

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:

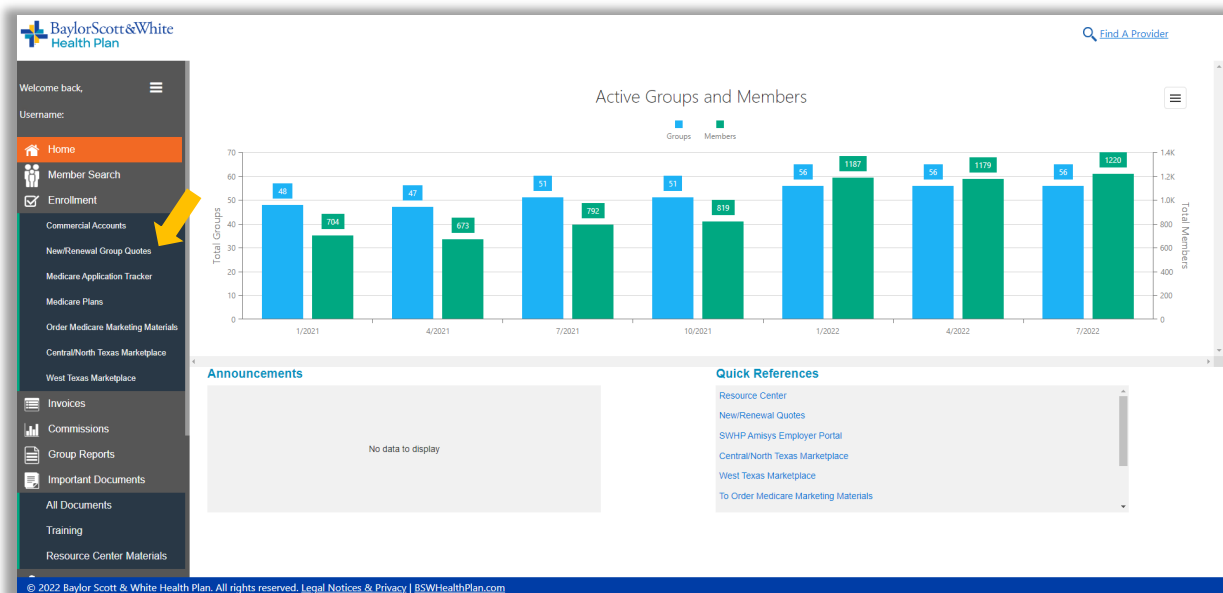
Please contact our Licensing Team; they can assist with your appointment through our [Onboarding Process](#).

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.

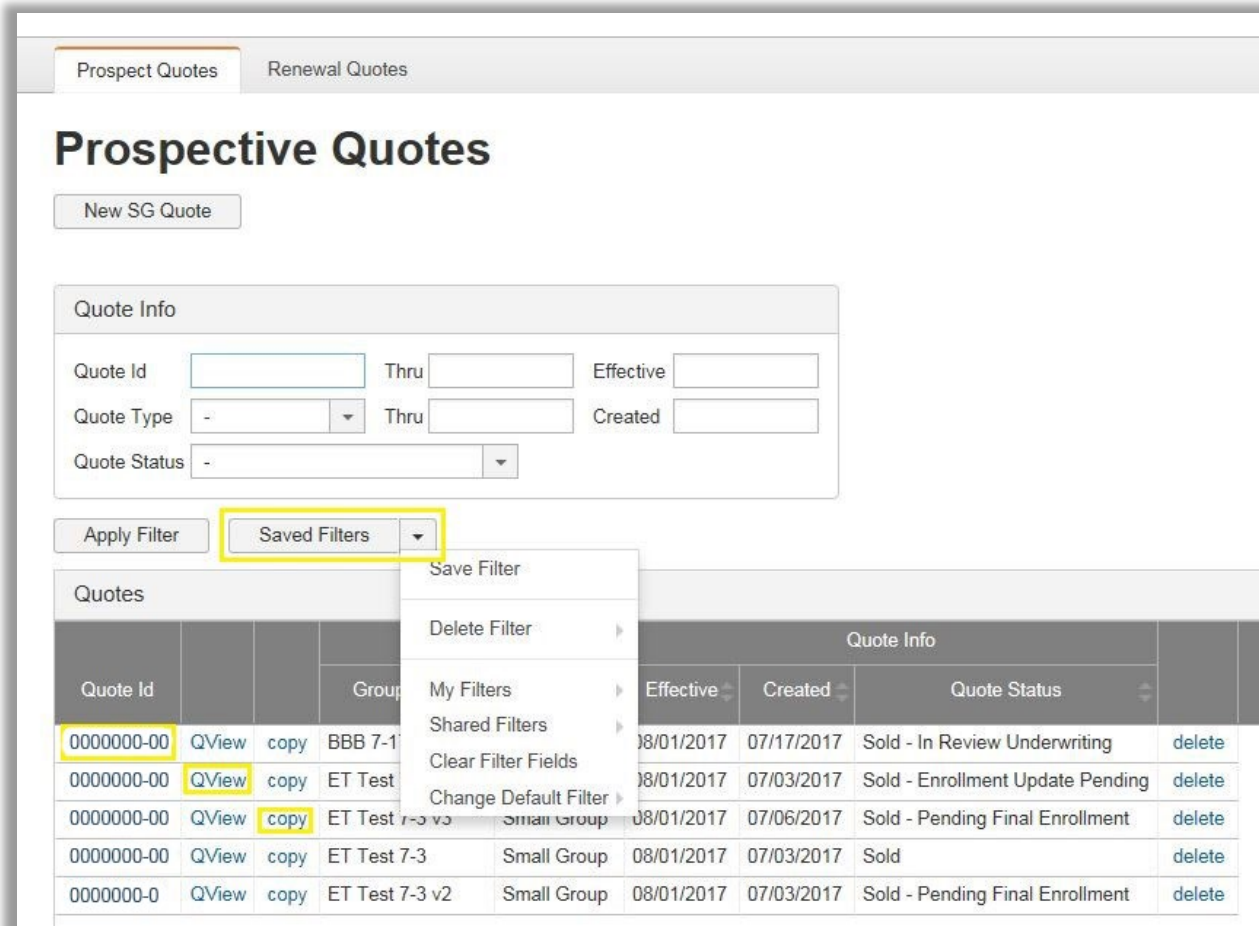


Questions?

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

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.



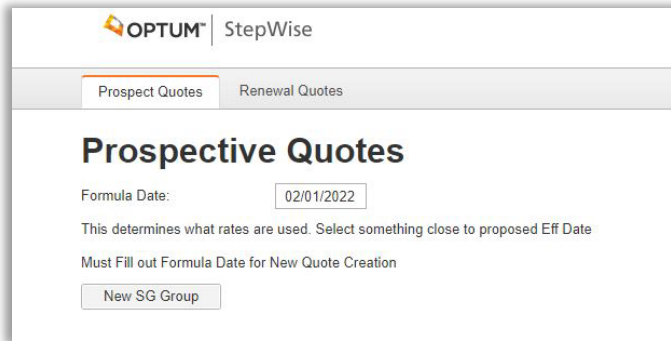
The screenshot shows the 'Prospective Quotes' interface. At the top, there are tabs for 'Prospect Quotes' and 'Renewal Quotes'. Below the tabs is a 'New SG Quote' button. A 'Quote Info' section contains input fields for 'Quote Id', 'Thru', 'Effective', 'Quote Type', 'Thru', 'Created', and 'Quote Status'. Below this is an 'Apply Filter' button and a 'Saved Filters' dropdown menu. The dropdown menu is open, showing options: 'Save Filter', 'Delete Filter', 'My Filters', 'Shared Filters', 'Clear Filter Fields', and 'Change Default Filter'. Below the dropdown is a table of quotes with columns for 'Quote Id', 'QView', 'copy', 'Group', 'Effective', 'Created', 'Quote Status', and 'delete'.

| Quote Id | QView | copy | Group | Effective | Created | Quote Status | delete |
|------------|-------|------|----------------|------------|------------|----------------------------------|--------|
| 0000000-00 | QView | copy | BBB 7-1 | 08/01/2017 | 07/17/2017 | Sold - In Review Underwriting | delete |
| 0000000-00 | QView | copy | ET Test | 08/01/2017 | 07/03/2017 | Sold - Enrollment Update Pending | delete |
| 0000000-00 | QView | copy | ET Test 7-3 v2 | 08/01/2017 | 07/06/2017 | Sold - Pending Final Enrollment | delete |
| 0000000-00 | QView | copy | ET Test 7-3 | 08/01/2017 | 07/03/2017 | Sold | delete |
| 0000000-0 | QView | copy | ET Test 7-3 v2 | 08/01/2017 | 07/03/2017 | Sold - Pending Final Enrollment | delete |

- Quotes can be opened by clicking on the **Quote ID** hyperlink 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.



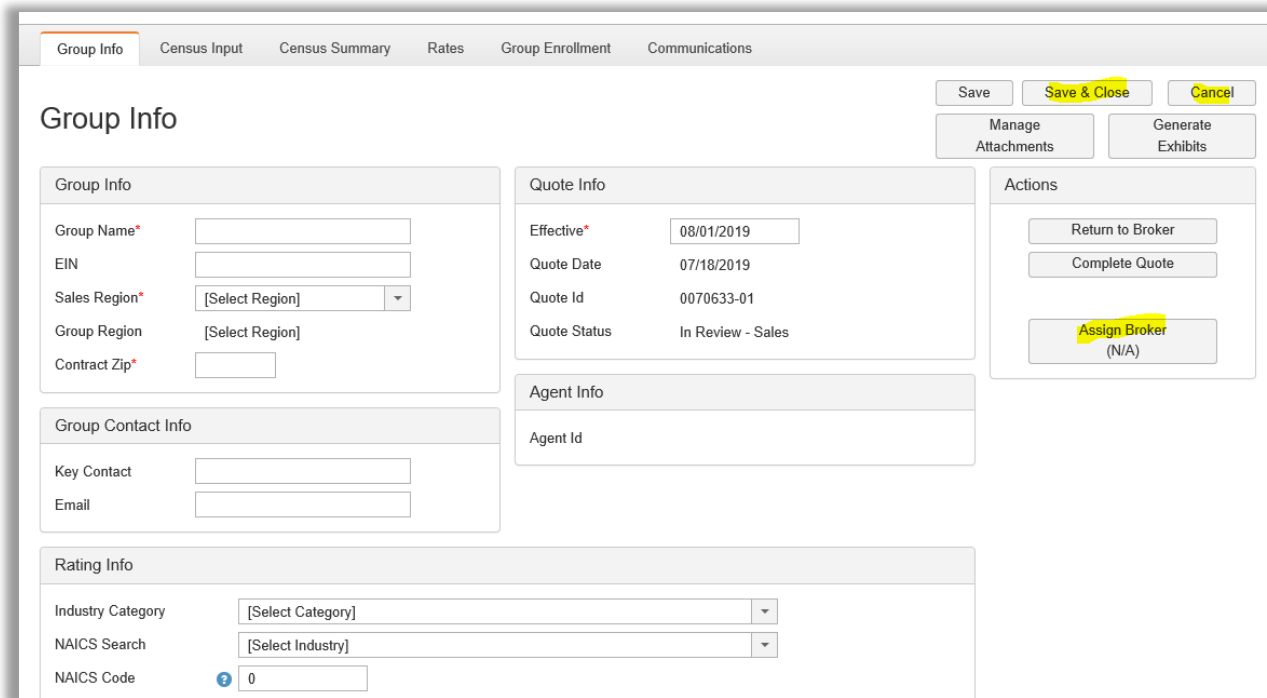
The screenshot shows the Stepwise web application interface. At the top left is the OPTUM logo and the text 'StepWise'. Below this is a navigation bar with two tabs: 'Prospect Quotes' (which is selected and highlighted) and 'Renewal Quotes'. The main content area is titled 'Prospective Quotes'. It contains a 'Formula Date:' label followed by a text input field containing '02/01/2022'. Below the input field is a note: 'This determines what rates are used. Select something close to proposed Eff Date'. Underneath that is another instruction: 'Must Fill out Formula Date for New Quote Creation'. At the bottom of the form is a button labeled 'New SG Group'.

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 accidentally close the quote using the “X” button, contact your Baylor Scott & White Health Plan Client Management team representative to unlock it.

Census Input

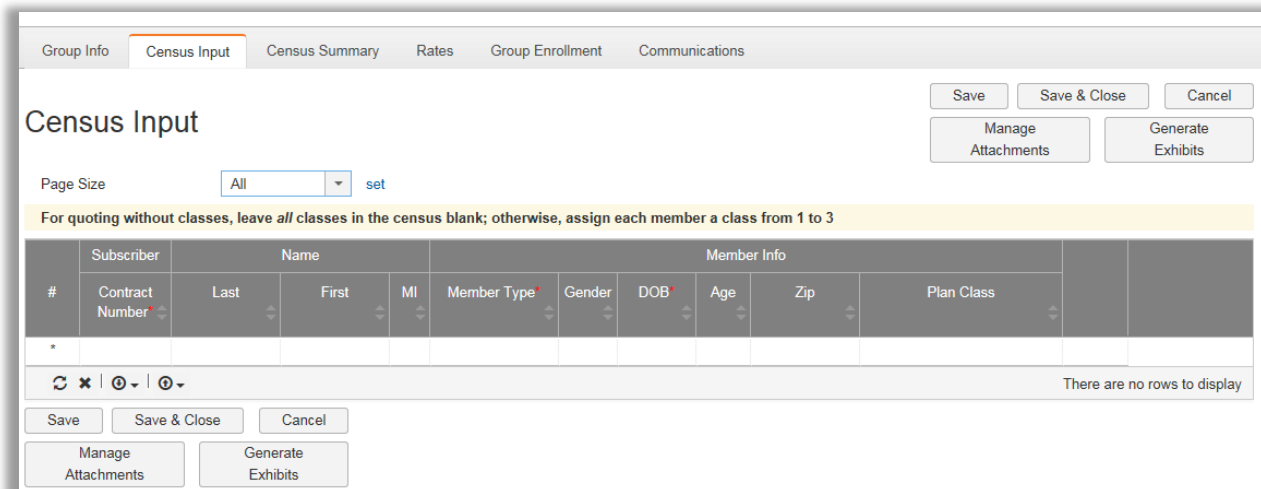
Before rates will populate, you must populate the Census Input tab with a census of all employees and dependents who are taking coverage. Do not include employees who are waiving coverage.

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.



| # | Subscriber | Name | | | Member Info | | | | | Plan Class |
|---|-----------------|------|-------|----|-------------|--------|-----|-----|-----|------------|
| | Contract Number | Last | First | MI | Member Type | Gender | DOB | Age | Zip | |
| * | | | | | | | | | | |

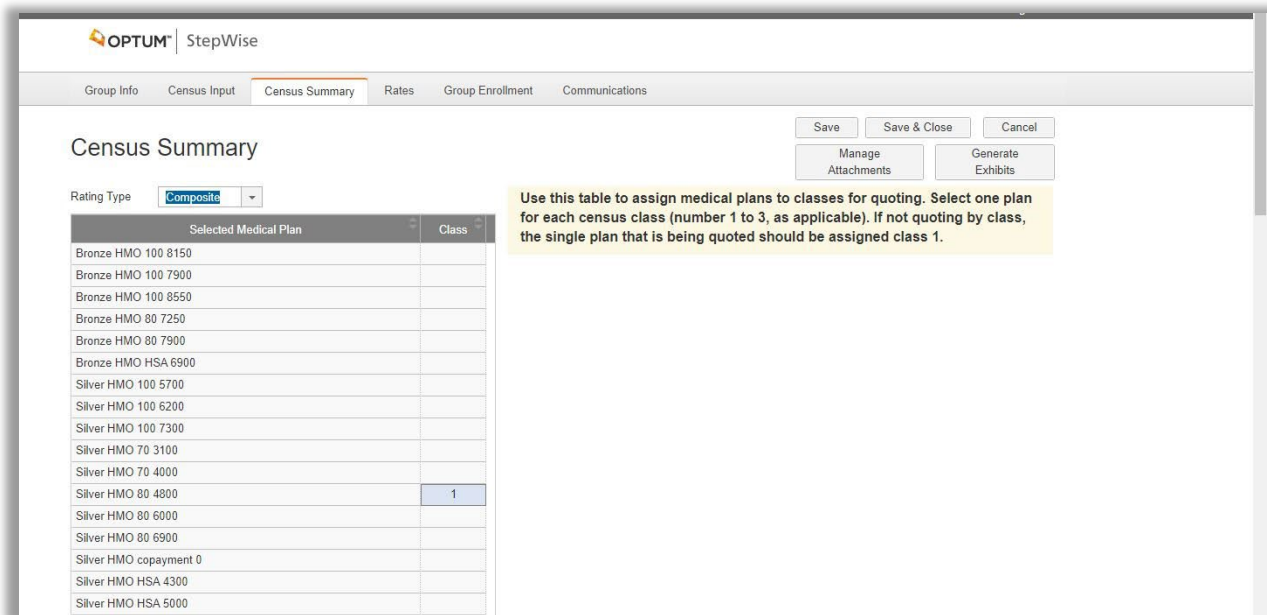
Helpful hints:

- “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.



OPTUM StepWise

Group Info | Census Input | **Census Summary** | Rates | Group Enrollment | Communications

Save | Save & Close | Cancel

Manage Attachments | Generate Exhibits

Census Summary

Rating Type: **Composite**

| Selected Medical Plan | Class |
|------------------------|-------|
| Bronze HMO 100 8150 | |
| Bronze HMO 100 7900 | |
| Bronze HMO 100 8550 | |
| Bronze HMO 80 7250 | |
| Bronze HMO 80 7900 | |
| Bronze HMO HSA 6900 | |
| Silver HMO 100 5700 | |
| Silver HMO 100 6200 | |
| Silver HMO 100 7300 | |
| Silver HMO 70 3100 | |
| Silver HMO 70 4000 | |
| Silver HMO 80 4800 | 1 |
| Silver HMO 80 6000 | |
| Silver HMO 80 6900 | |
| Silver HMO copayment 0 | |
| Silver HMO HSA 4300 | |
| Silver HMO HSA 5000 | |

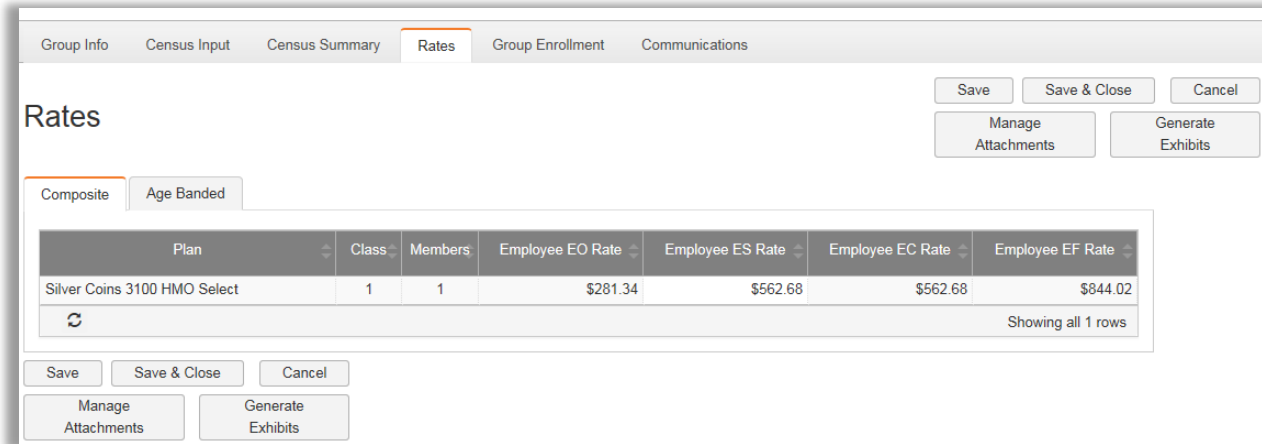
Use this table to assign medical plans to classes for quoting. Select one plan for each census class (number 1 to 3, as applicable). If not quoting by class, the single plan that is being quoted should be assigned class 1.

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.

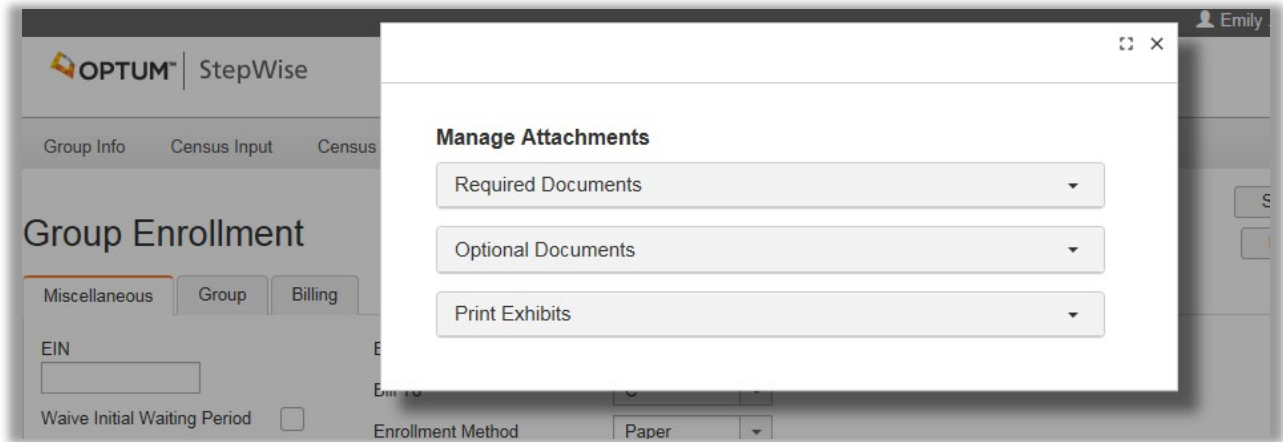


The screenshot shows the 'Rates' tab interface. At the top, there is a navigation bar with tabs: Group Info, Census Input, Census Summary, Rates (selected), Group Enrollment, and Communications. Below the navigation bar are buttons for Save, Save & Close, and Cancel. A 'Rates' section contains two tabs: Composite (selected) and Age Banded. A table displays data for one plan: Silver Coins 3100 HMO Select. The table has columns for Plan, Class, Members, Employee EO Rate, Employee ES Rate, Employee EC Rate, and Employee EF Rate. Below the table are buttons for Save, Save & Close, Cancel, Manage Attachments, and Generate Exhibits.

| Plan | Class | Members | Employee EO Rate | Employee ES Rate | Employee EC Rate | Employee EF Rate |
|------------------------------|-------|---------|------------------|------------------|------------------|------------------|
| Silver Coins 3100 HMO Select | 1 | 1 | \$281.34 | \$562.68 | \$562.68 | \$844.02 |

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.



Prospect Quotes
Renewal Quotes

Renewal Quotes

Quote Search

Quote Id Thru Effective

Quote Type - Thru Created

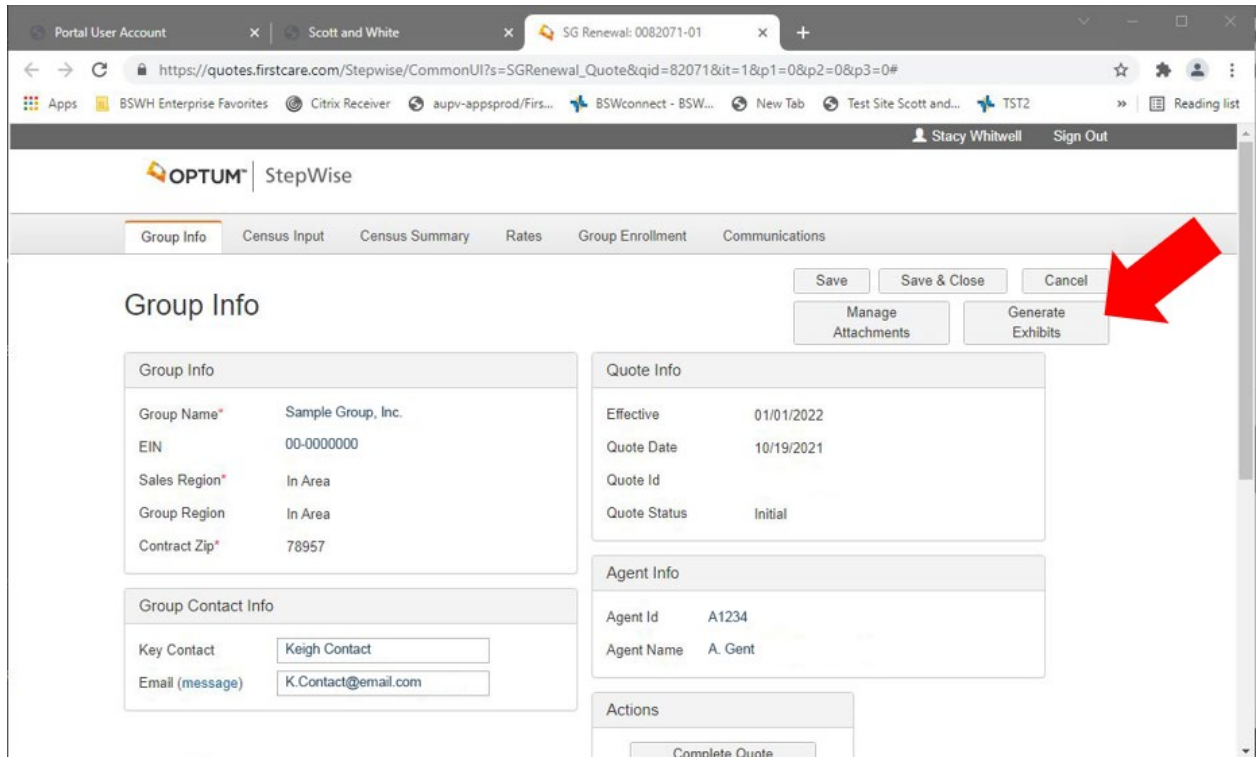
Quote Status -

Group Name

| | | Group Info | | Quote Info | | |
|----------|-------|-------------------------|-------------|------------|------------|--------------|
| Quote ID | | Group Name | Group Size | Effective | Created | Quote Status |
| #####-01 | QView | Test Group, Ltd. | Small Group | 01/01/2022 | 10/21/2021 | Initial |
| #####-01 | QView | Sample Group, Inc. | Small Group | 01/01/2022 | 10/19/2021 | Initial |
| #####-01 | QView | Another Fine Group, LLC | Small Group | 01/01/2022 | 10/19/2021 | Initial |

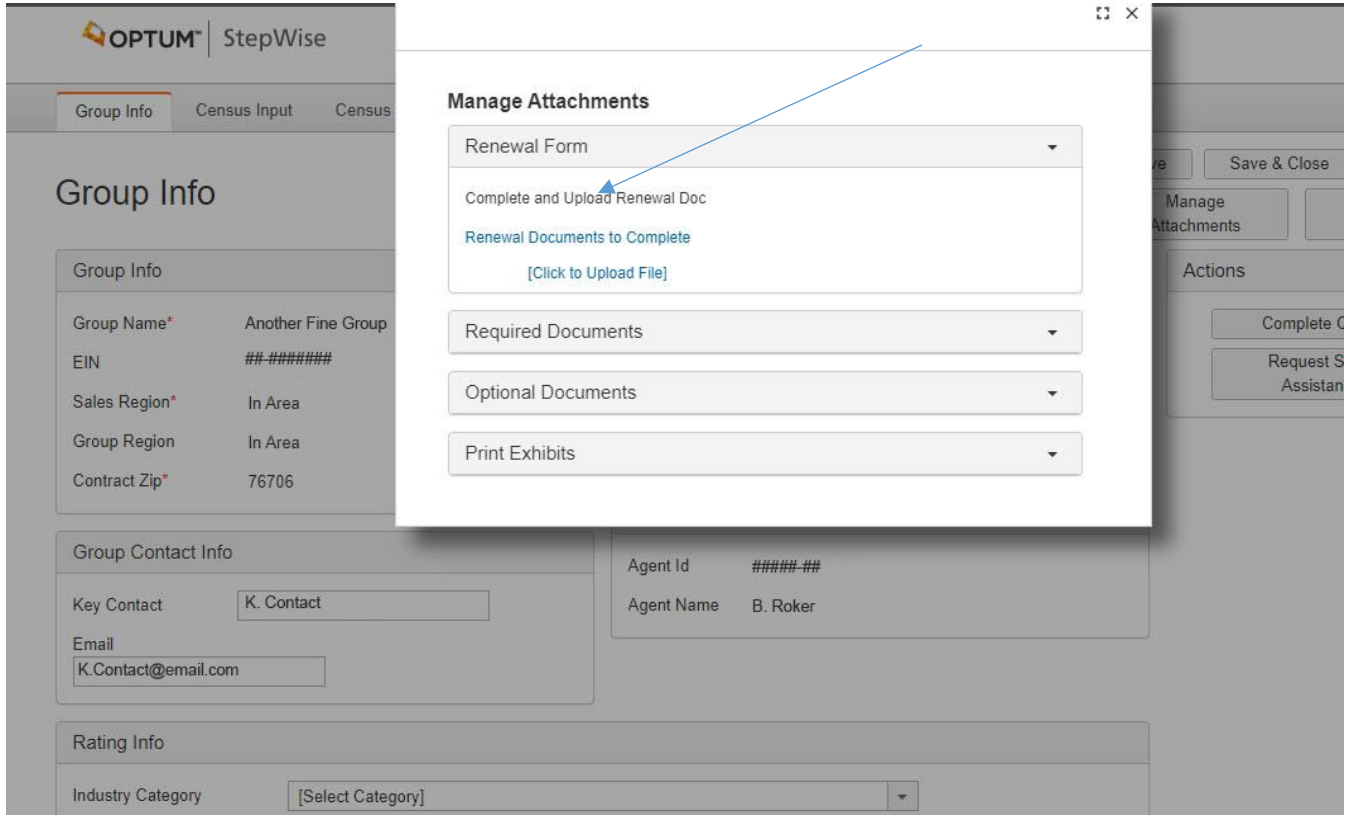
- Click on the **Renewal Quotes** tab. You will then see the list of your groups’ renewals and their renewal effective dates.
- Click on **Quote ID** to open the renewal quote for your entire list or
- Click on **Group Name** to go to the Home page for the renewal quote

- 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.



Group Info Census Input Census Summary Rates Group Enrollment Communications

Group Info

| | |
|---------------|--------------------|
| Group Name* | Another Fine Group |
| EIN | ## ##### |
| Sales Region* | In Area |
| Group Region | In Area |
| Contract Zip* | 76706 |

| | |
|--------------------|--|
| Group Contact Info | |
| Key Contact | <input type="text" value="K. Contact"/> |
| Email | <input type="text" value="K.Contact@Email.com"/> |

| | |
|-------------------------|--|
| Rating Info | |
| Industry Category | <input type="text" value="[Select Category]"/> |
| NAICS Search | <input type="text" value="[Select Industry]"/> |
| INA! | <input type="text" value="INA!"/> |
| Eligible Employee Count | <input type="text" value="5"/> |

| | |
|--------------|------------|
| Quote Info | |
| Effective | 01/01/2022 |
| Quote Date | 10/21/2021 |
| Quote Id | #### # |
| Quote Status | Initial |

| | |
|------------|----------|
| Agent Info | |
| Agent Id | A##### |
| Agent Name | B. Roker |

Actions

Census Input

OPTUM StepWise

Group Info | **Census Input** | Census Summary | Rates | Group Enrollment | Communications

Save | Save & Close | Cancel

Manage Attachments | Generate Exhibits

Page Size: All set

For quoting without classes, leave *all* classes in the census blank; otherwise, assign each member a class from 1 to 3

| # | Subscriber | Name | | | Member Info | | | | | |
|---|-----------------|----------------|---------|----|-------------|--------|------------|-----|-----|------------|
| | Contract Number | Last | First | MI | Member Type | Gender | DOB | Age | Zip | Plan Class |
| 1 | 1000##### | Member | Jane | | Subscriber | M | 2/19/1969 | | | 1 |
| 2 | 1000##### | Member | Trevor | | Child | M | 4/13/1998 | | | 1 |
| 3 | 1000##### | Member | Poppy | | Child | M | 11/18/1... | | | 1 |
| 4 | 1000##### | Member | Graham | | Spouse | F | 6/19/1967 | | | 1 |
| 5 | 1000##### | Employee | Fiona | | Subscriber | F | 1/21/1961 | | | 1 |
| 6 | 1000##### | Other-Employee | Cindy | | Subscriber | F | 5/23/1964 | | | 1 |
| 7 | 1000##### | Staffer | Chantal | | Subscriber | F | 6/29/1970 | | | 1 |
| 8 | 1000##### | NewGuy | Marcus | | Subscriber | M | 10/10/1... | | | 1 |
| * | | | | | | | | | | |

Showing all 8 rows

Save | Save & Close | Cancel

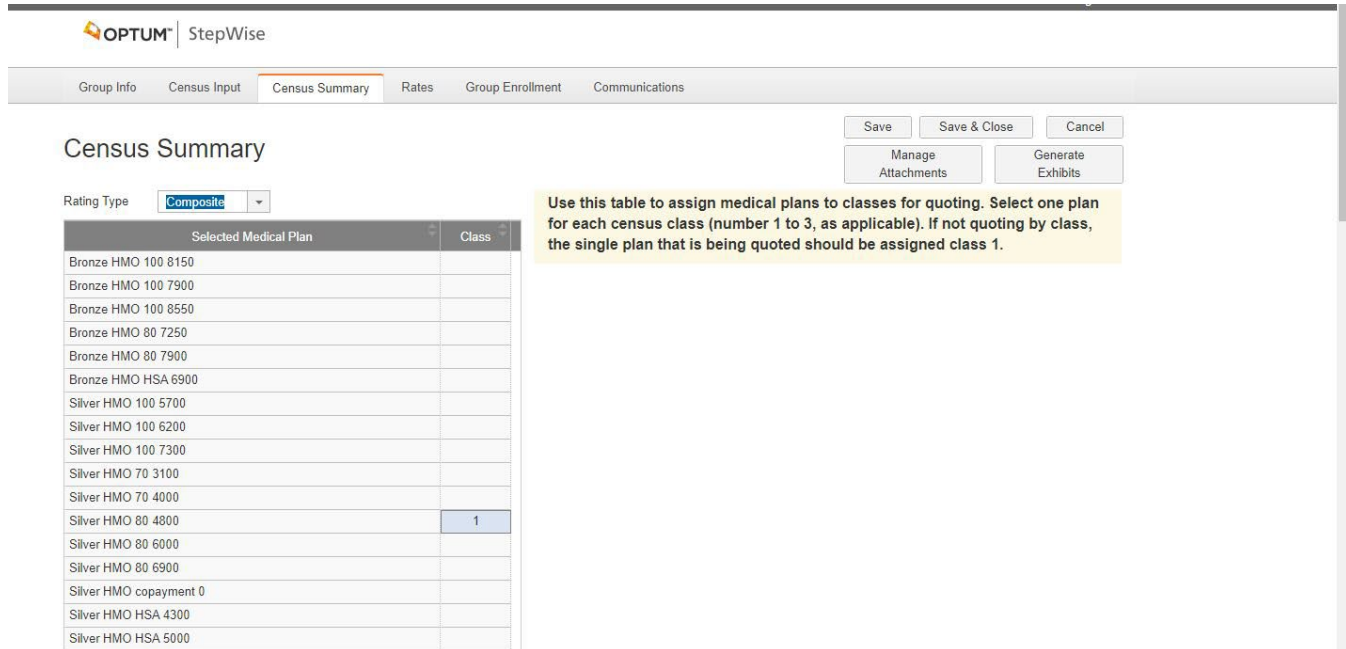
Manage Attachments | Generate Exhibits

Copy to Clipboard | Download as CSV

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



OPTUM | StepWise

Group Info | Census Input | **Census Summary** | Rates | Group Enrollment | Communications

Census Summary

Rating Type: **Composite**

| Selected Medical Plan | Class |
|------------------------|-------|
| Bronze HMO 100 8150 | |
| Bronze HMO 100 7900 | |
| Bronze HMO 100 8550 | |
| Bronze HMO 80 7250 | |
| Bronze HMO 80 7900 | |
| Bronze HMO HSA 6900 | |
| Silver HMO 100 5700 | |
| Silver HMO 100 6200 | |
| Silver HMO 100 7300 | |
| Silver HMO 70 3100 | |
| Silver HMO 70 4000 | |
| Silver HMO 80 4800 | 1 |
| Silver HMO 80 6000 | |
| Silver HMO 80 6900 | |
| Silver HMO copayment 0 | |
| Silver HMO HSA 4300 | |
| Silver HMO HSA 5000 | |

Use this table to assign medical plans to classes for quoting. 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.

Buttons: Save, Save & Close, Cancel, Manage Attachments, Generate Exhibits

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

OPTUM | StepWise

Group Info Census Input Census Summary **Rates** Group Enrollment Communications

Save Save & Close Cancel

Manage Attachments Generate Exhibits

Rates

Composite **Age Banded**

| Plan | Class | Members | Employee EO Rate | Employee ES Rate | Employee EC Rate | Employee EF Rate |
|--------------------|-------|---------|------------------|------------------|------------------|------------------|
| Silver HMO 80 4800 | 1 | 8 | \$584.62 | \$1,169.24 | \$1,169.24 | \$1,753.86 |

Showing all 1 rows

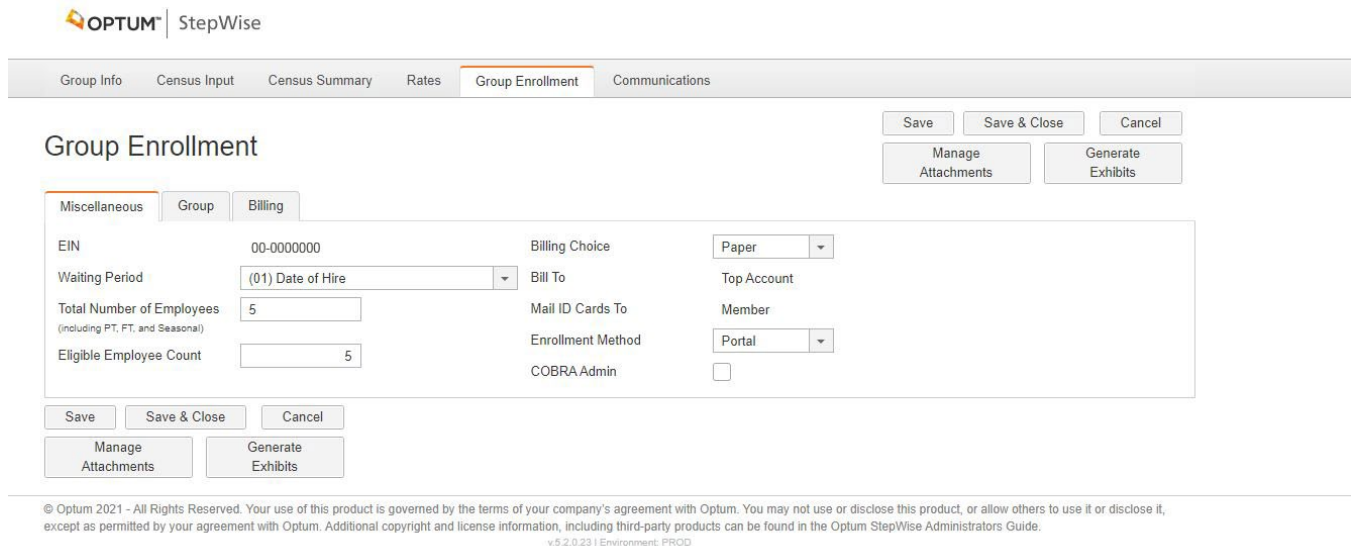
Save Save & Close Cancel

Manage Attachments Generate Exhibits

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

Group Enrollment: Miscellaneous Tab



The screenshot shows the Stepwise Group Enrollment Miscellaneous Tab. The interface includes a navigation bar with tabs for Group Info, Census Input, Census Summary, Rates, Group Enrollment (selected), and Communications. The Group Enrollment tab is active, showing a form with the following fields and controls:


- Buttons:** Save, Save & Close, Cancel, Manage Attachments, Generate Exhibits.
- Form Fields:**
 - EIN: 00-0000000
 - Waiting Period: (01) Date of Hire (dropdown)
 - Total Number of Employees (including PT, FT, and Seasonal): 5
 - Eligible Employee Count: 5
 - Billing Choice: Paper (dropdown)
 - Bill To: Top Account
 - Mail ID Cards To: Member
 - Enrollment Method: Portal (dropdown)
 - COBRA Admin:
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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



Group Info Census Input Census Summary Rates **Group Enrollment** Communications

Save Save & Close Cancel

Manage Attachments Generate Exhibits

Group Enrollment

Miscellaneous **Group** Billing

| Contact Info | | Address | |
|---------------|--|----------------|---|
| Contact | <input type="text" value="K. Contact"/> | Address Line 1 | <input type="text" value="1234 Avenue Street"/> |
| Phone Number | <input type="text" value="### ### ####"/> | Address Line 2 | <input type="text"/> |
| Email Address | <input type="text" value="K.Contact@Email.com"/> | Zip Code | <input type="text" value="76706"/> |
| | | State | <input type="text" value="TX"/> |
| | | City | Waco |


Save Save & Close Cancel

Manage Attachments Generate Exhibits

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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



Group Info Census Input Census Summary Rates **Group Enrollment** Communications

Save Save & Close Cancel

Manage Attachments Generate Exhibits

Group Enrollment

Miscellaneous Group **Billing**

| Contact Info | Address |
|--|--|
| Same as group <input type="checkbox"/> | Same as group <input type="checkbox"/> |
| Contact <input type="text"/> | Address Line 1 <input type="text"/> |
| Phone Number <input type="text"/> | Address Line 2 <input type="text"/> |
| Email Address <input type="text"/> | Zip Code <input type="text"/> |
| | State <input type="text"/> |
| | City <input type="text"/> |

Save Save & Close Cancel

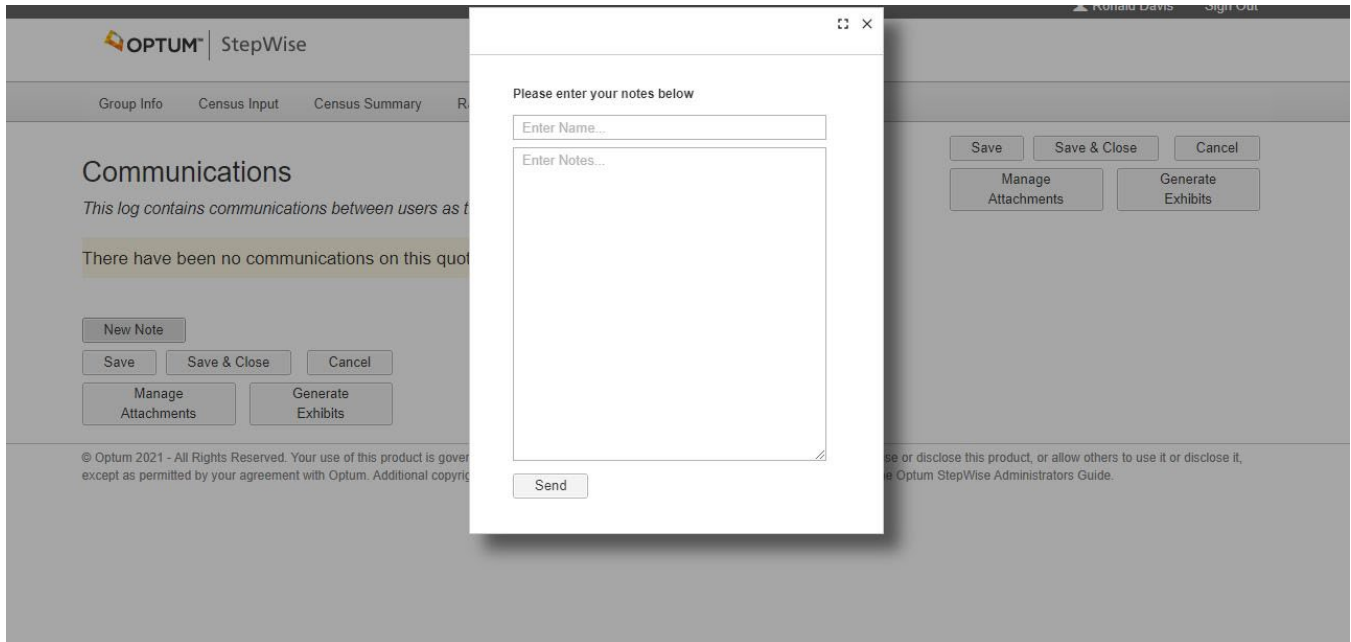
Manage Attachments Generate Exhibits

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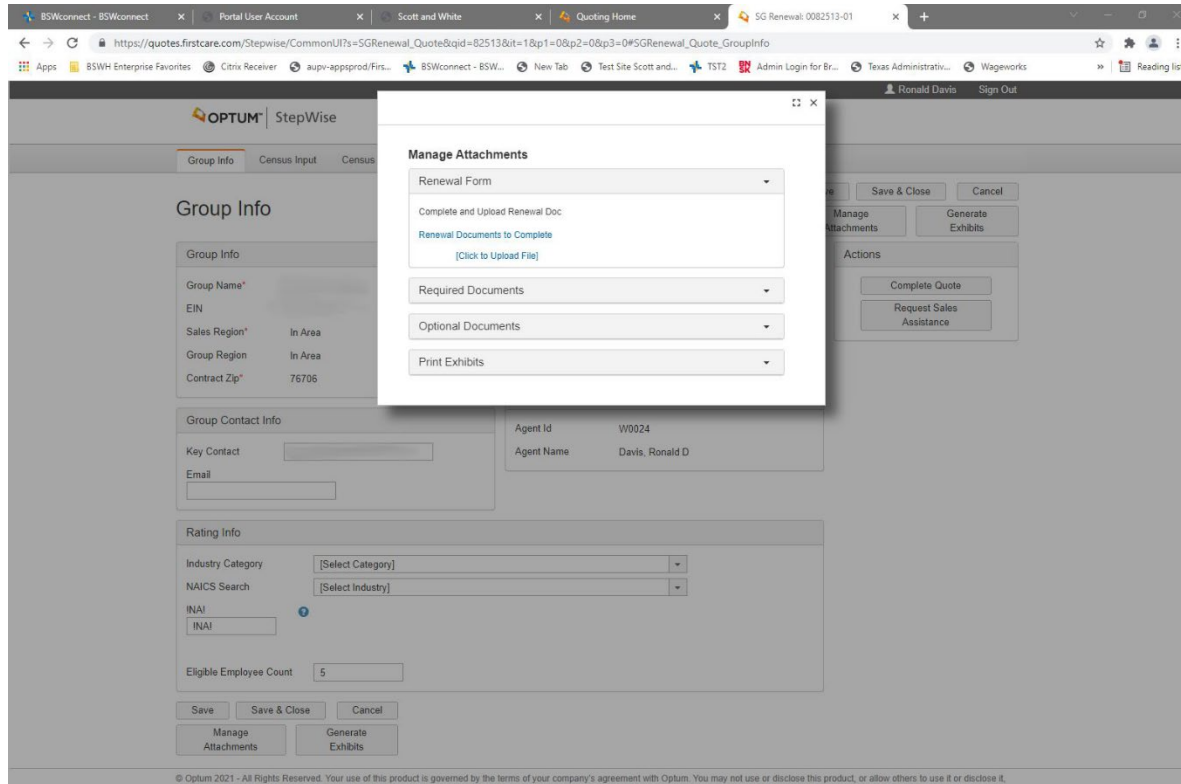
1. Please fill in any blank fields and update any fields, as needed.
2. Click **Save** go to the next tab: Communications.

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**
 - 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.