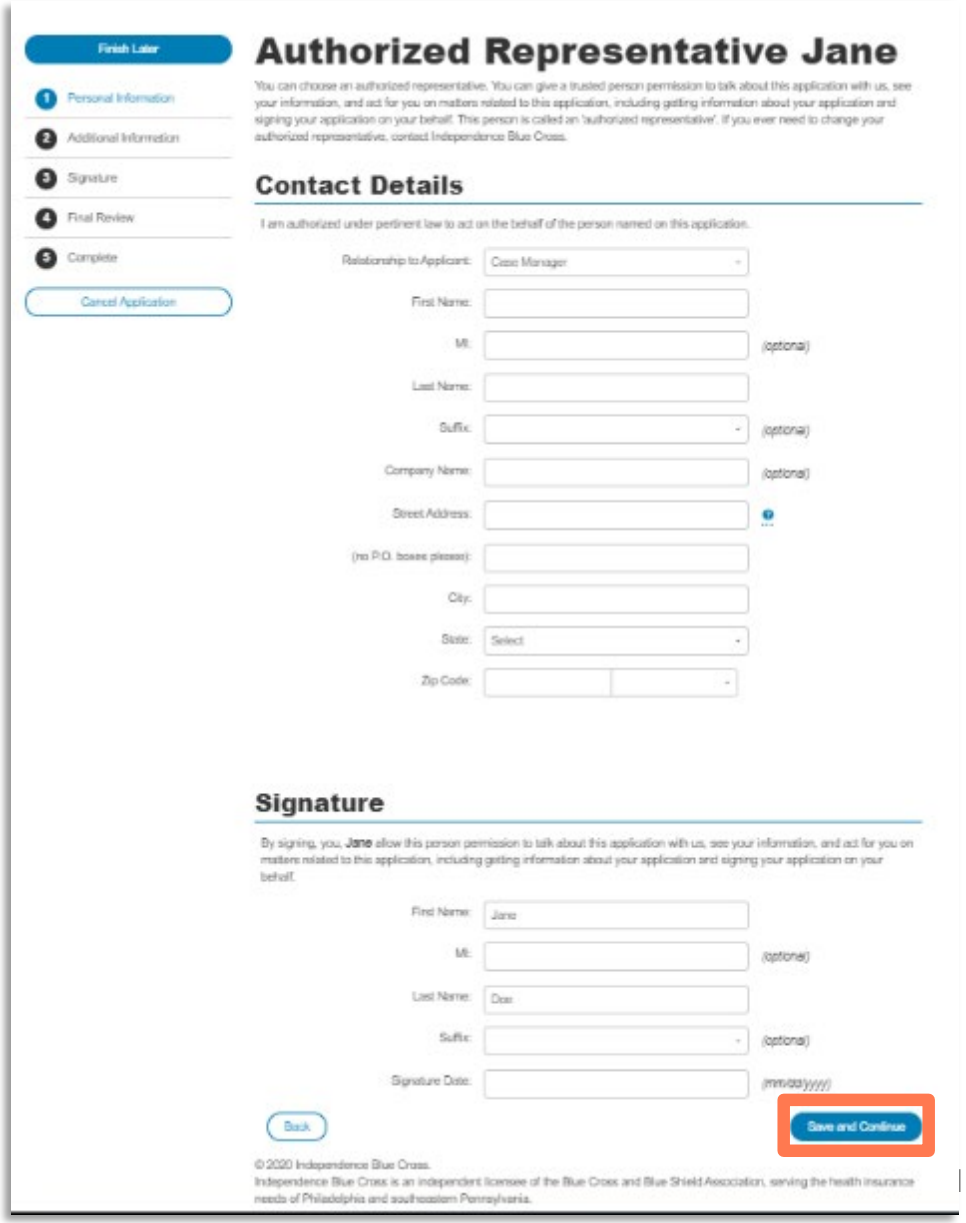


Authorized Representative

If Add an authorized representative is selected, on the **Authorized Representative** page, provide the necessary information regarding the Representative's demographics.

Complete the Signature section to complete the Authorized Representative designation.

Click SAVE AND CONTINUE.



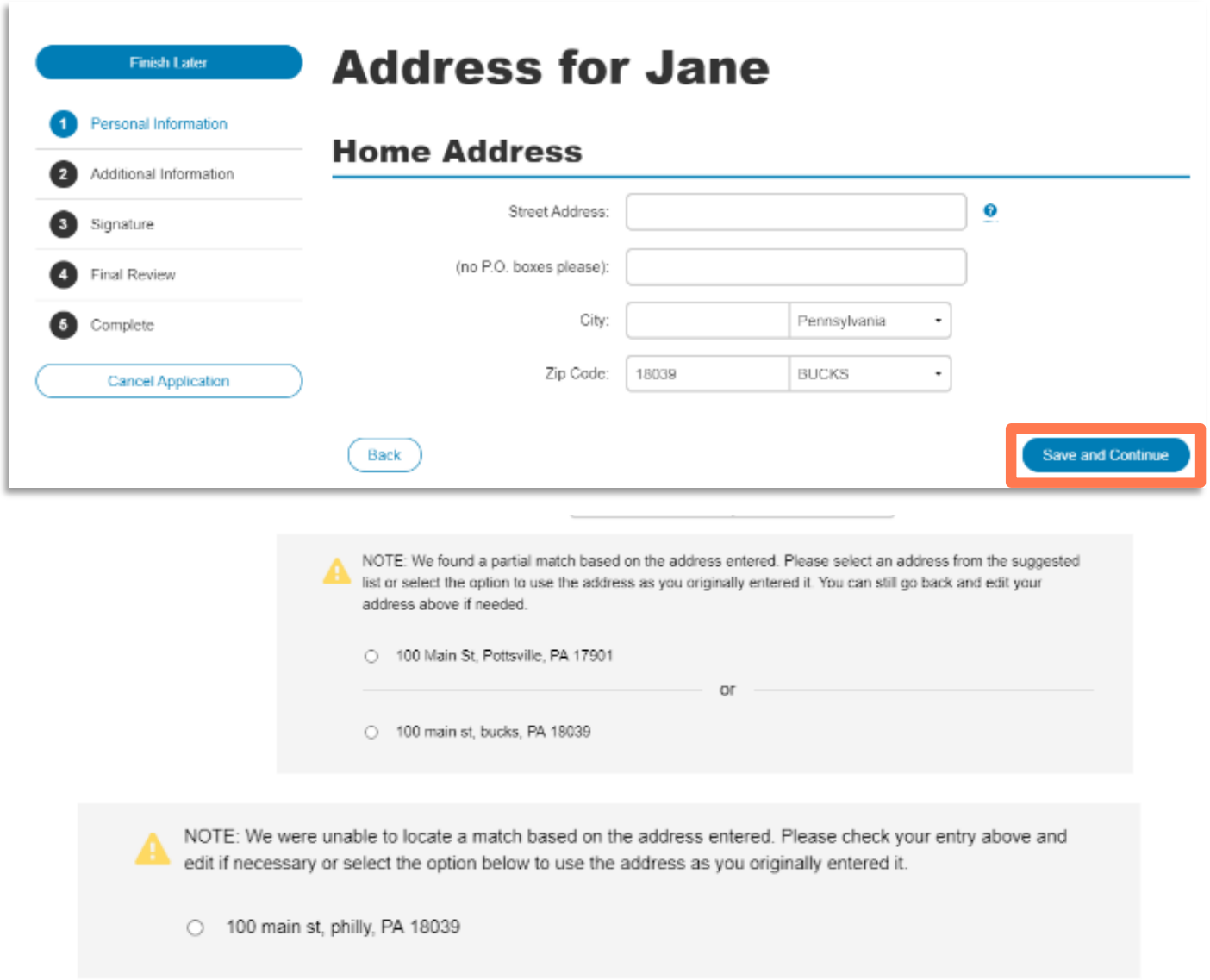
Address for Primary Applicant

On the **Address** page, please provide the necessary information regarding Applicant's Home address.

- Address Verification services will check the address entered and either suggest an alternate address if a partial match is found or allow for the agent to select to continue with the entered address if it is not able to be verified.

Click SAVE AND CONTINUE.

*Content may vary between product lines



Personal Information - Spouse/Domestic Partner

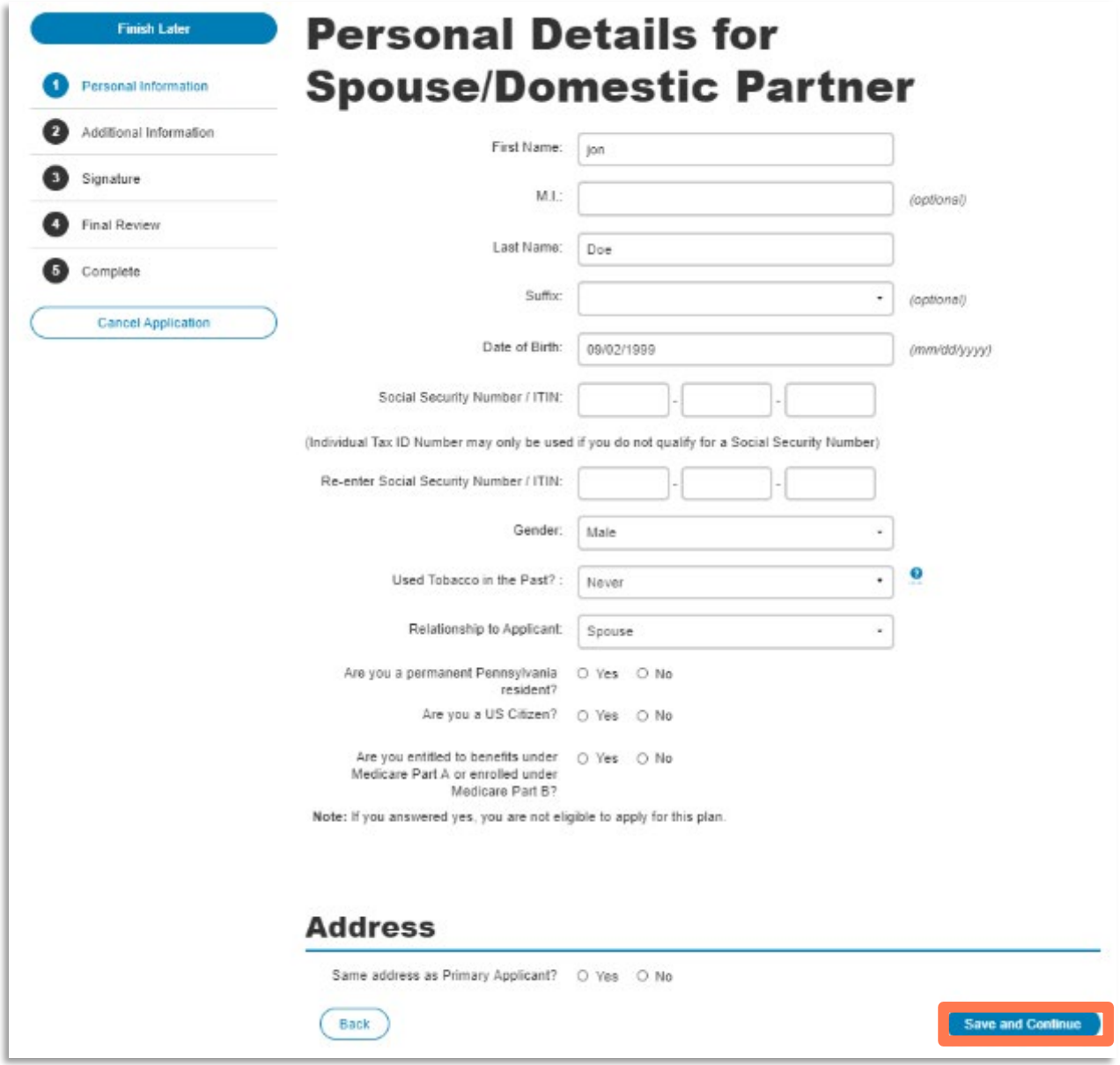
On the **Personal Details for Spouse/Domestic Partner** page, please provide the necessary demographic and address information.

- If address is different than the Primary Applicant, the Consumer can answer Yes and input their address information.
- Address Verification services will check the address entered and either suggest an alternate address if a partial match is found or allow for the agent to select to continue with the entered address if it is not able to be verified.

*Note: There are questions included for state residency, citizenship and Medicare eligibility that contribute to the applicant's ability to qualify for enrollment.

Click SAVE AND CONTINUE.

*Content may vary between product lines



Personal Information -Dependent

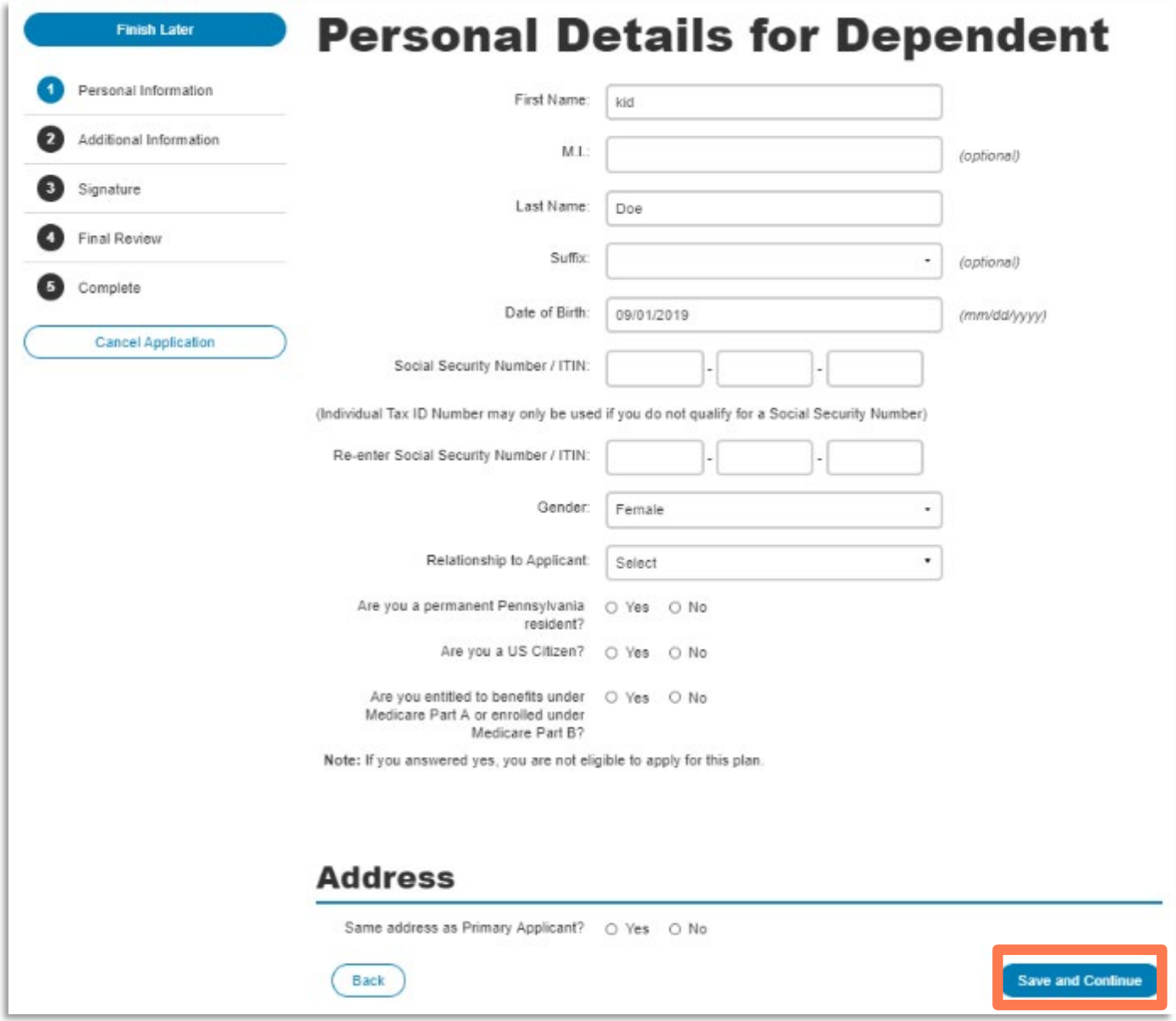
On the **Personal Details for Dependent** page, please provide the necessary demographic and address information.

- If address is different than the Primary Applicant, the Consumer can answer Yes and input their address information.
- Address Verification services will check the address entered and either suggest an alternate address if a partial match is found or allow for the agent to select to continue with the entered address if it is not able to be verified.

***Note:** There are questions included for state residency, citizenship and Medicare eligibility that contribute to the applicant's ability to qualify for enrollment.

Click SAVE AND CONTINUE.

*Content may vary between product lines

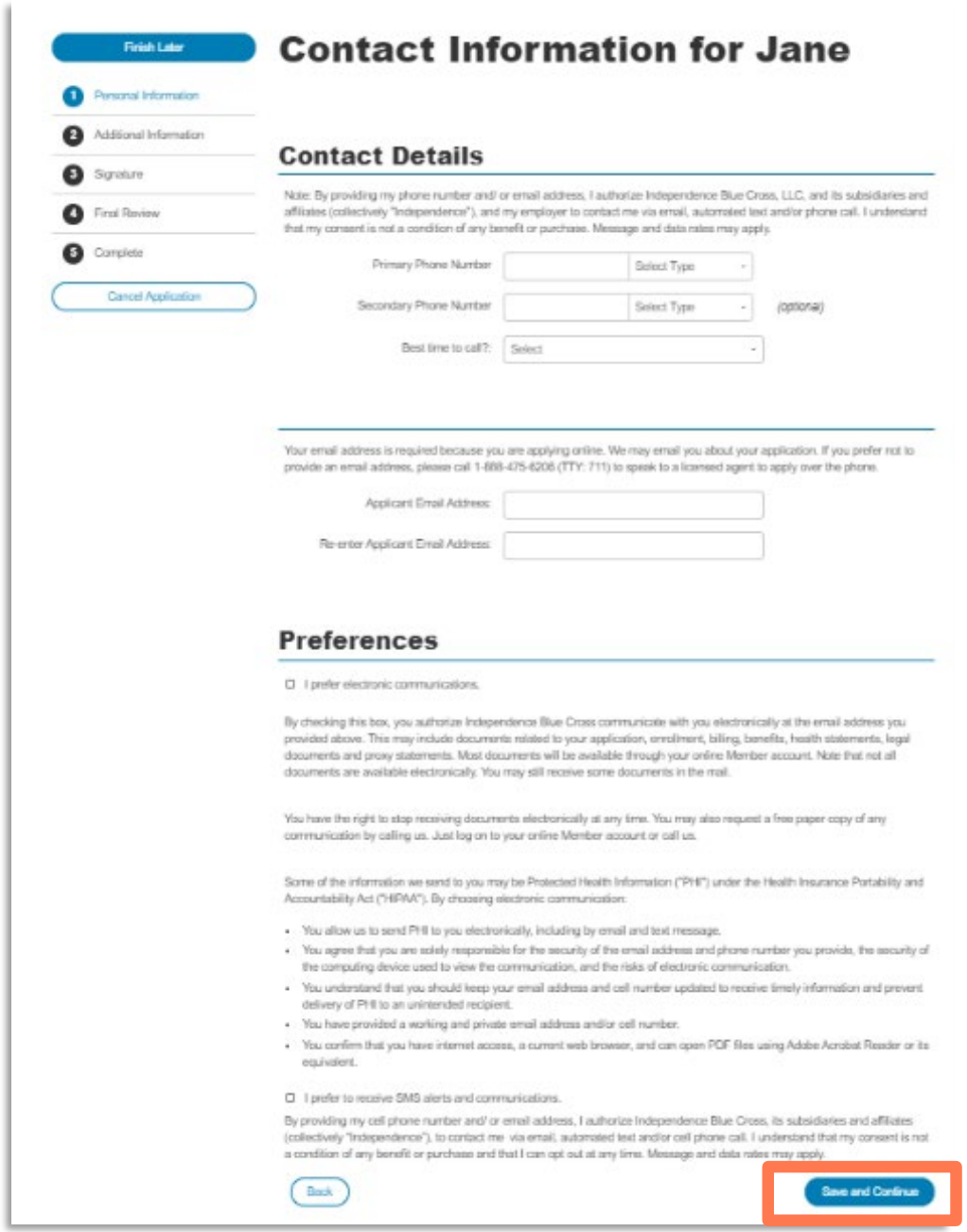


Contact Information

On the **Contact Information** page, please provide the necessary information regarding Applicant's phone number, best time to call, email address and communication preferences.

Click SAVE AND CONTINUE.

*Content may vary between product lines

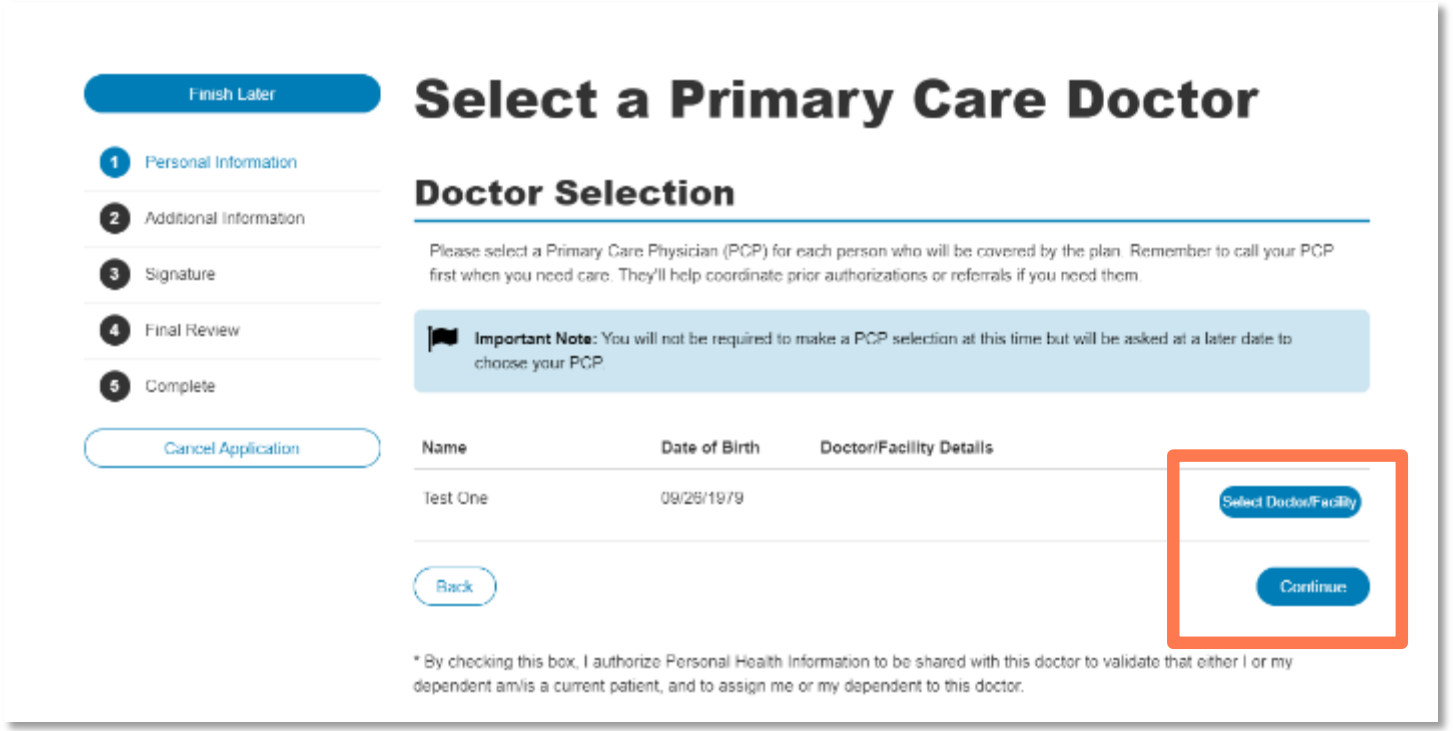


PCP Selection

If the member is applying for a plan that requires a PCP, the Doctor Selection screen will appear. It is not required to select a PCP at this time.

Click **Select Doctor/Facility** to select a PCP, or click **Continue** to leave blank.

- Select the PCP for each member of the application, one at a time.
- The user will be presented with a list of providers within the default radius (10 mi) of the applicant's zip code.
- The user can then refine the results by selecting the advanced filters link to search by additional parameters.
- Only doctors within the accepted network and search parameters will be shown in the search results.
- The user can attest if the Provider is their current PCP (optional if provider is accepting new patients, required is provider is only accepting current patients).
- Select the desired PCP and proceed to repeat this process for all members on the application.



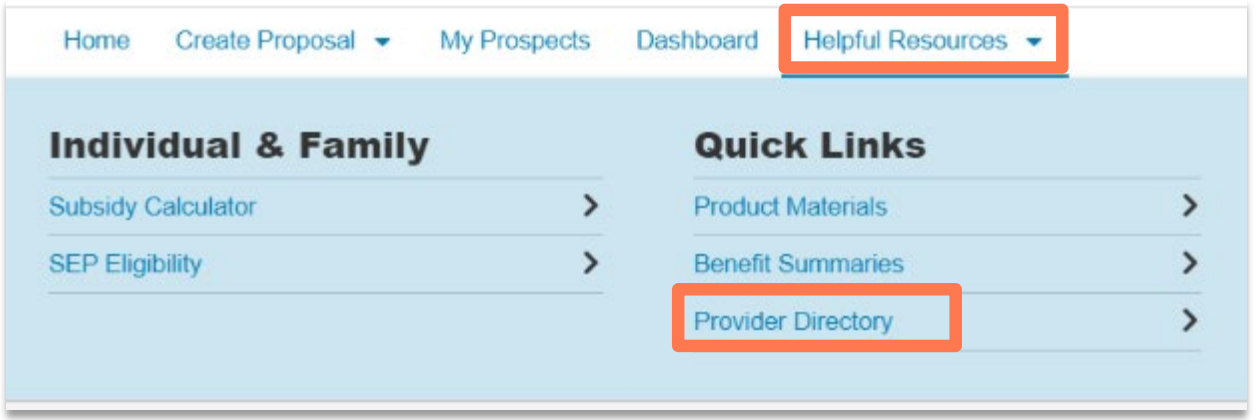
Provider Search

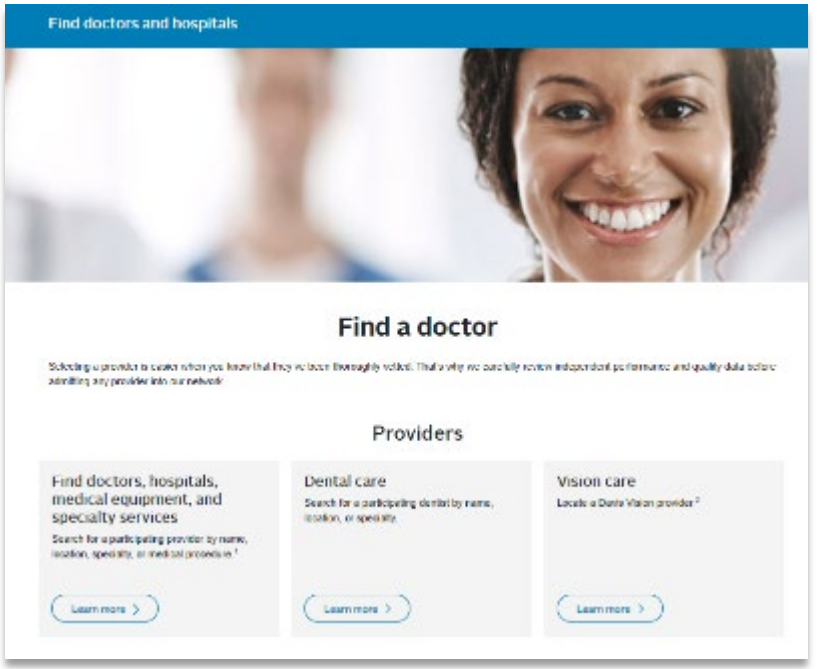
If the consumer is in need of searching a provider, there is a Provider Directory link located in the header.

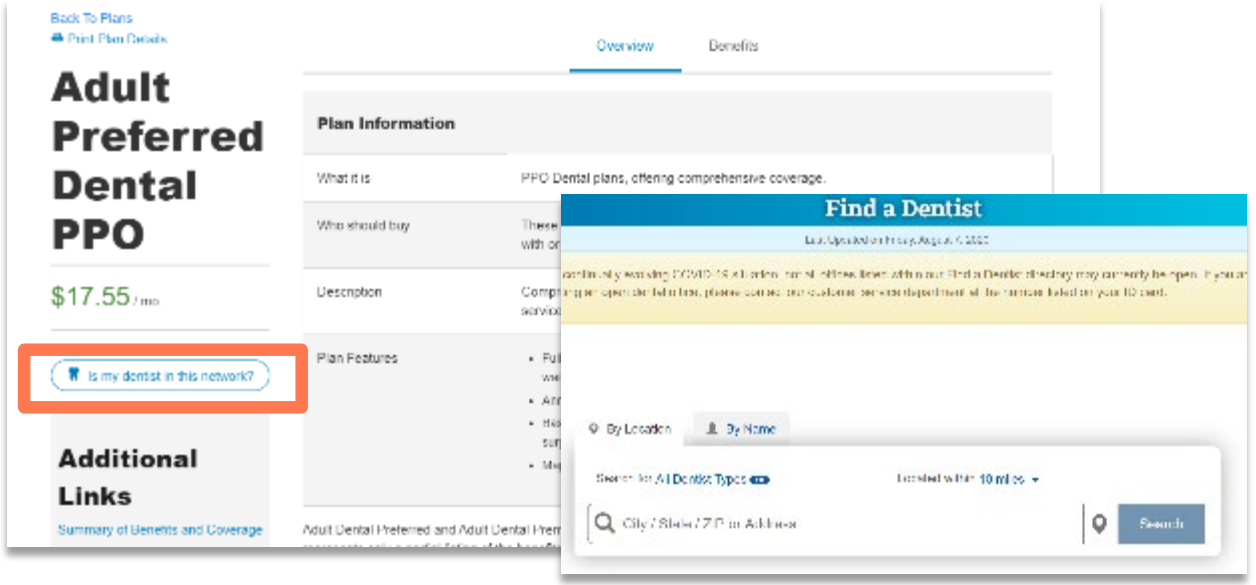
Select the **Helpful Resources** dropdown and there will be a label for ‘Provider Directory’.

Select the ‘Provider Directory’ label and the user will be redirected to the website to search providers

For Dental/Vision products, the provider directory link is located on **the Plan Detail and Plan Compare** Pages.



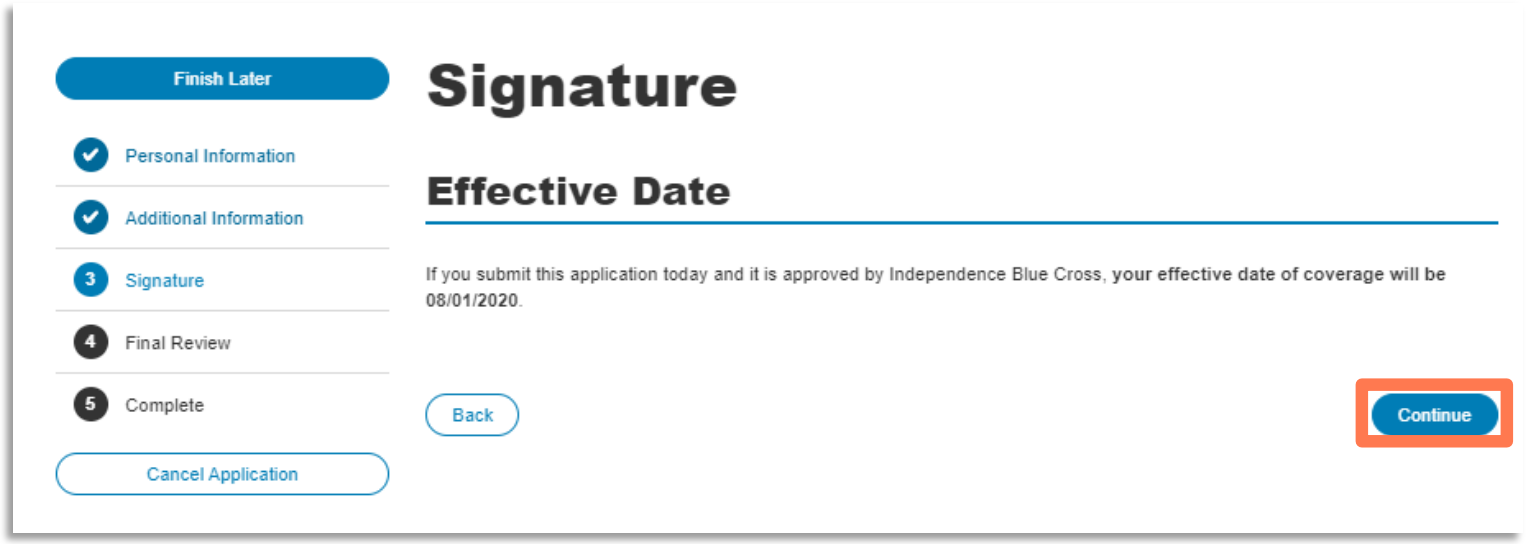




Effective Date

On the **Effective Date** page, Agents will need to review the effective date information.

Click CONTINUE.



Submission Type

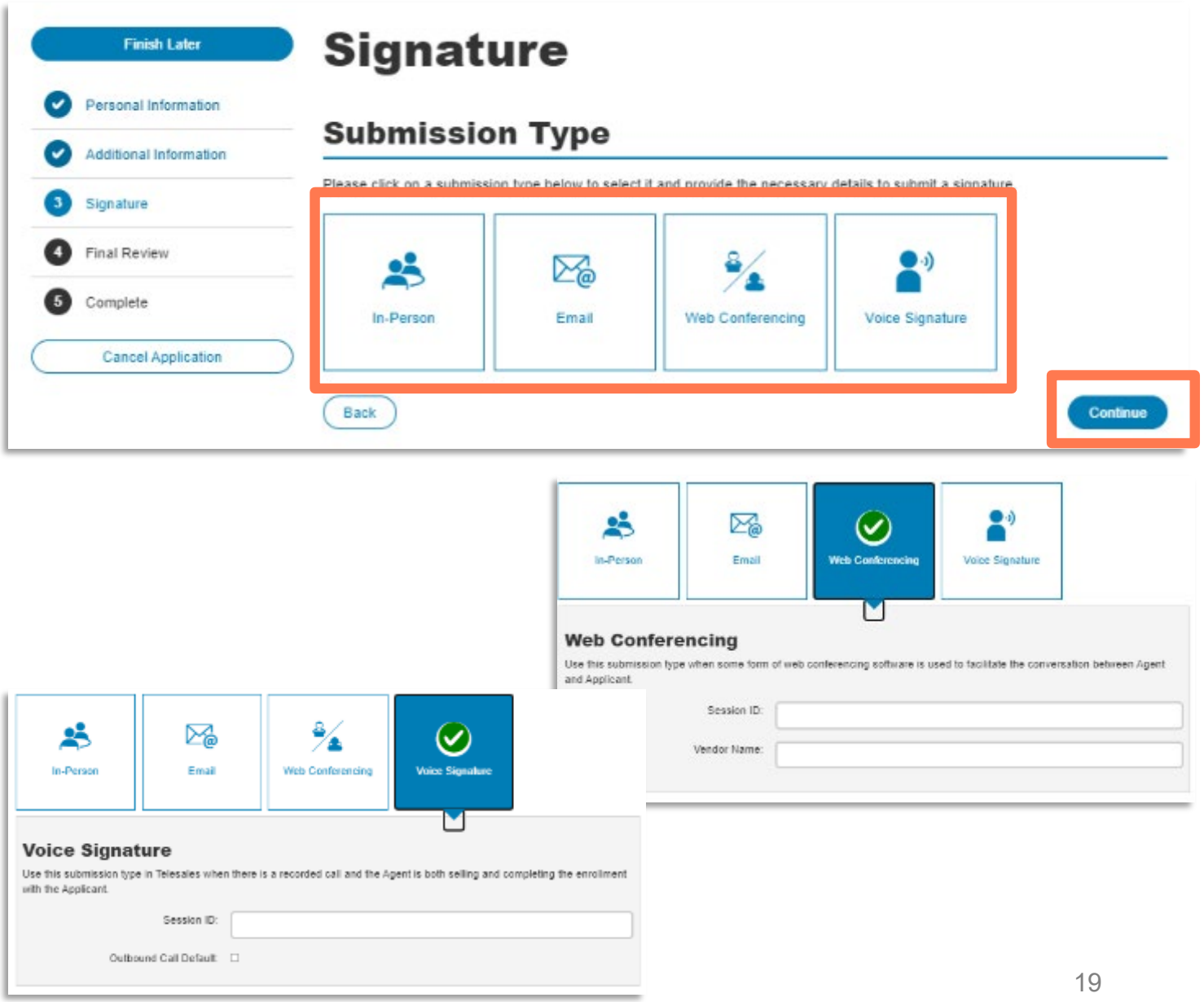
The following submission types will display based on the Agent's agency type. There is a description that displays under each submission type for reference when selected.

- **Telesales Agents** will have all submission types displayed.
- **Brokers/Retail agents** will have only have In-person and Email submission types displayed.

- In-Person *(Face to face interaction with the consumer)*
- Email *(Phone interaction where agent fills in the application and sends to the consumer to sign and submit payment)*
- Web Conferencing *(Interaction via web conferencing software to share screens with consumer and collect information over the phone)*
  - Enter Vender Name and Call Session ID
- Voice Signature *(Recorded phone interaction to collect information from consumer over the phone)*
  - Call Session ID (copied from CRM or Screen when entering recording software)
  - Outbound Call Default

- In-Person and Email selections require no additional information to be supplied on this page.

Click **CONTINUE**

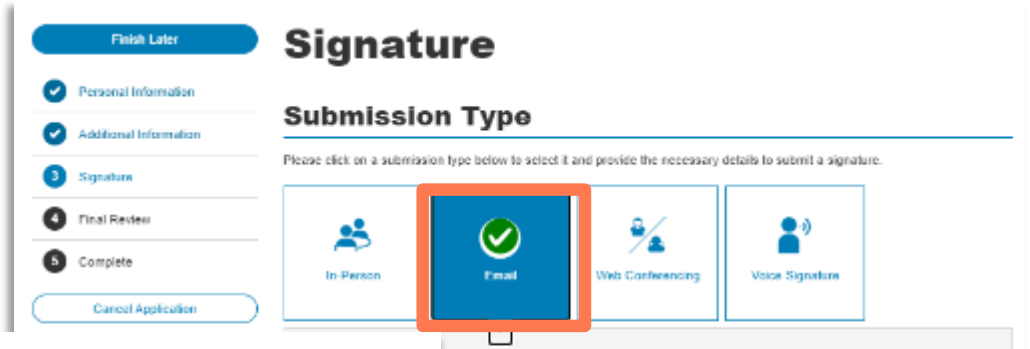


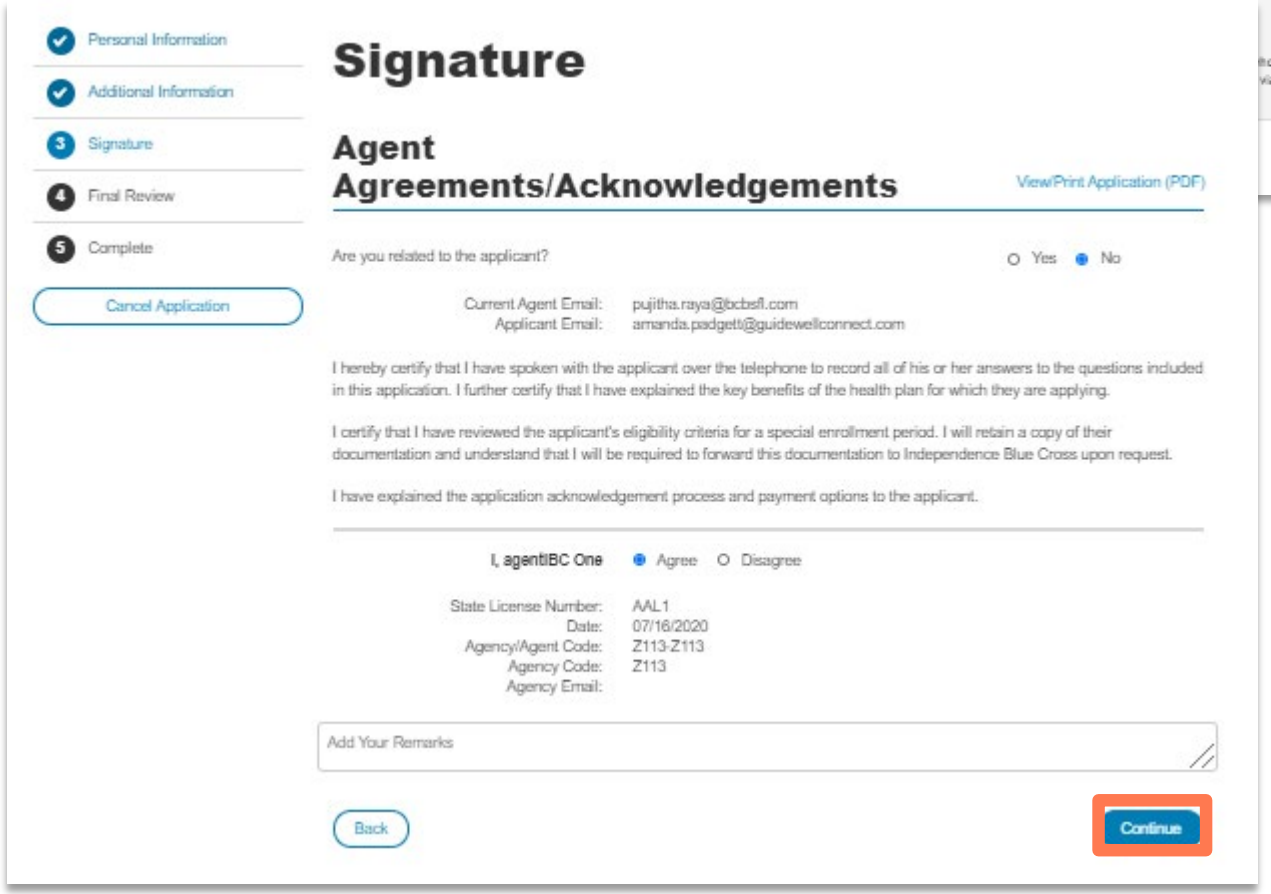
Submission Type - Email

This submission type is used when the agent needs to collect responses over the phone and emails a link for the consumer to review, sign and submit the application along with payment.

Agent chooses the Email submission type, completes the Agent Acknowledgement questions and adds any remarks if needed.

Click **CONTINUE.**





Submission Type - Email

Agent receives a confirmation page with all the application details. A link is available to view/print the application output.

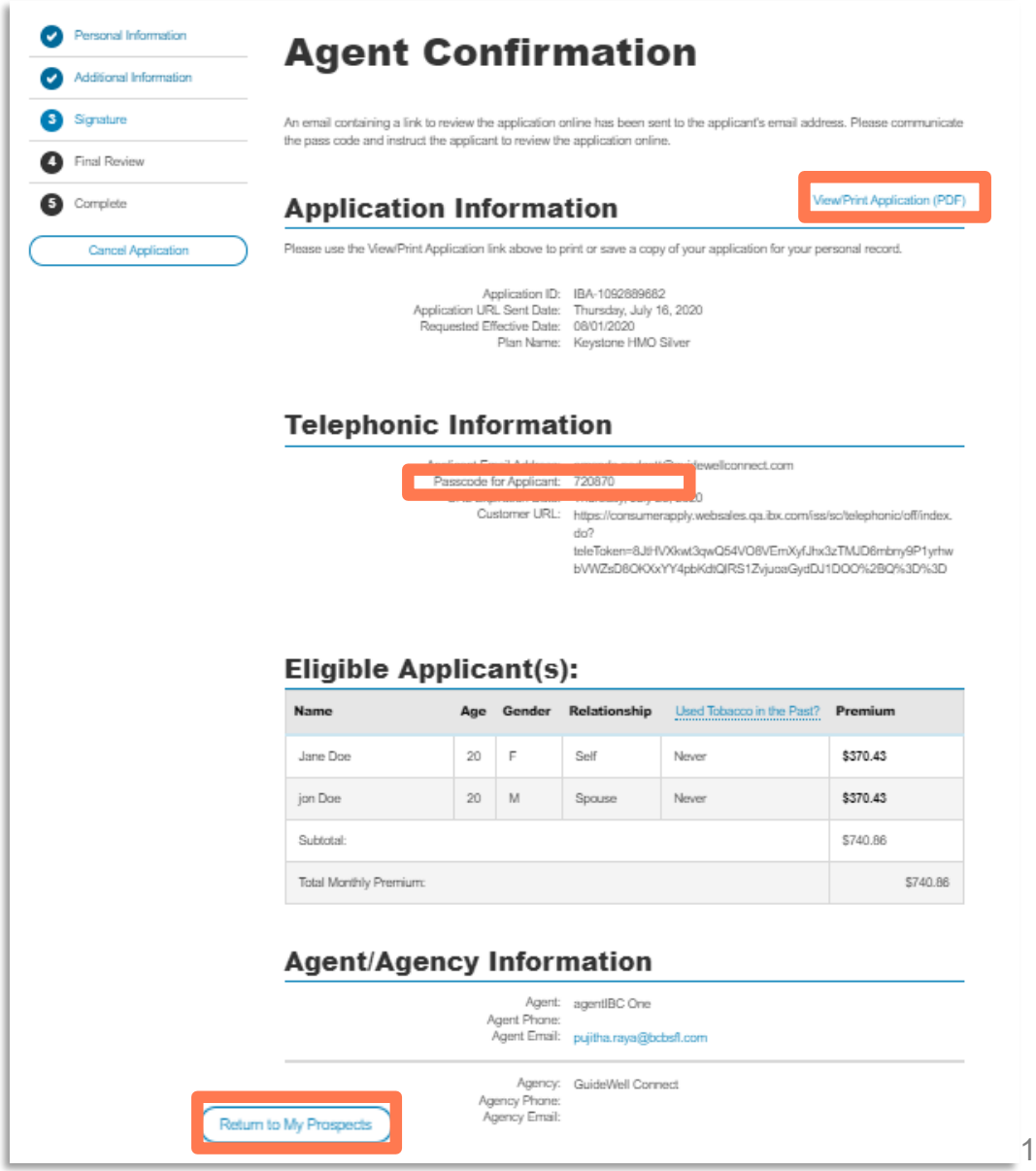
Agent returns to the Prospects to view the application status. An email is simultaneously sent to the consumer to review and complete the application.

Agent needs to inform the consumer of the **'Passcode'** listed on this page so they can access their application.

Once the Consumer reviews the application and confirms its accuracy, the Consumer completes the initial payment and submits the application. The Prospect record details will be updated with the Application status.

The agent will receive an email communication if the Consumer requests any changes after reviewing the application details. The agent can then revise the application and send back to the Consumer for review again.

Click **RETURN TO MY PROSPECTS.**



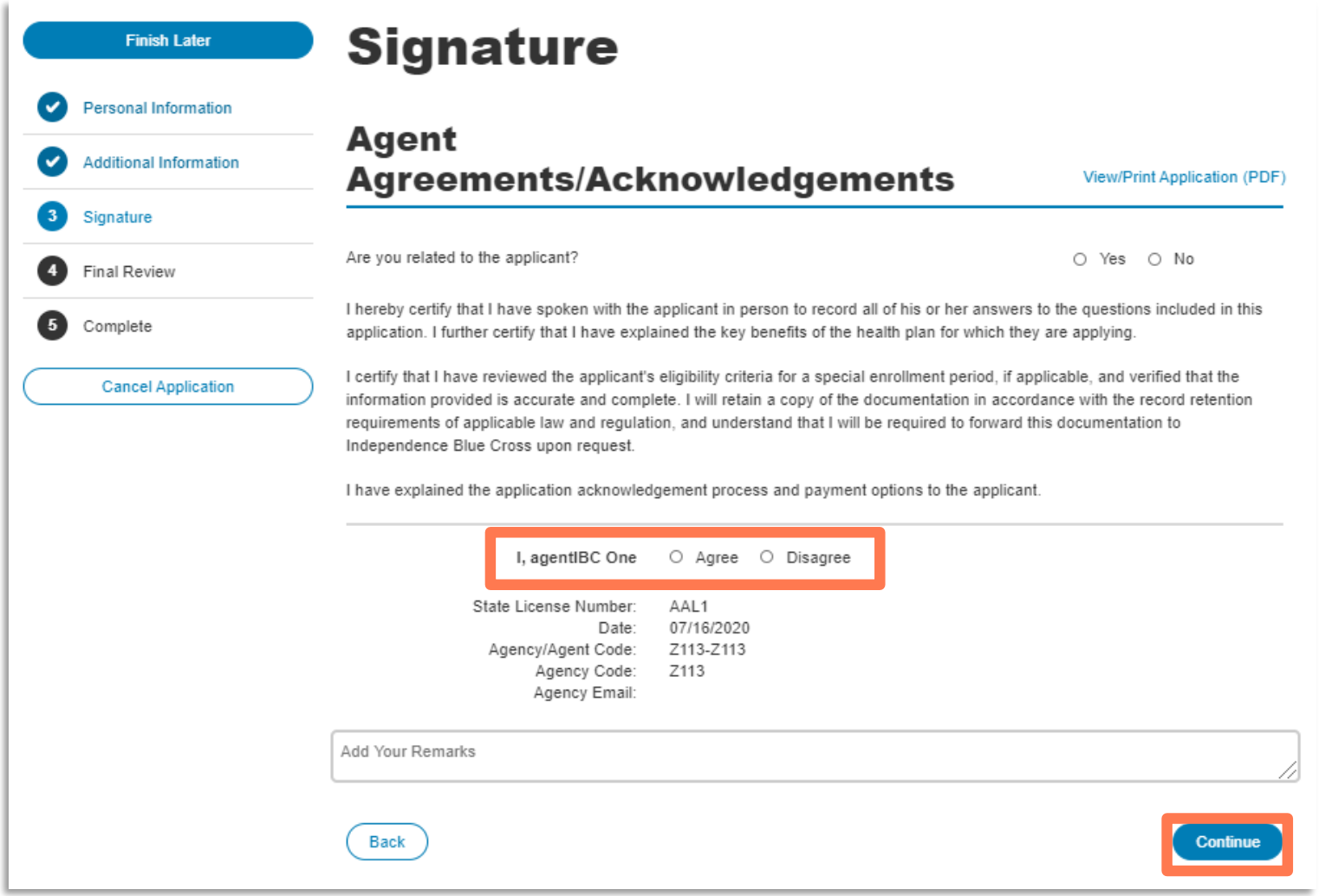
Agent Acknowledgements (All submission types)

Complete the **Agent Acknowledgements** page.

- Agent relationship question is included on this page.
- Review the agent information displayed and click **Agree** or **Disagree.**
  - ***Note: If the agent disagrees, the application will not proceed.**

*Note: Each submission type has varied language/acknowledgements.

Click CONTINUE.



Consumer Acknowledgements

Explain the **Consumer Acknowledgments** page to the applicant.

Ask the applicant to review the **Consent to Electronic Contract** and acknowledge the information is displayed.

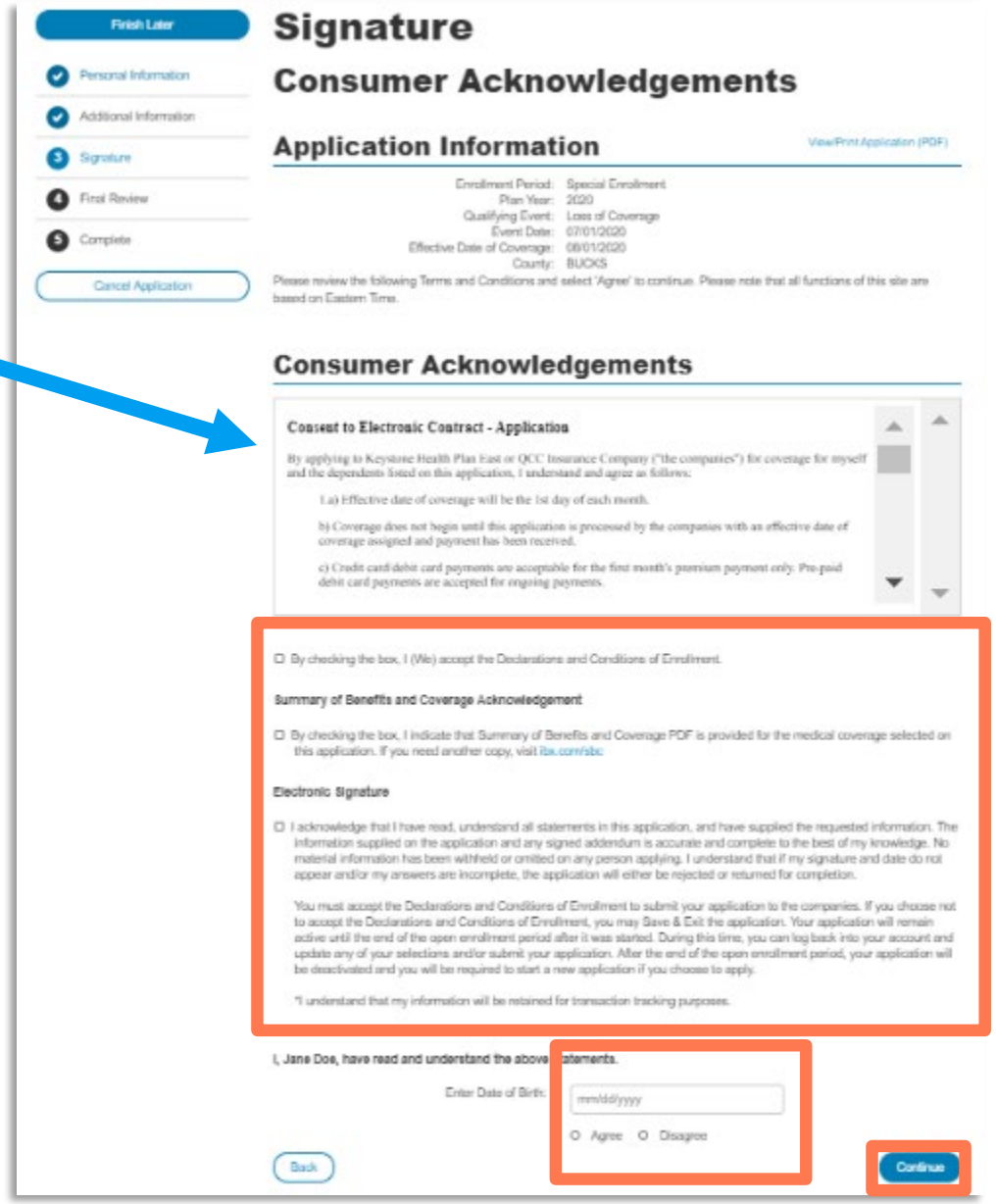
Only the Primary Applicant is required to e-sign the application:

- Enter **Date of Birth**
- Click **Agree** or **Disagree.**
  ***Note: If the consumer disagrees, the application will not proceed.**

The checkboxes and content on this page may differ depending on the product type that was selected.

Click CONTINUE.

Note: *For Voice Signature submission type, TeleSales agents will need to read the entire Consent to Electronic Contract, checkboxes and content on the page directly to the applicant.*
*Content may vary between product lines

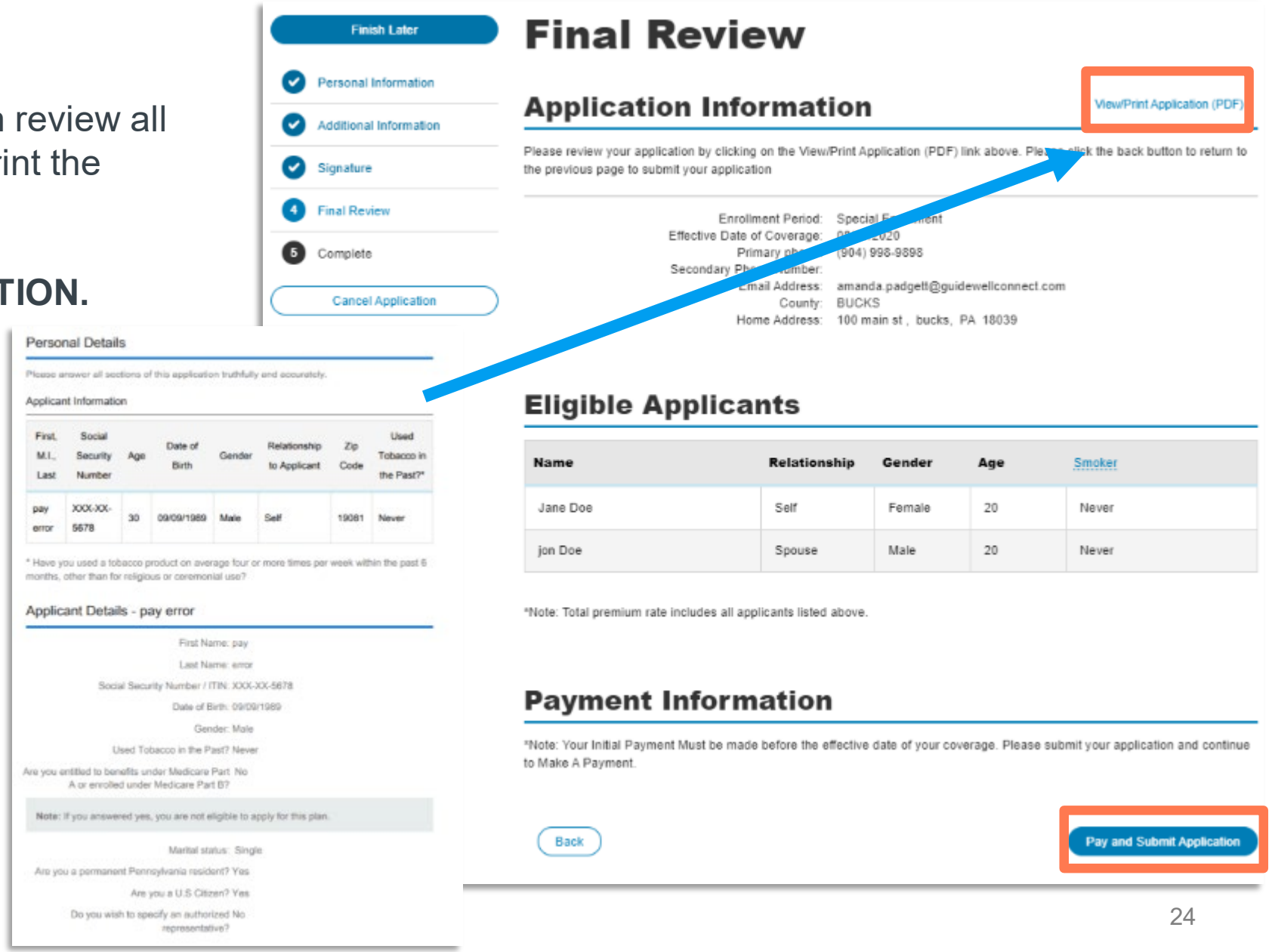


Final Review

On the **Final Review** page, you can review all Application Information and View/Print the application for the consumer.

Click PAY AND SUBMIT APPLICATION.

*Content may vary between product lines

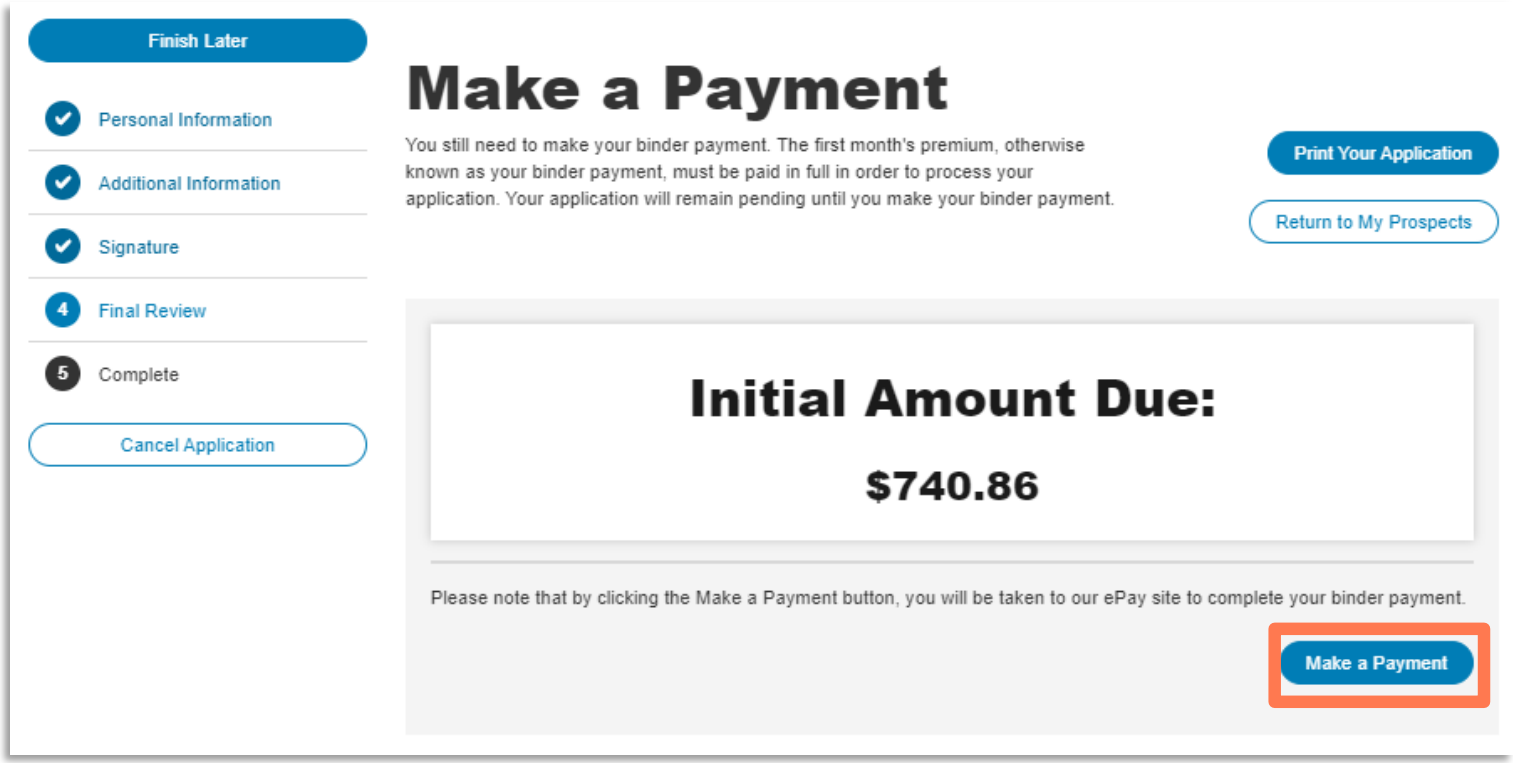


Make a Payment

On the **Make a Payment** page, you can review the initial amount due to submit the application.

Click MAKE A PAYMENT

Agent will be redirected to the Epay payment vendor to complete the binder payment.

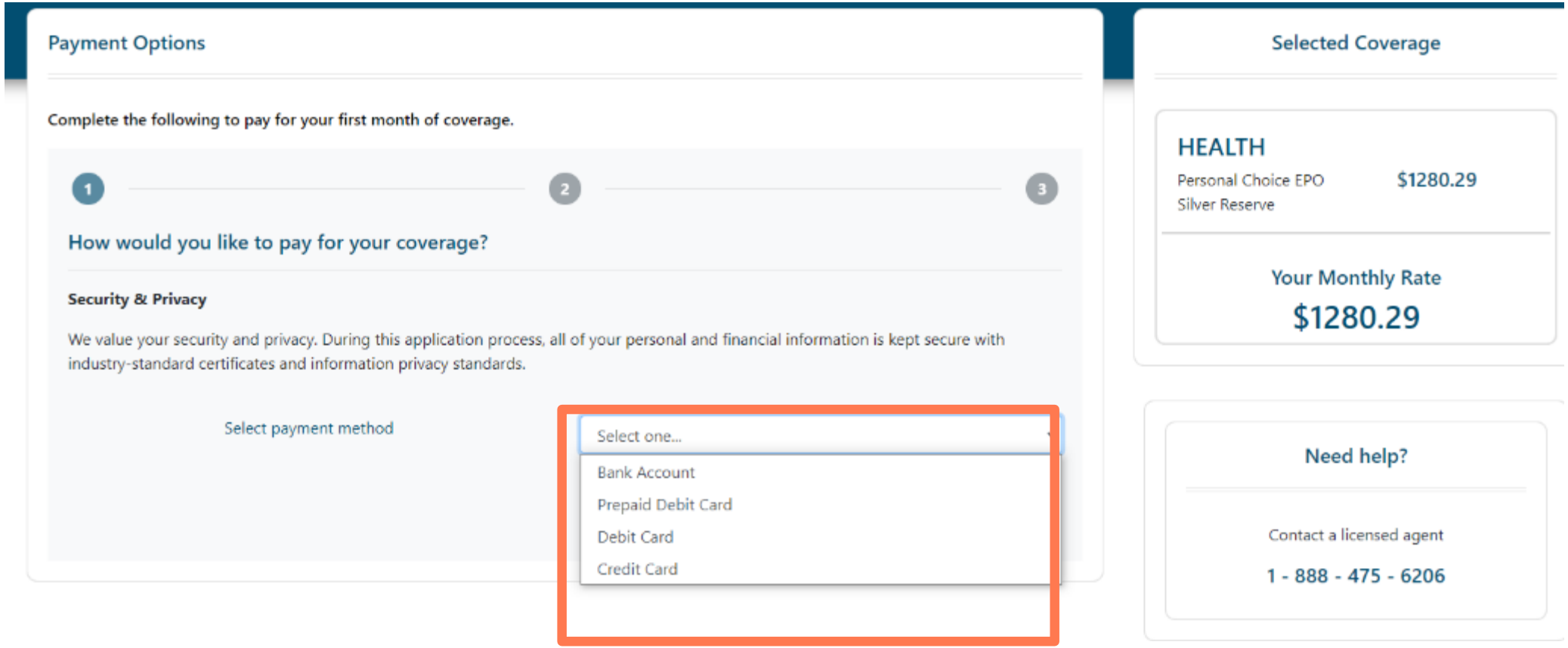


Make a Payment – Payment Options

The Payment Options screen displays.

Select a payment option from the dropdown.

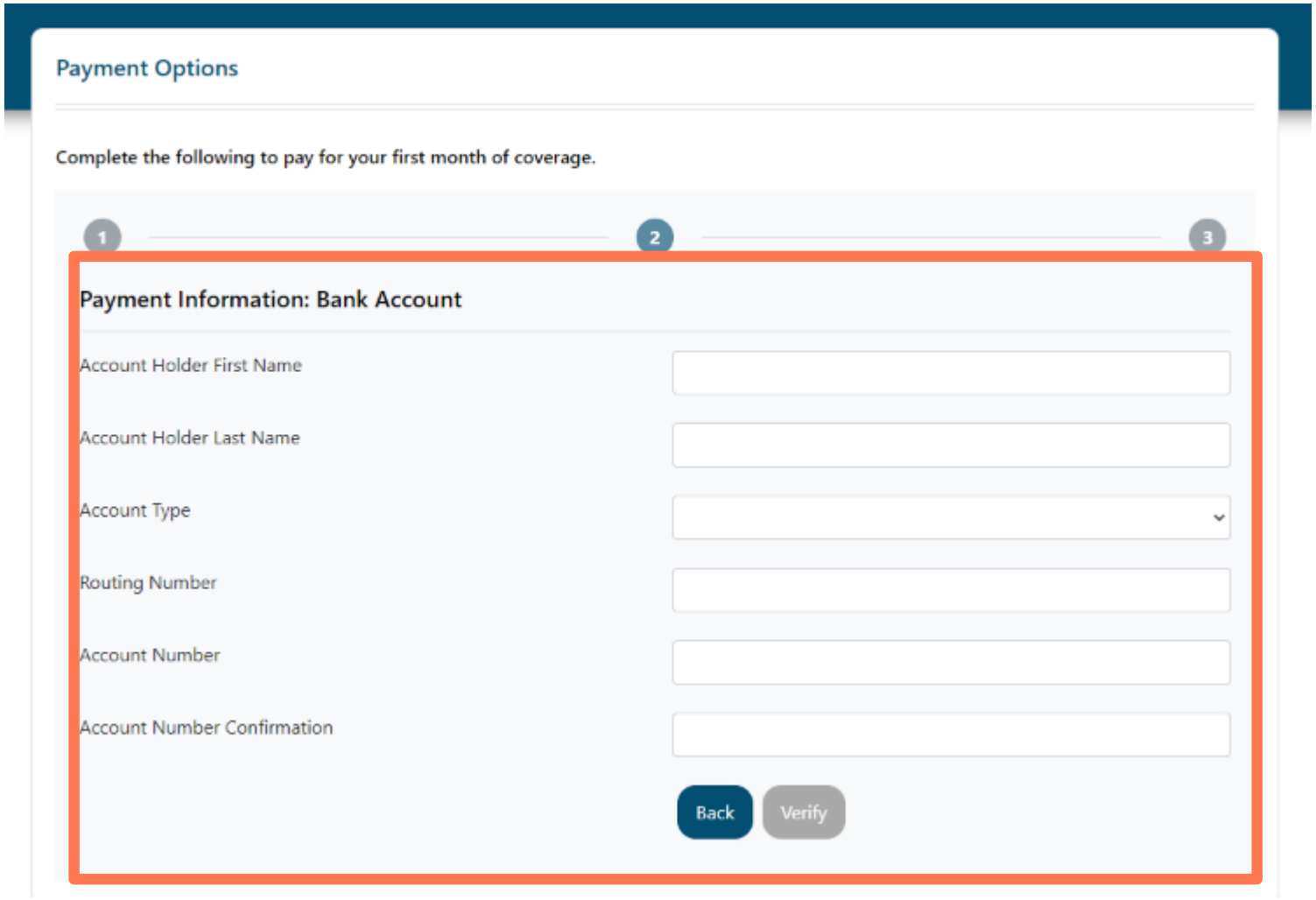
Click **Next.**



Make a Payment – Payment Information

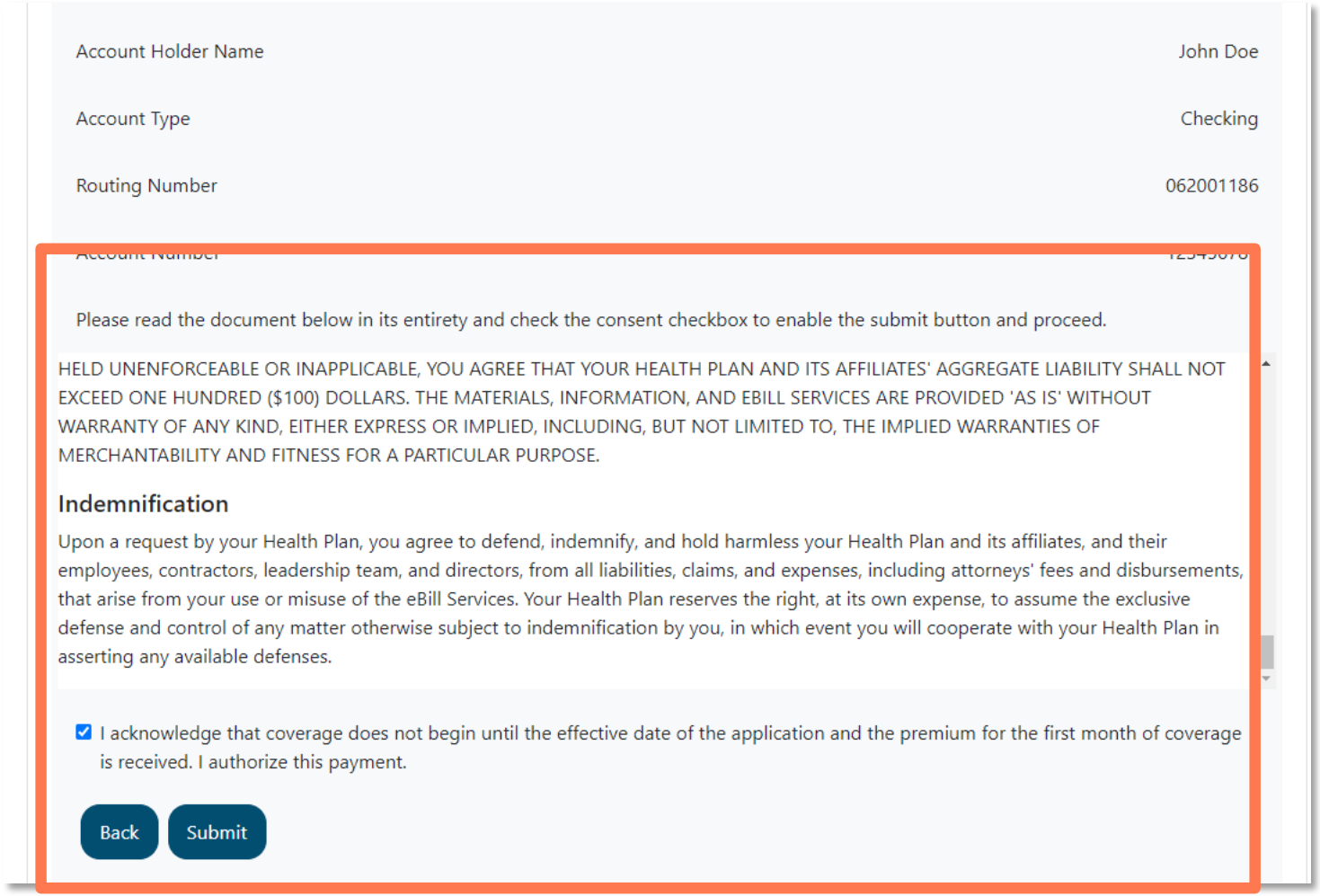
Enter the information for the type of payment selected. Bank account was selected for this example.

Click **Verify.**



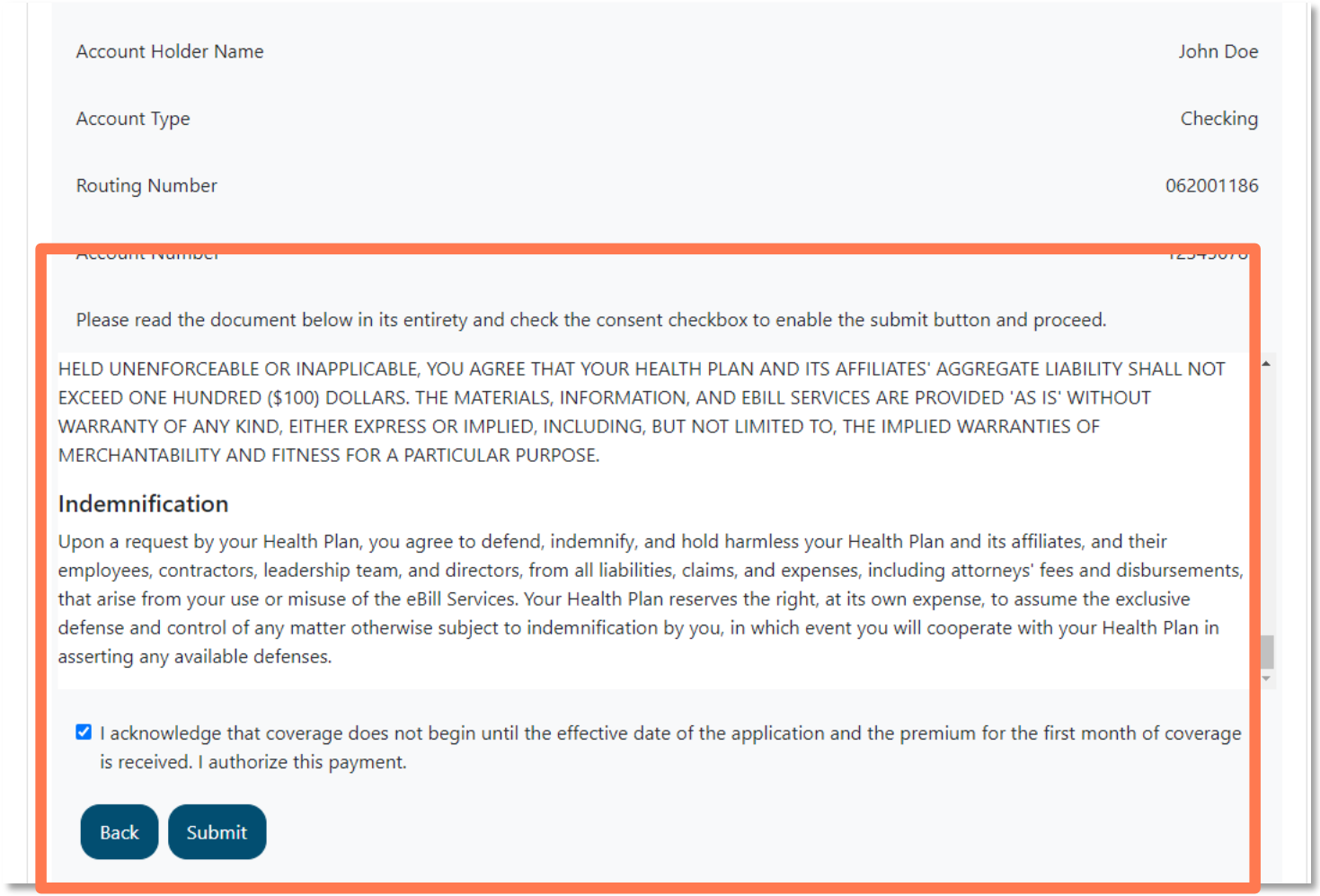
Make a Payment – Payment Information Verification

You will be required to scroll and read the terms and conditions text in order to continue.
Click the Acknowledge check box, and click **Submit**.



Make a Payment – Payment Information Verification

You will be required to scroll and read the terms and conditions text in order to continue.
Click the Acknowledge check box, and click **Submit**.



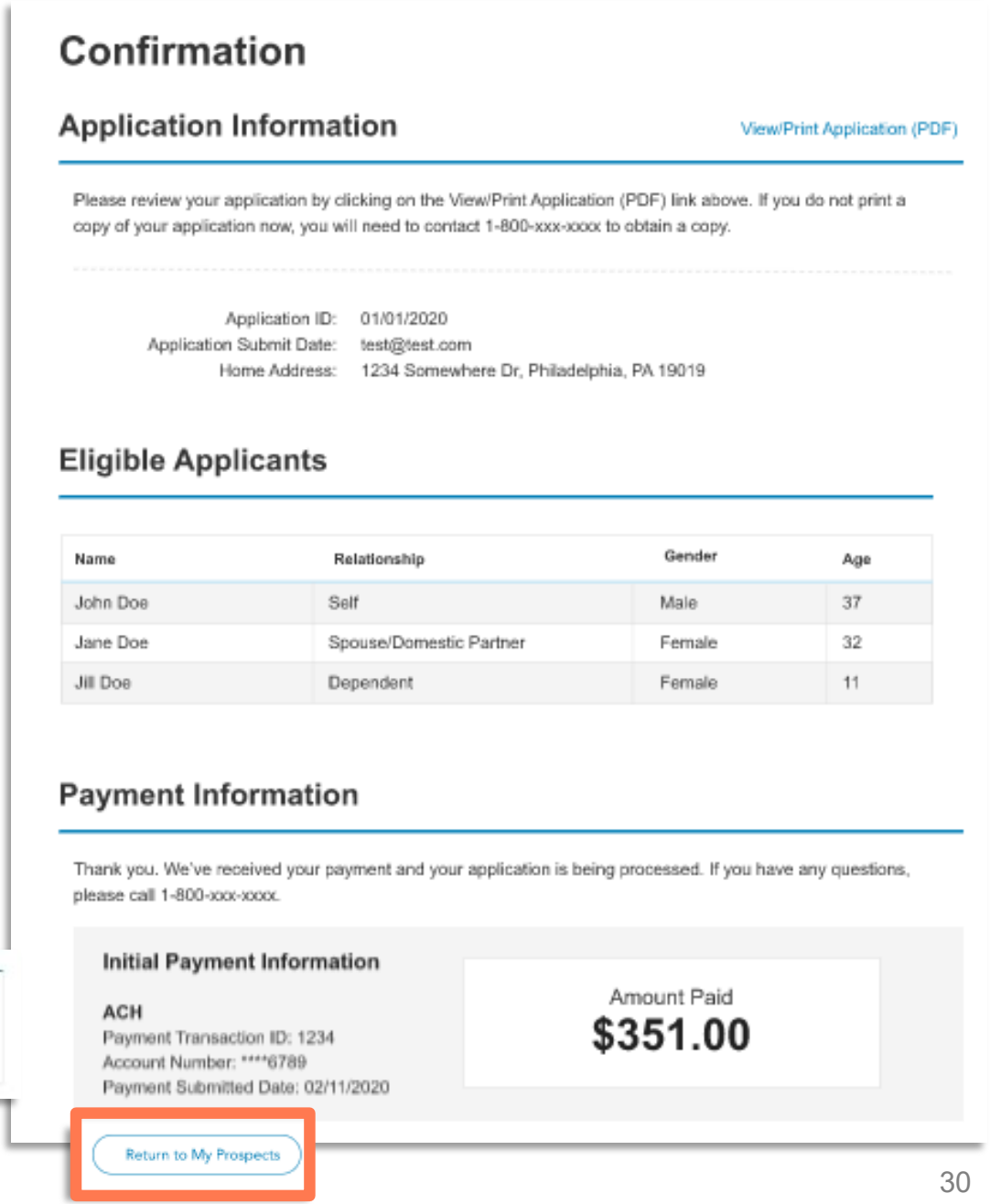
Confirmation

On the **Confirmation** page, you can View and/or Print the application for the consumer.

Click RETURN TO MY PROSPECTS
***If Consumer also purchased Dental or Vision, you can continue to the next application.**

After submission, you can view the Prospect's details from the My Prospects page:

- Prospect name
- Primary phone number
- Secondary phone number
- Email Address
- Application Submission Date
- Application ID
- Primary Applicant Name
- Premium Amount
- Product/ Plan Name
- Application Status / Enrollment Status

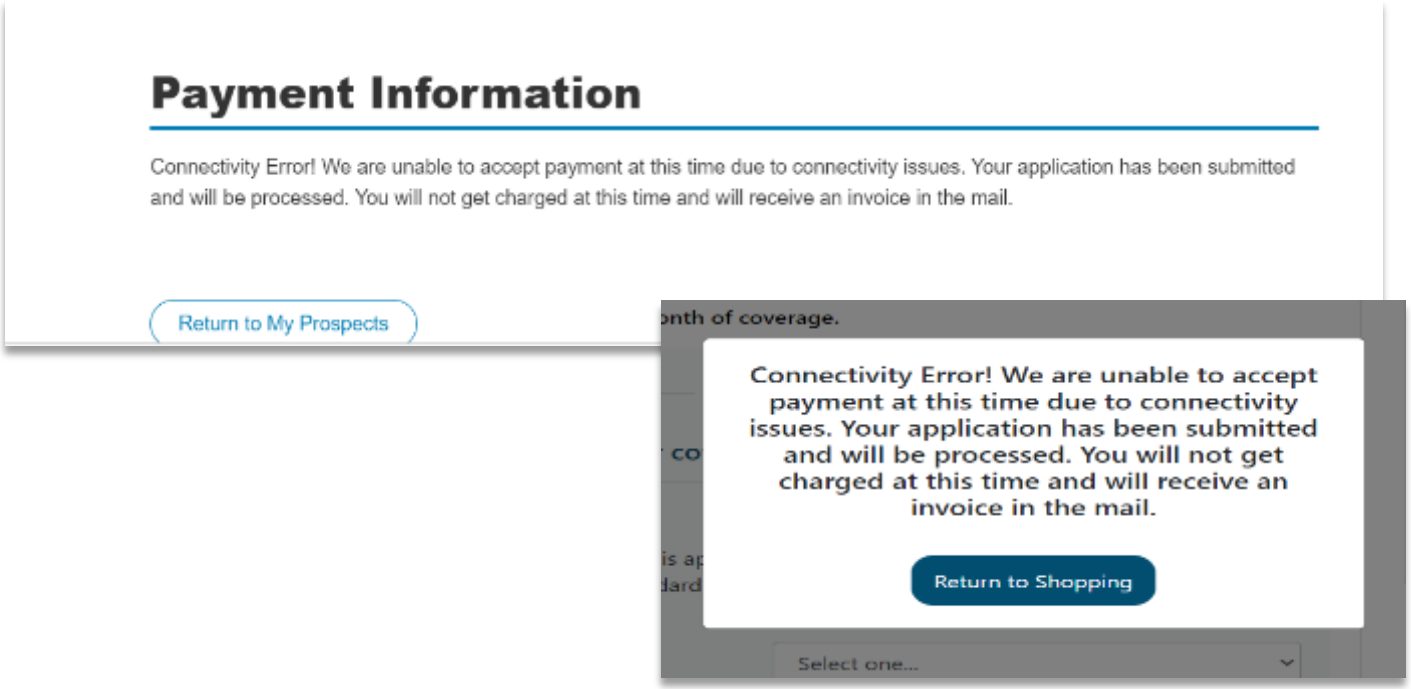


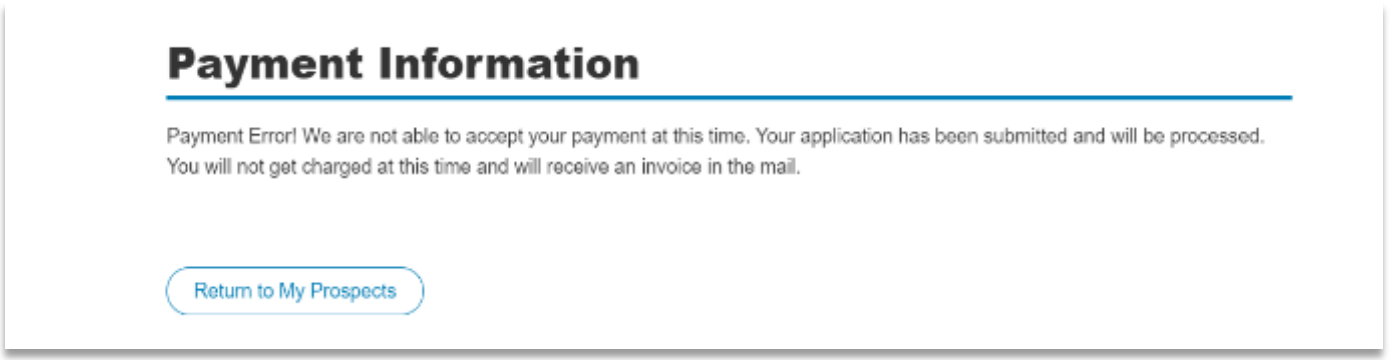
Confirmation – Error Messages

If there are errors in capturing the payment from Epay, an error message will display on the Confirmation page.

- If there is a connection error and the payment is not able to be communicated, a **Connectivity Error** message will appear and the application will be submitted and payment will be invoiced.
  - *If the error is on the Epay server, the message will appear while in Epay, if the error is on the SalesConnect server, the error will appear on the Confirmation page.

- If there is an issue with submitting the proper payment details after three tries, Epay will redirect the agent to the Confirmation page and display the **Payment Error** message. The application will be submitted and payment will be invoiced.

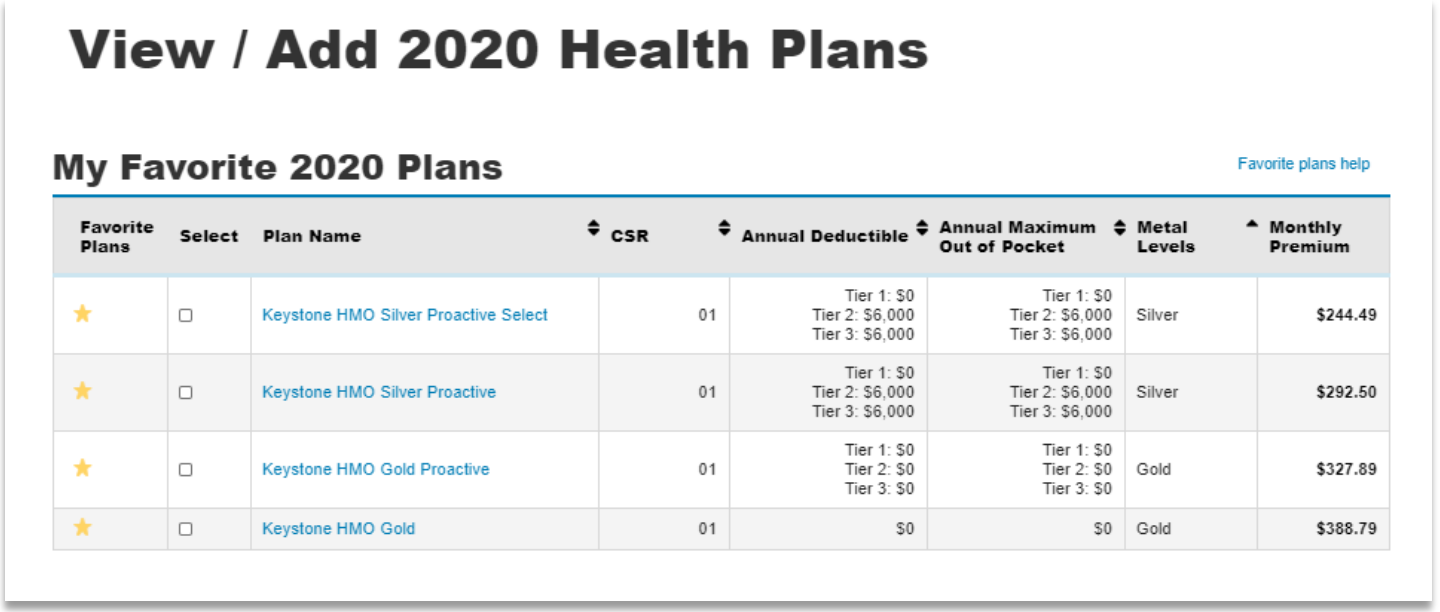




Child Only Shop and Apply

The sales tool has business rules in place that allow for child only applicants to purchase available plans that meet this criteria. The system automatically checks the age of the primary applicant and presents the applicable plans to be displayed on the View/Add plans page.

Shopping works as normal for these types of plans, if a Health plan is chosen during SEP, an SEP reason will be required.



Child Only Shop and Apply cont.

Child-only applications will list the child as the primary subscriber and will also include a Parent/Legal Guardian page to complete in the application flow. The rest of the application follows the normal workflow.

*Authorized Representative will not show as an option for Child-only applications as the Parent/Legal Guardian services this purpose.