Broker Training Guide: Stepwise 5.1
Quoting Tool for Small Group ACA Prospects and renewals for ACA Small Groups

Welcome to the updated rating tool for Baylor Scott &White Health Plan Small Group ACA prospects and Renewals for Small Groups: Stepwise 5.1.

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Accessing StepWise

To use this tool, you must be contracted with Baylor Scott & White Health Plan (BSWHP).

## If you are not a current Baylor Scott & White Health Plan Agent:

Please contact our Licensing Team; they can assist with your appointment through our Onboarding Process.

If you are already contracted with Baylor Scott & White Health Plan:

You will access Stepwise through the Self-Service agent portal.

1. Log in to Self-Service agent portal

2. Click on the "New/Renewal Group Quotes" link in the Quick References box or the Enrollment tab (see below).

3. The system will take you directly to Stepwise. You should not have to log in again.

If you experience any issues accessing the program, please contact your BSWHP Client Management team representative.
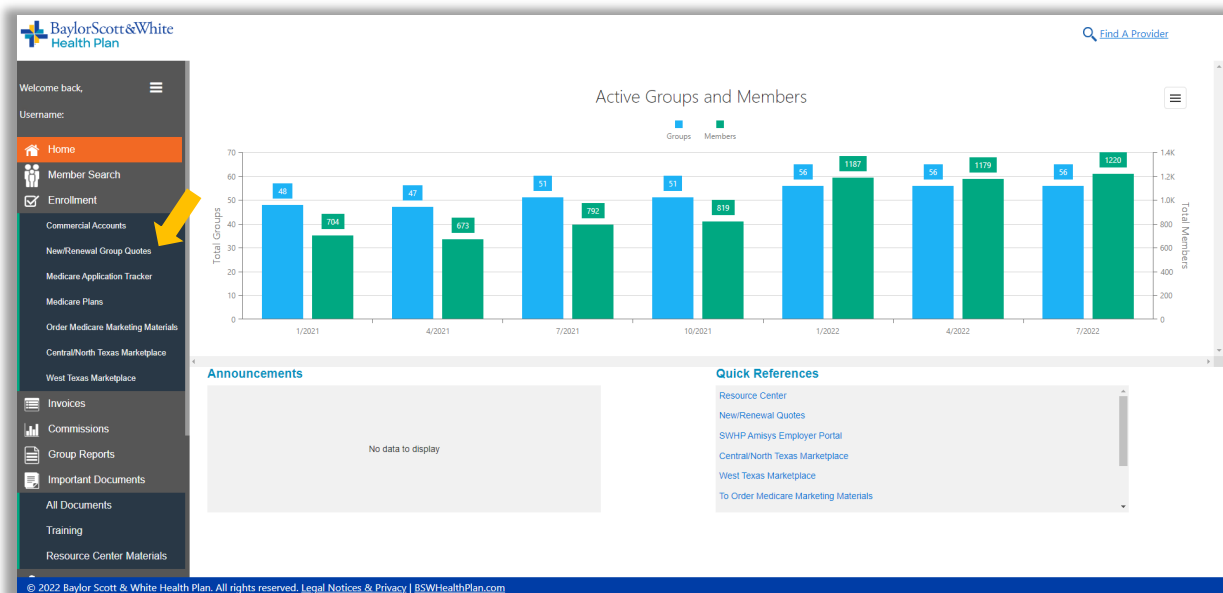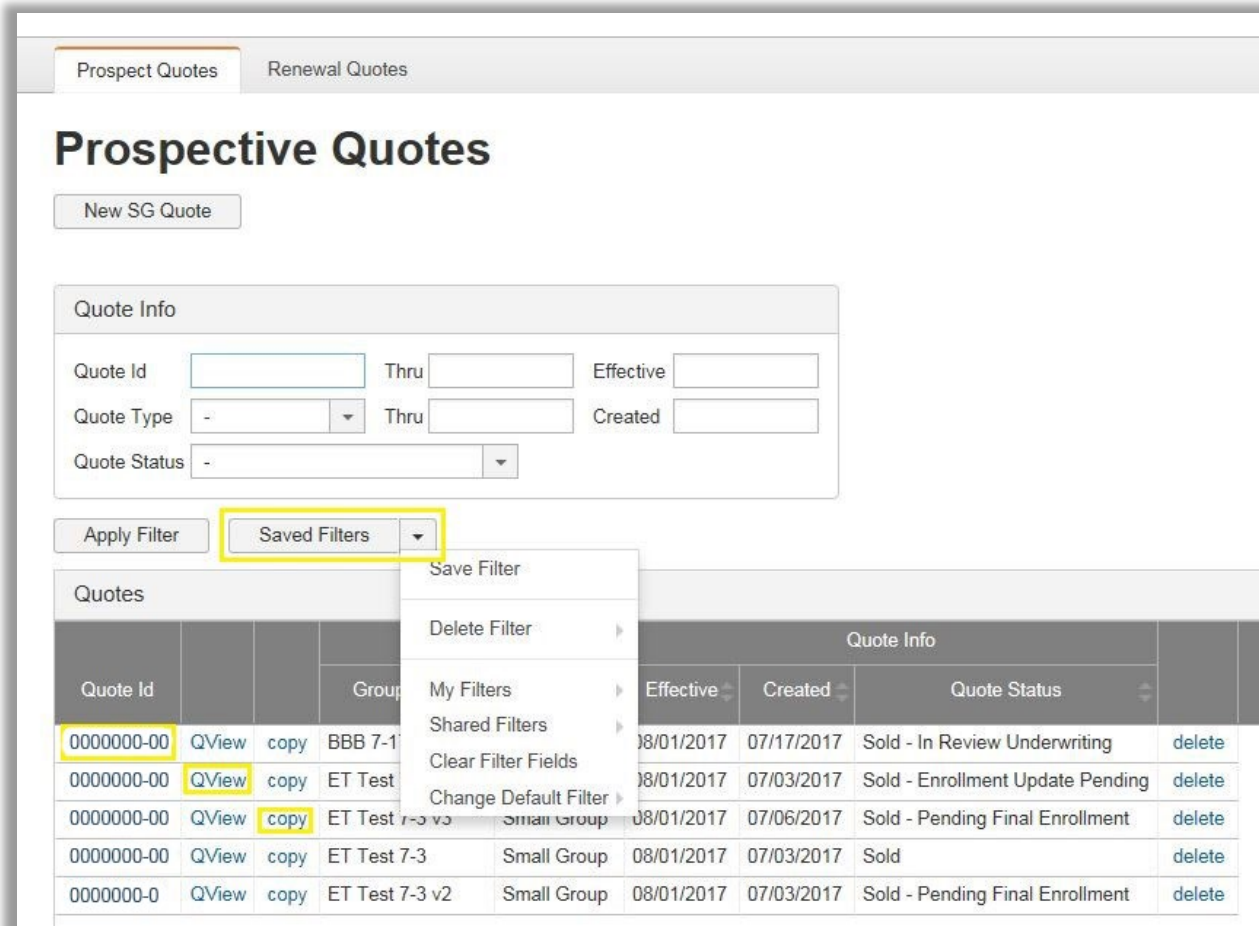

Questions?

If you have any questions about accessing Stepwise, please contact your BSWHP Client Management team representative.

![BaylorScott&White Health Plan logo]

Home Page

The default home page will show all of the current quotes assigned to you. If you are an FMO, you will see all the quotes with your FMO ID.
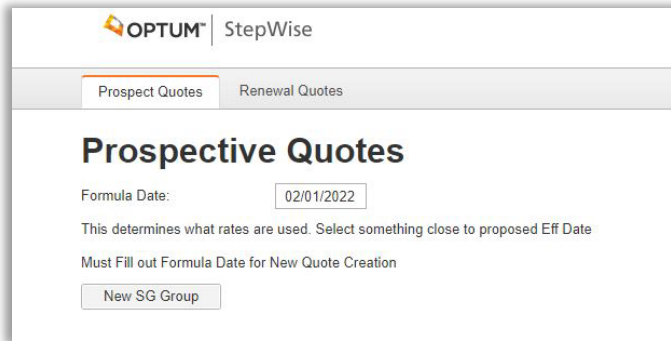

- Quotes can be opened by clicking on the **Quote ID** <u>hyperlink</u> in the first column.

- You can also view a quote summary by clicking on **QView**. This will show you the currently quoted enrollment and demographics.

- Clicking the **Copy** button will copy the entire quote into a new quote ID.

- Custom filters may be used by utilizing the **Saved Filters** dropdown list.

New Business: Creating a Quote in Stepwise

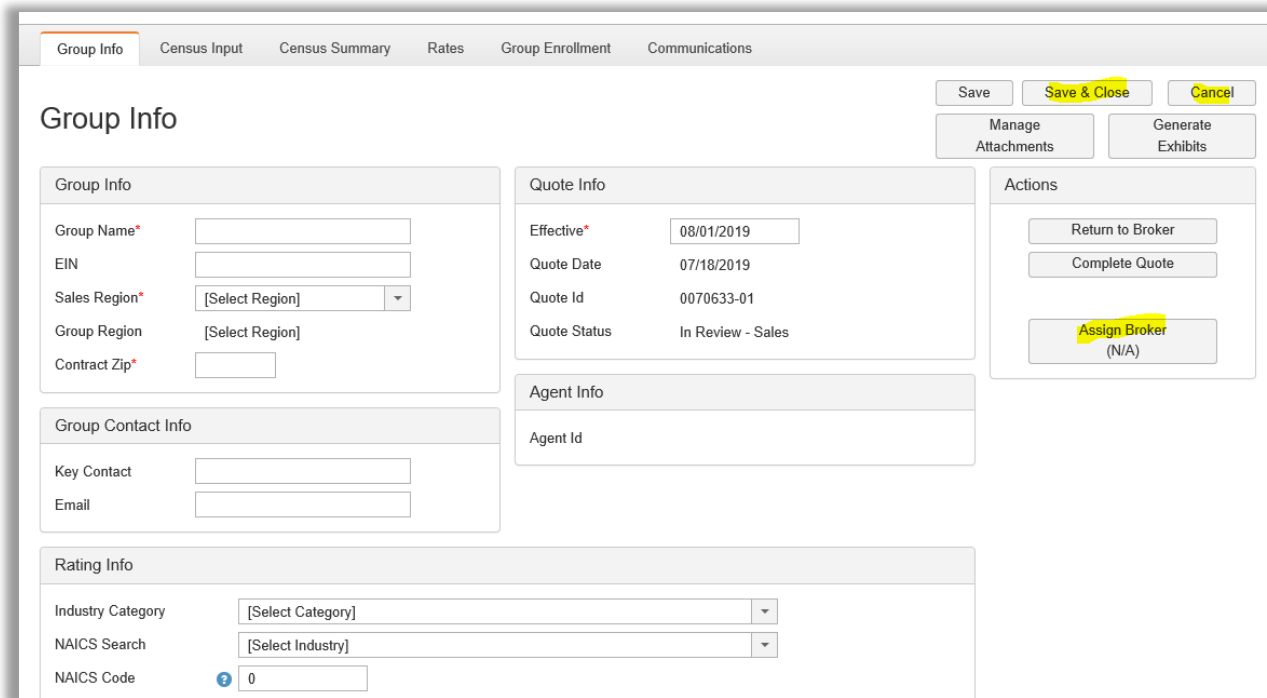To begin, click on **New SG Quote Effective in 2022** in the Prospect Quotes tab.

Initiating a new small group quote will bring you to the Group Info tab (next page).

Group Info

You cannot proceed until the Group Name, Sales Region, and Contract ZIP are entered.
The rest of the information is optional at this time and is only needed if the quote sells.

"Group region" automatically populates based on the ZIP code entered. For 2022, "sales region" and "group region" are both in-area, for groups within the service area.

NOTE: quotes must be closed by clicking on "Save and Close" or "Cancel."

Using your browser's 'X' button will lock the quote, which will cause issues if you need to reopen it at a later time. If you accidently close the quote using the "X" button, contact your Baylor Scott & White Health Plan Client Management team representative to unlock it.
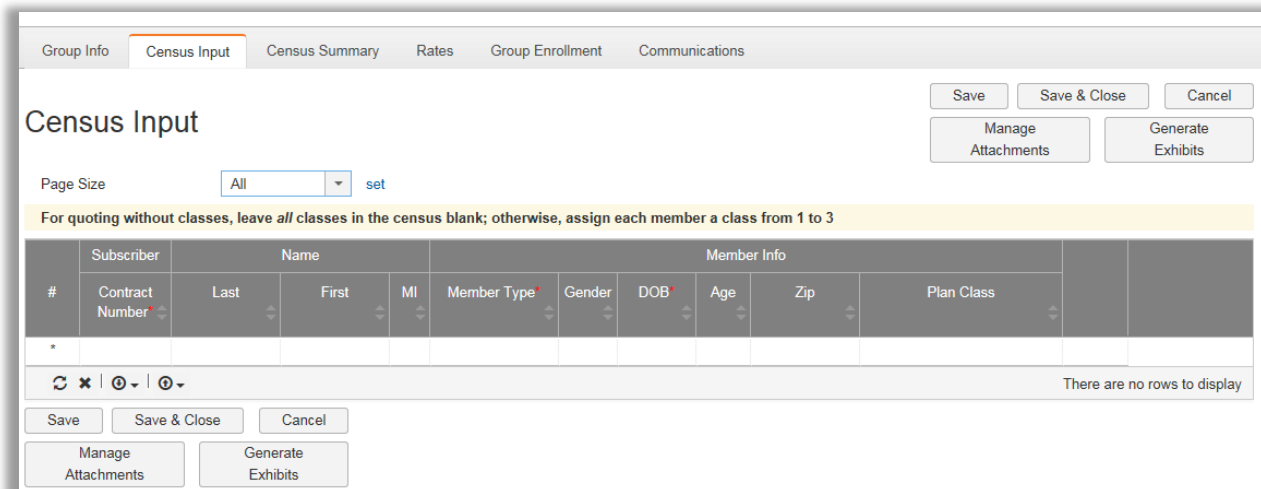
Census Input

Before rates will populate, you must populate the Census Input tab with a census of all employees and dependents who are taking coverage. Do not include employees who are waiving coverage.

You have two options when filling out the census

1. Type everything into the Census tab, field by field, OR

2. Create a template in Excel, then copy and paste the spreadsheet into Stepwise.

Note: If you choose to copy and paste, you must match the number of columns in Stepwise.

For example, if you are reformatting your own census and don't have middle initials, you must insert a blank column in Excel where the middle initial column would be. The Member Type field values must match Stepwise values: Subscriber, Spouse, and Child.
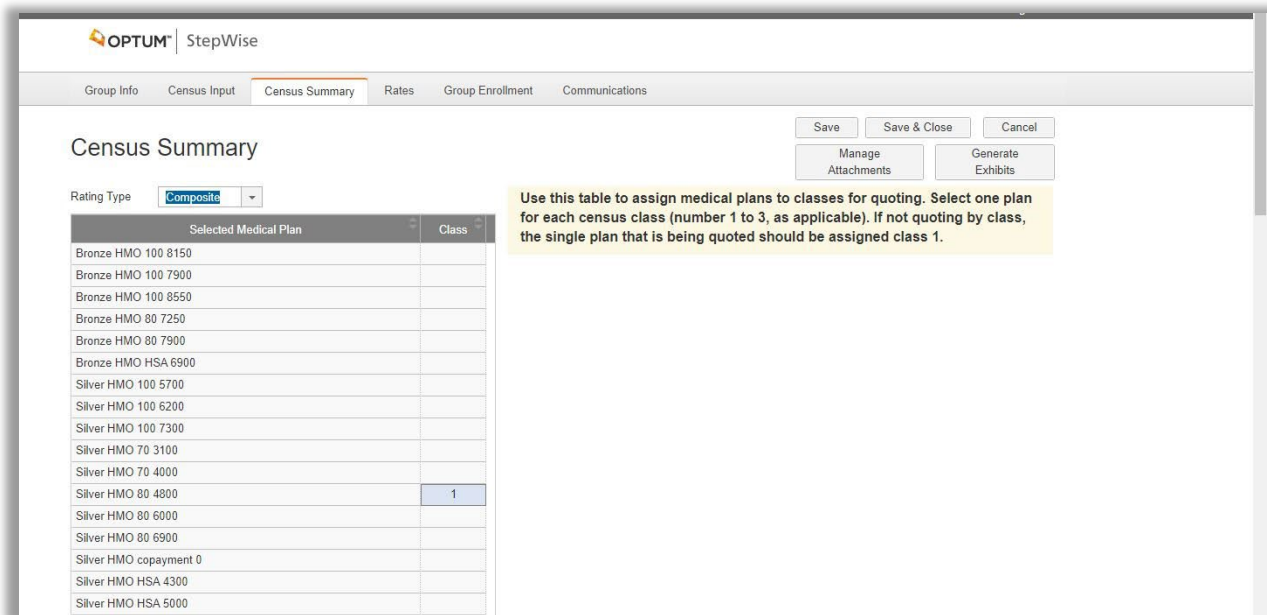

Helpful hints:

*   "Contract Number" is the same for every "family," i.e., each subscriber is assigned a unique number and all their dependents are assigned that same number to link them to the subscriber.

*   Member Info: Please enter either age or date of birth. Date of birth will produce the most accurate rates.

*   The Census tab has fields for "Class." Class will allow you to assign different plans across the census using the numbers 1-3. If no class is entered, the entire census is defaulted to a single class and is rated with all subscribers on the same plan.

*   Children age 26 and over cannot be covered as dependents unless special circumstances apply.
    *   Baylor Scott & White Health Plan has the ability to override this rule if you need to quote a group with a child of 26 or over.
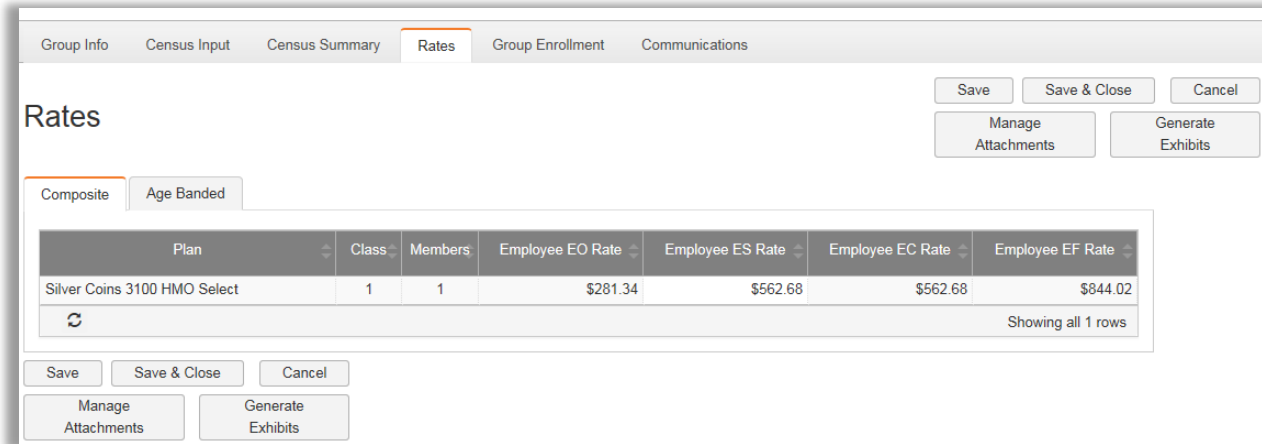
Census Summary

This tab is used to assign medical plans to classes for quoting.

1. Select one plan for each census class (number 1 to 3, as applicable). If not quoting by class, the single plan that is being quoted should be assigned class 1.

2. The plans assigned will show up on the census in the print exhibits. The default plan is set to our most popular plan, Silver HMO 80 4800.

The Rating Type box drives how the rates in the print exhibit census are shown. If you want to see composite rates with subscribers on different plans, choosing composite in this box will drive that exhibit. Otherwise, the census will show age rates for the selected plans.

The plans and rating type selected do not have to be the plan that eventually sells – only what the group would like to see quoted.

Rates

This tab shows the composite rates for (only) the plans selected on the Census Summary tab.

Composite rates for other plans can be calculated by changing the plan assignment. Alternatively, the print exhibit option (next page) shows composite rates based on the entire census. Age-banded rates are shown for all ages on all plans on both this tab and the print exhibits.

Manage Attachments
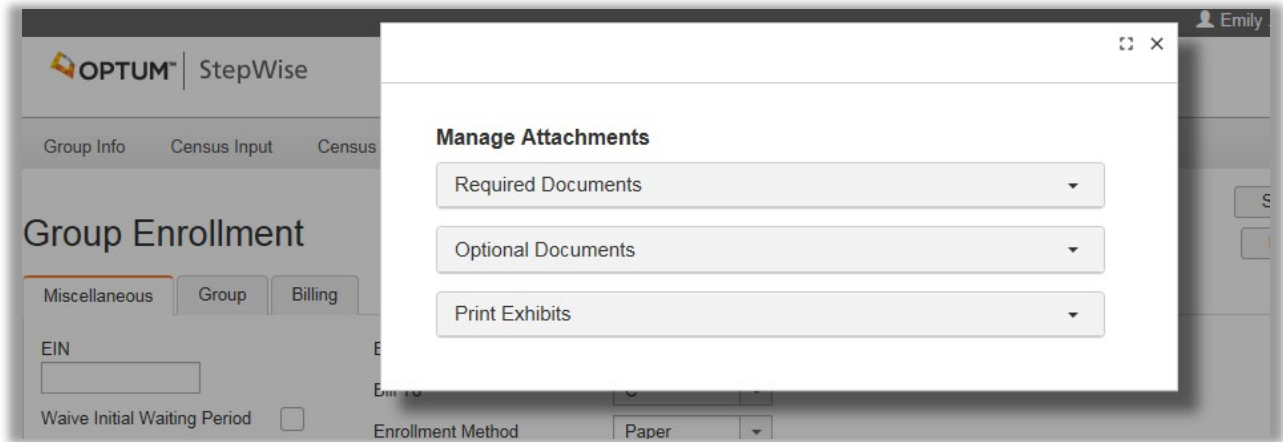
- **Required Documents** – This section is not necessary for quoting and may be ignored.

- **Optional Documents** – This section is not necessary for quoting and may be ignored.

- **Print Exhibits** – Once the "Generate Exhibits" button has been clicked, quote exhibits can be downloaded using this tab.

Renewal Quotes for all ACA Small Groups

During this process you will be able to retrieve your monthly ACA Small Group Renewals and — once you have discussed them with your client — you will be able to submit the selected renewal plans and supporting documents through the portal quoting tool.

- Click on the **Renewal Quotes** tab. You will then see the list of your groups' renewals and their renewal effective dates.

- Click on **Quote ID** to open the renewal quote for your entire list or

- Click on **Group Name** to go to the Home page for the renewal quote

- From the Group Info page, click on **Generate Exhibits.** This will generate the renewal quote for you to download and print.
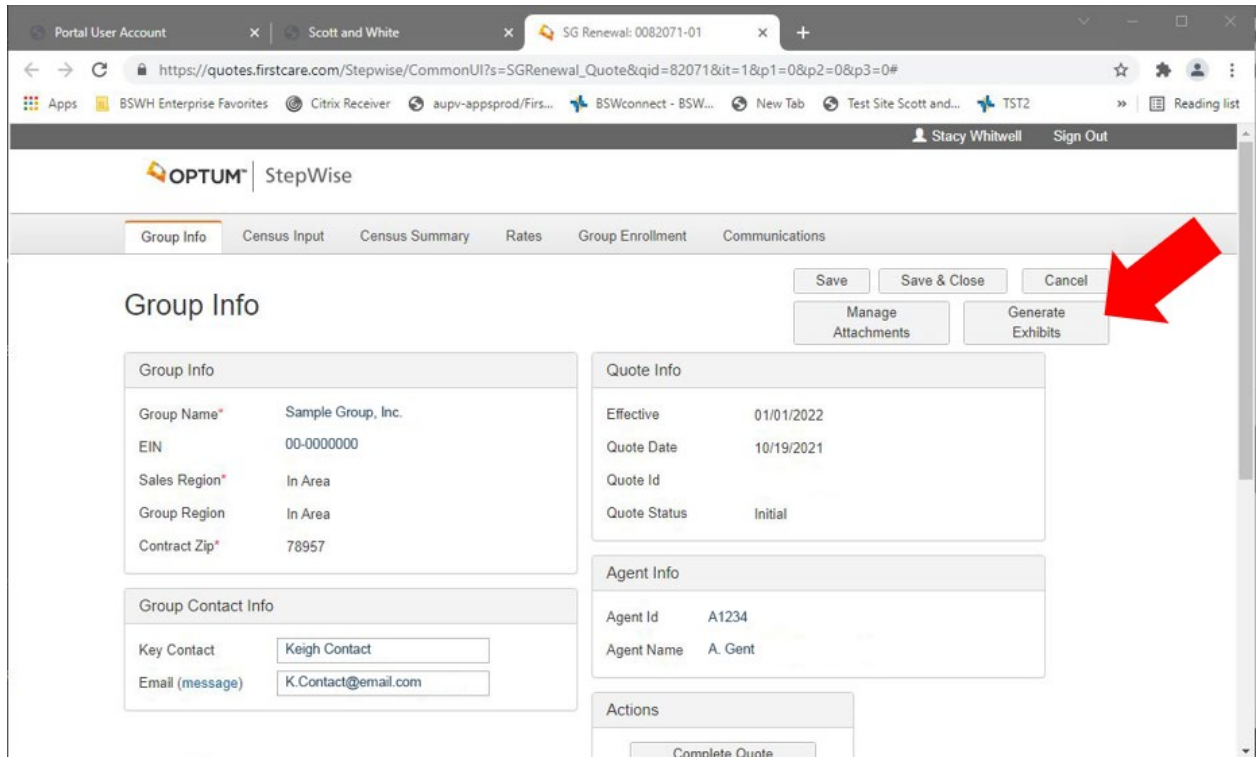
Continued next page.

- Click on the **Manage Attachments** tab on the right side of the Group Info screen or at the bottom of the Group Info page. The screen shown below will pop up
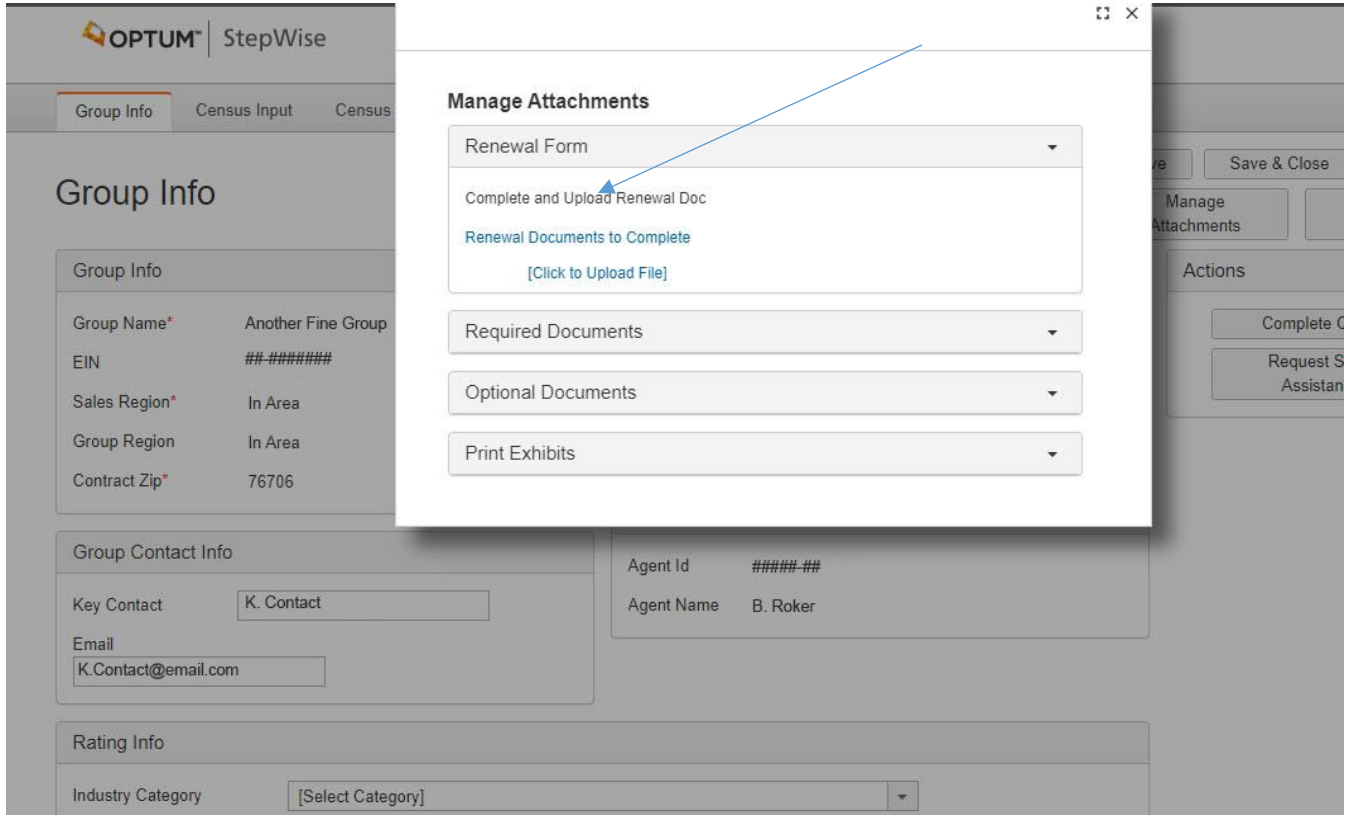
1. Click on the **Renewal Form** dropdown, then click on **Renewal Documents to Complete** to download and view documents.

2. Click on the **Print Exhibits** dropdown (bottom dropdown) to view and download your group's renewal. If you do not see a renewal here, click on **Generate Exhibits** (see previous page).

3. When you're ready to complete the renewal, click on **Required Documents**. This will take you to all the required documents that you will need to upload back into the system. Documents may be uploaded separately or all at once (under the Renewal Form section).

4. If your group has ancillary benefits, such as MetLife Dental or Life insurance, you will need to include the **Plan Selection Form** and indicate which plans to include in the renewal. This is required whether the group is adding/changing plans or continuing their current coverage.

Group Info

Please fill in any blank fields and then click **Save** to save your updated information and continue to the next tab.

Census Input

- You <u>will not</u> be able to make any changes to the renewal census from the Census Input screen

- You <u>will</u> be able to **Copy to Clipboard** or download the census in CSV form (**Download as CSV**)

- Click **Save** and go to the next tab, Census Summary

Census Summary

The **Rating Type** dropdown allows you to change the rates to reflect either Composite or Age Branded rates. Note: your final selection will be reflected in the Master Enrollment Form (MEF).

- **If you are only quoting one plan**:

    1. Place a 1 in the **Class** column next to the plan of your choice

    2. Click **Save**

- **If you are quoting more than one plan:**

    1. Number your plan choices 1 through 3 in the **Class** column

    2. Scroll down to bottom of page and change the member's plan choice 1-3. If you do not have plan selections for the members at this time, leave the default choice as is.

    3. Click **Save**

To download and print/reprint the updated renewal quote, click on the following:

1. **Generate Exhibits**
2. **Manage Attachments**
3. **Print Exhibits**

Reminder: Each time you change a plan choice you will need to click **Save** and **Generate Exhibit** to update your selection.

Rates

On the Rates screen you can view group composite rates or age-banded rates.

Group Enrollment:
Miscellaneous Tab

1. Please fill in any blank fields and update any fields, as needed

2. Click **Save** go to the next tab: Group.

NOTE: You will still need to submit any Open Enrollment changes by one of the following methods:

- Make the change(s) in the portal OR
- Upload the census spreadsheet to the portal OR
- Send paper apps to the enrollment department

Group Enrollment:

Group Tab

1. Please fill in any blank fields and update any fields, as needed
2. Click **Save** go to the next tab: Billing

Group Enrollment:

Billing Tab

1. Please fill in any blank fields and update any fields, as needed.

2. Click **Save** go to the next tab: Communications.

Group Enrollment:

Communications Tab
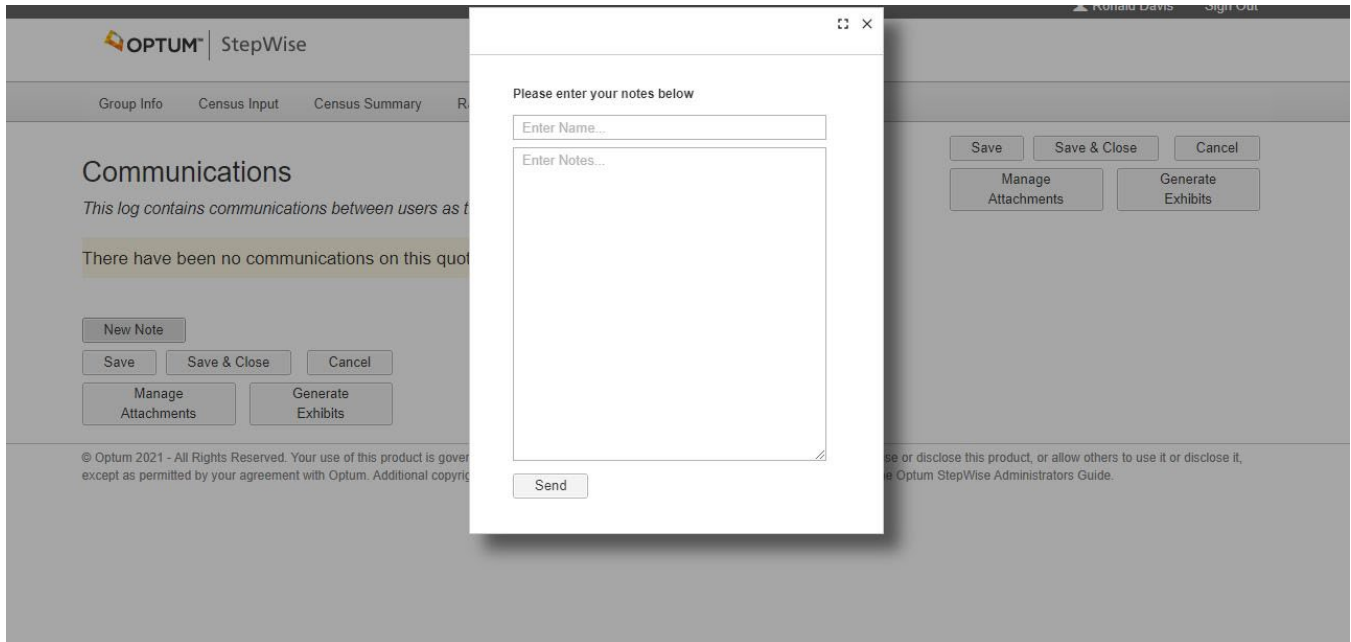
- On the communications tab you will be able to see any communications between users

- You may put in a New Note for this group by clicking on **New Note** then clicking **Send**

  o This is a good place to add notes for your Client Management team about the renewal, such as: any added/deleted benefits, if you have submitted OE forms, or what method you will use to submit changes.

- When you are finished, click **Save** to go to the Group Info tab, where you will complete the renewal and upload documentation

Complete Renewal Process
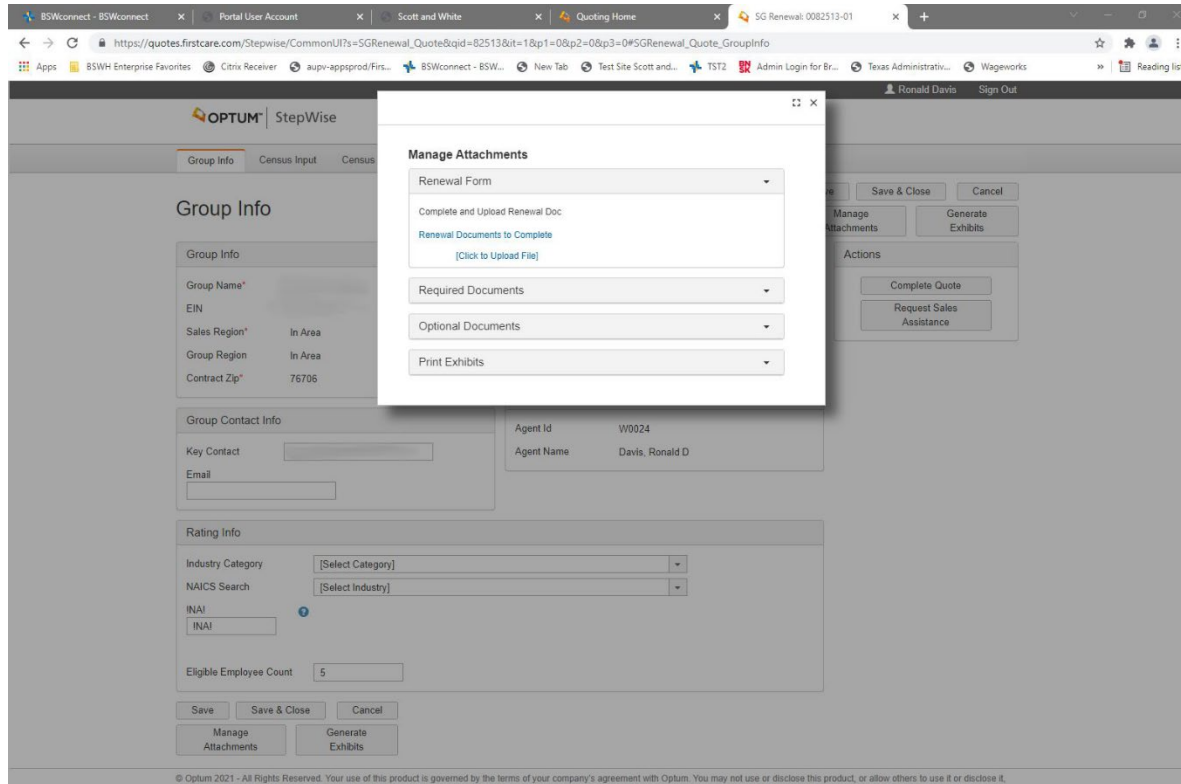
To complete the renewal process you will need to:

1. Click on **Manage Attachments**

2. Click on **Required Documents** and upload the following:

    a. Group Verification / Dental Attestation Form

    b. Consumer Choice Benefit Plan Disclosure Form

    c. COBRA Form (if needed)

    d. Plan Selection Form for ancillary benefits (only necessary for groups that add, change, or renew with existing ancillary benefit products)

3. Click **Save**

4. Click **Complete Quote**. A notification will pop up to confirm that the renewal has been submitted.

5. You will receive the MEF by email.

Thank you! If you have any questions, please contact your Baylor Scott & White Health Plan Client Management team representative.