Aspirus Agent Portal User Guide

This document is for users of the Aspirus Agent Portal. It is meant to explain the features avalaible in the portal.

Formatting in this document is as follows:

- *Italic font* – indicates something seen in the system. Things like headers, field names and titles on buttons.
- **Bold font** – indicates an action to be taken such as clicking, selecting, typing and so on.

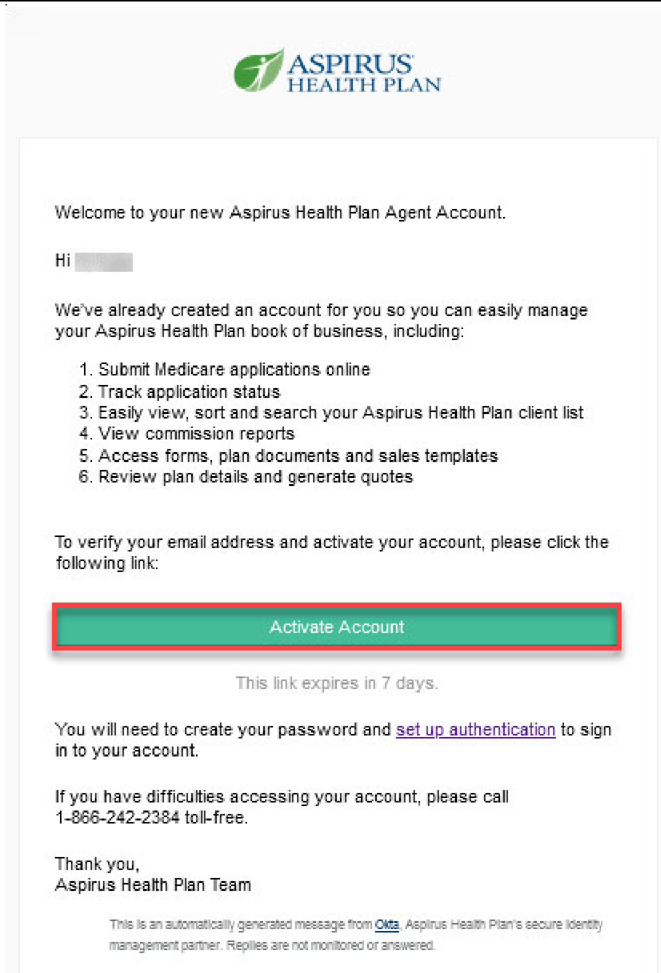
Table of Contents

Register for the Agent Portal

All new Aspirus Health Plan Agents will receive an activation email to complete the Agent Portal registration.

Select **Activate Account** to create your password and set up security questions.

When an Agent sign into the Portal for the first time after registration they will be asked to set up authentication. Follow the Multifactor Authentication instructions to complete the set up.



Welcome to your new Aspirus Health Plan Agent Account.

Hi

We've already created an account for you so you can easily manage your Aspirus Health Plan book of business, including:

1. Submit Medicare applications online
2. Track application status
3. Easily view, sort and search your Aspirus Health Plan client list
4. View commission reports
5. Access forms, plan documents and sales templates
6. Review plan details and generate quotes

To verify your email address and activate your account, please click the following link:

Activate Account

This link expires in 7 days.

You will need to create your password and set up authentication to sign in to your account.

If you have difficulties accessing your account, please call 1-866-242-2384 toll-free.

Thank you,
Aspirus Health Plan Team

This is an automatically generated message from Okta. Aspirus Health Plan's secure identity management partner. Replies are not monitored or answered.

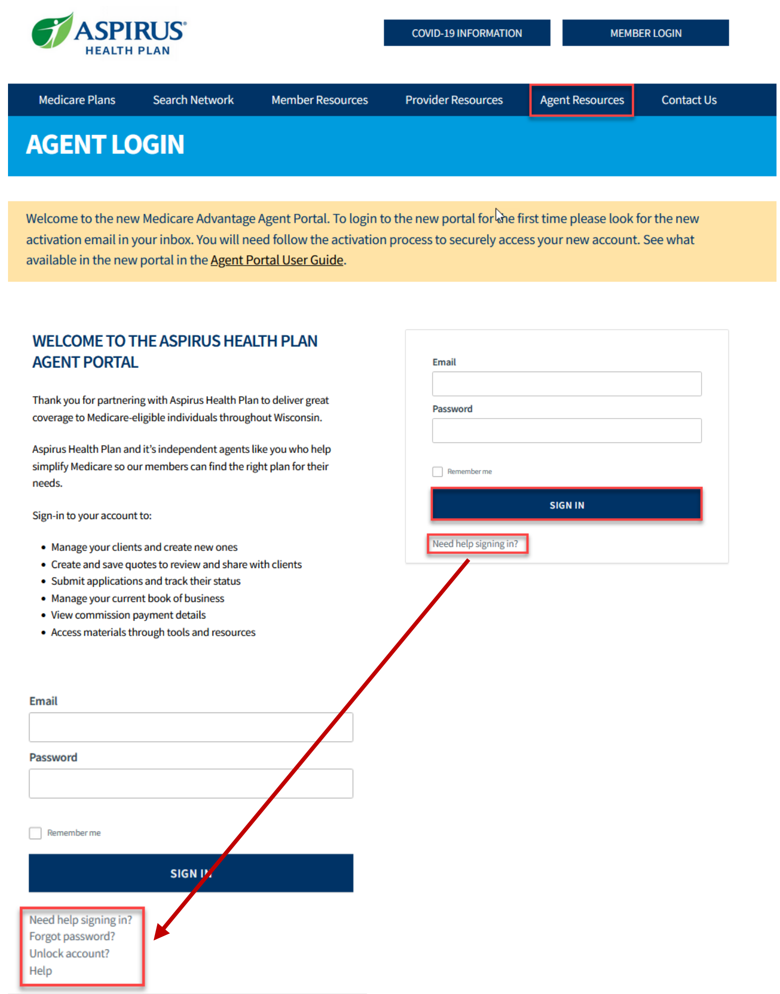
Sign into Agent Portal

Login with your *Email* and *Password*.

Click **SIGN IN**.

Need Help Signing in?

Select **Need help signing in?** to access additional help features for password reset and account unlock.

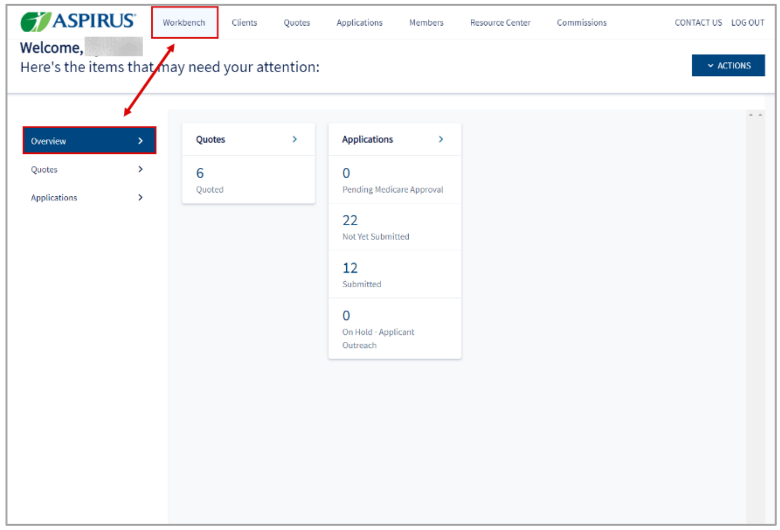


Navigation Menu

The top navigation bar represents the primary tool for accessing the various pages the Agent will want to utilize in the portal.

Workbench

The Workbench is a central dashboard for Agents once they are logged in. There are three sections in the Workbench: Overview, Quotes and Applications.



Agent Workbench - Overview

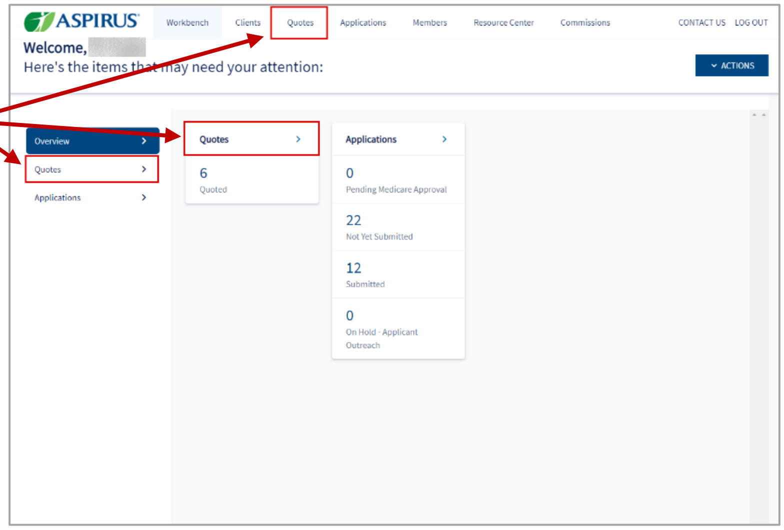
This feature allows an Agent to view a summary of records requiring action across multiple record types relevant to the Agent.

> **NOTE:** The items found on the *Workbench* include *Quotes* and *Applications* that may require the Agent's attention.
>
> **ALSO NOTE**: Links to *Quotes* and *Applications* on the navigation bar at the top will give access to all quotes and applications not only those that need attention.

Agent Workbench - Quotes

The Agent may access a list of *Quotes* requiring action on their part by clicking **Quotes** in one of three places – the left navigation bar, the main body of the Agent interface, or the navigation bar at the top of the page.

NOTE: The *Quotes* link in the navigation bar at the top of the page will give access to ALL Quotes, not only those that require the Agent's current attention.



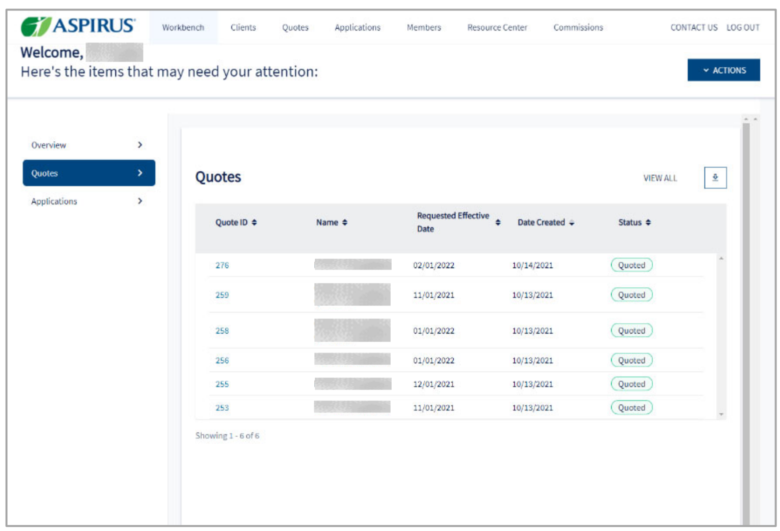
Agent Workbench - Quotes - continued

The following details can be viewed on the *Quotes* list:

- *Quote ID*
- *Name* (of the potential subscriber)
- *Requested Effective Date*
- *Date Created*
- *Status*

A Quote could have one of three statuses:

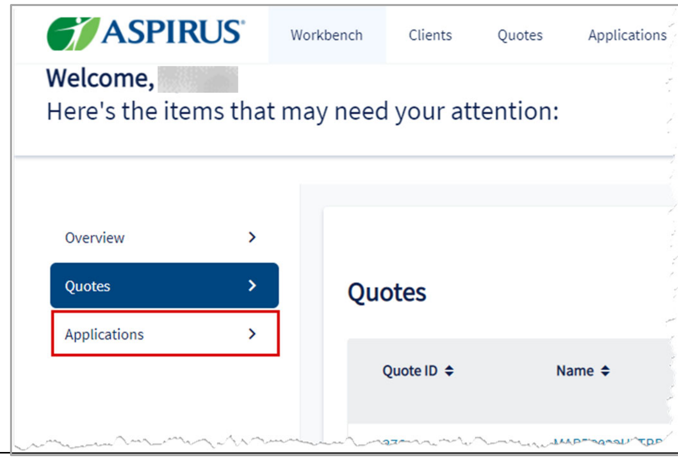
- *Quoted* – the quote has been successfully saved
- *Expired* – the Requested Effective Date has been exceeded
- *Applied* – the Agent has selected plans and initiated an application



Agent Workbench - Applications

The Agent may access a list of *Applications* requiring action on their part by clicking **Applications** on the left navigation bar.

> **REMEMBER:** Clicking *Applications* on the navigation bar at the top gives access to all applications, not only those currently needing your attention.



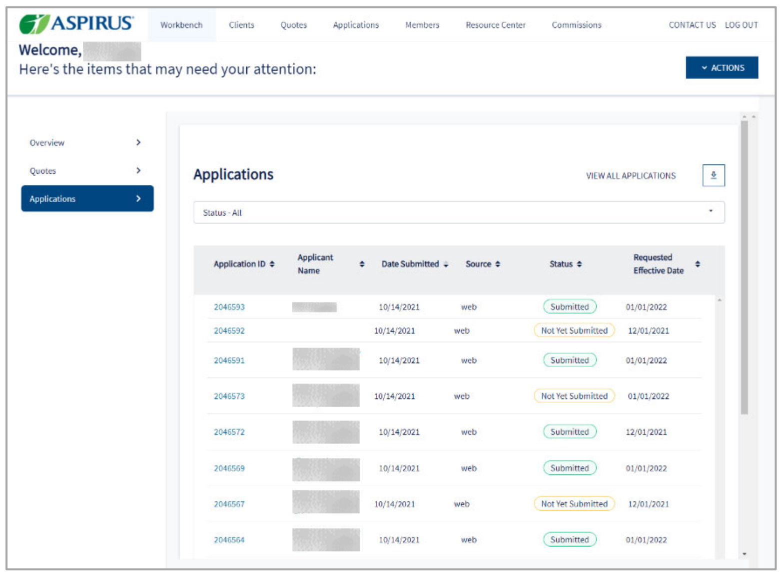
The following details can be viewed on the *Applications* list:

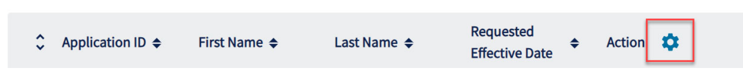
- *Application ID*
- *Applicant Name*
- *Date Submitted*
- *Source*
- *Status*
- *Requested Effective Date*

Agents may add additional details to their dashboard by clicking on the **gear icon**. From here they can see additional element to the list by selecting the **show/hide icon.**

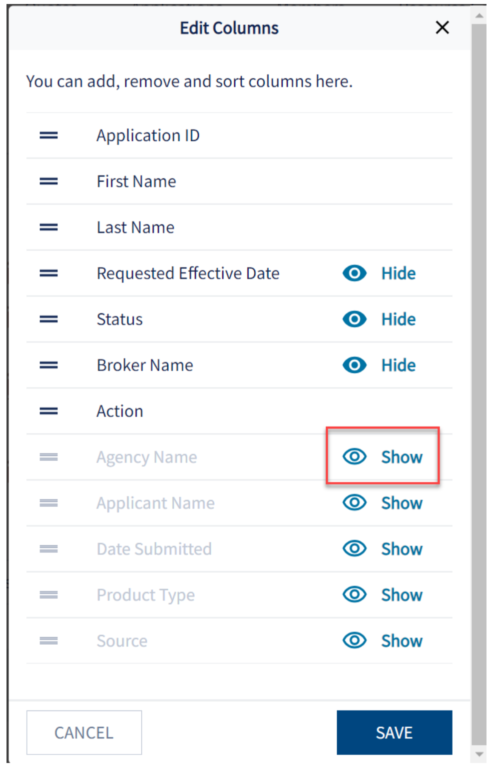
An Application could have one of eleven statuses:

- *Not Yet Submitted* – has been started but not yet submitted
- *Expired* – started, but not submitted before the start date
- *Submitted* – the application was submitted. This status will dispay for up to two hours, then change to "In Progress





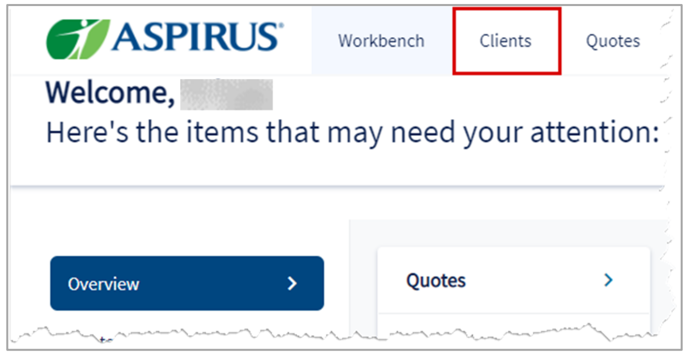
- *In Progress* – submitted and being processed
- *On Hold – Applicant Outreach* – submitted, but more detail is needed from applicant
- *Pending Medicare Approval* – application has been
  sent to Medicare for review
- *Enrolled* – application has been approved by CMS
- *Duplicate* – received multiple applications
- *Rejected* – application rejected either because one or more required documents were not received, or CMS rejected it due to other reasons
- *Cancelled* – application was cancelled by request
- *Denied* – application was denied due to non-receipt of required information



Client Management

Client Management allows Agents to manage their clients.

From the *Workbench/Overview* page the Agent may access their Clients list by clicking the **Clients link** on the navigation header bar.



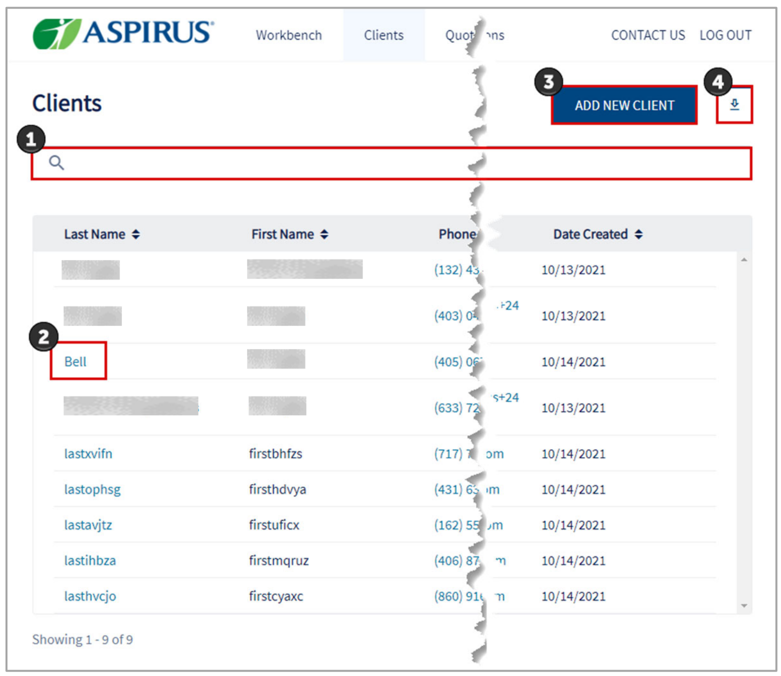
Manage Clients

Agents are able to manage their associated clients on the *Clients* page by: reviewing their client list, adding new clients, editing existing clients and reviewing client details.

Agents may:

1. Search for a client by typing all or part of the name
2. Access the client record by clicking the **Last Name** link
3. Add a new client by clicking the **Add New Client** button
4. Export the entire client list by clicking the export icon

NOTE: To locate clients who have already been enrolled, go to *Members* on the navigation bar at the top.



Create New Client

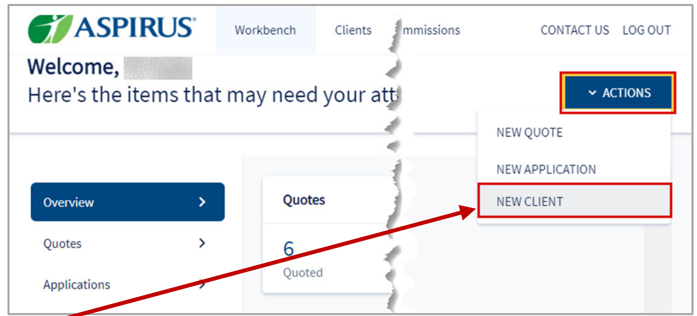
The Agent can create a new client in several different ways and stages of their process. It can be done as a new “stand alone” Client, or at the time a new quote or application is created.

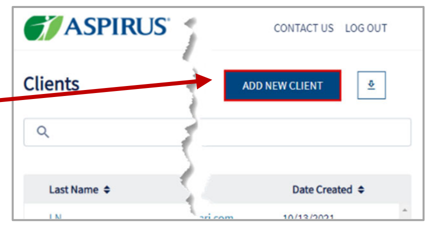
Here we show creating the new Client from the Workbench by clicking **Actions** and **New Client.** Another alternative is to click **Add New Client** from the *Clients* page.

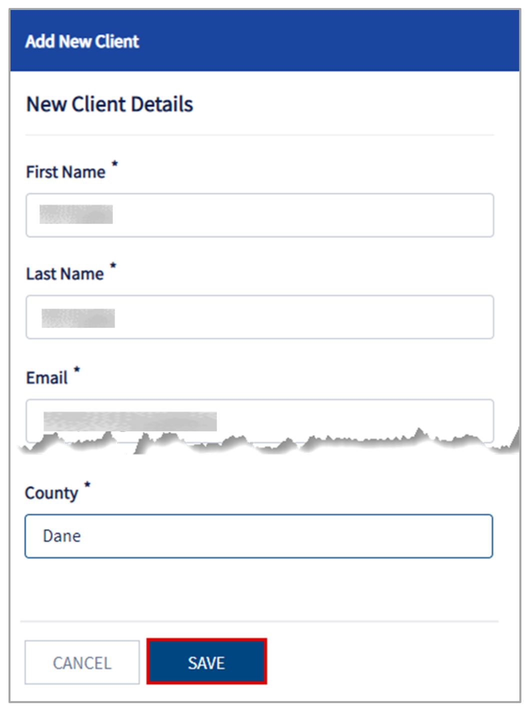
Complete the required fields for the new client such as:

- *First* and *Last Name*
- *Email*
- *Phone Number*
- *Address* including *City*, *State*, *Zip Code* and *County*

When all data has been entered, click **Save**.





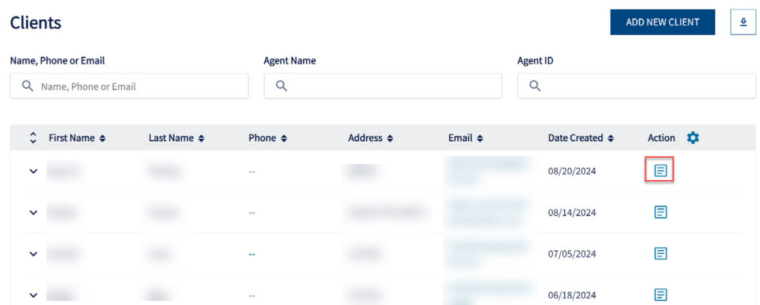


Clients List

When the *Clients* list displays, the Agent can search the list and click the **display icon** to open the client record and see any applications and/or quotes for that client.

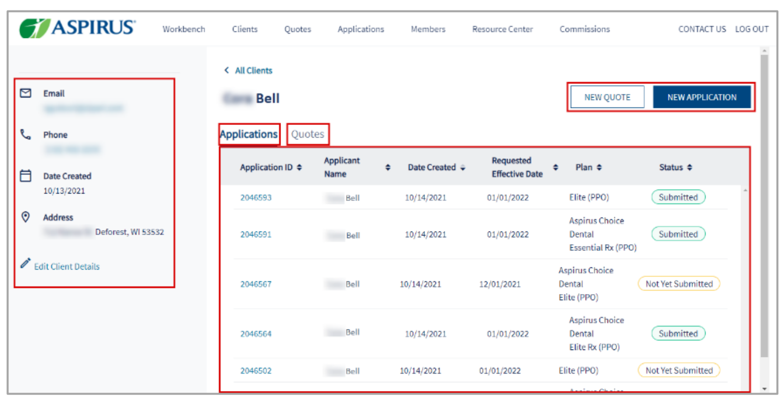
> **NOTE:** Clicking *Phone Number* prompts making a call to that number. Clicking *Email* initiates an email to that mailbox.

In this example, we click *Last Name* = **Bell** to view the details for this client.



Client Details

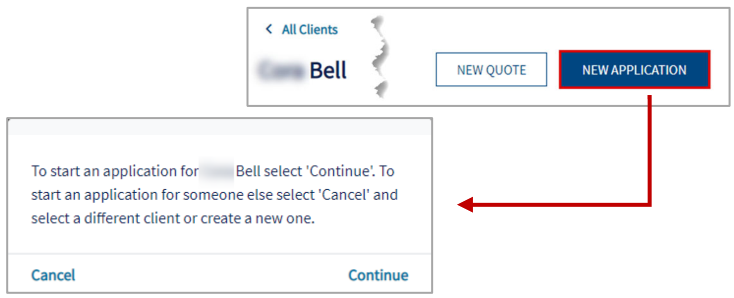
Once the Client record is open, the Agent can view demographic information, as well as any *Applications* or *Quotes* for this client. In addition, a *New Quote* or *New Application* can be initiated from this page.



Clients Details - Application

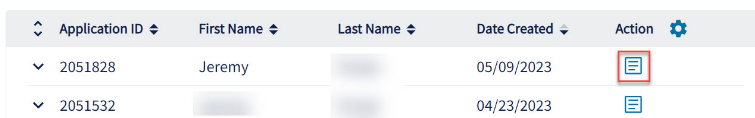
From the Client record the Agent can view a list of applications related to the client.

When an Agent initiates a new application from the Client details page, a message displays to remind them the application will be associated with the client from whose page the application was launched.



To view an application,

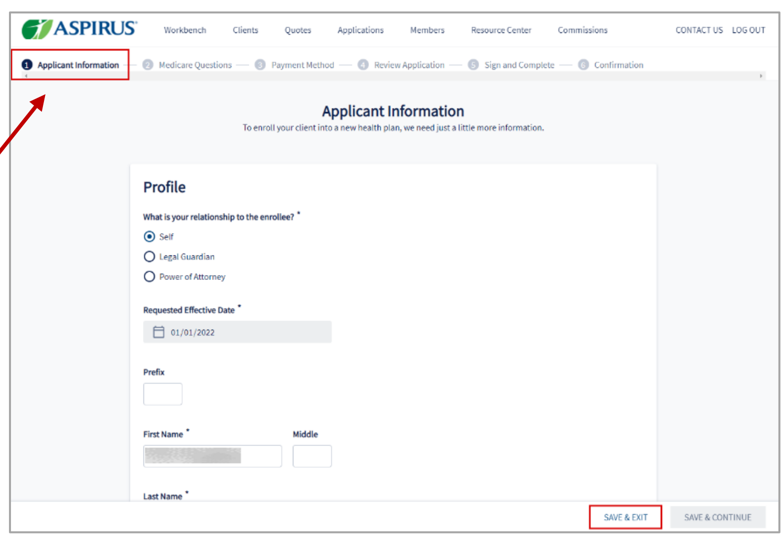
- Click the **display icon**.



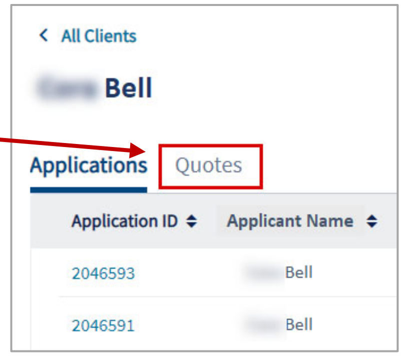
The status of this application is *Not Yet Submitted*, meaning the Agent is still working to enter all the information for this applicant.

There is a progress bar which shows the step or stage this application is currently at – in this example it's the first step, *Applicant Information*.

When you are done viewing the application, click **Save & Exit** to go back to the Client record.

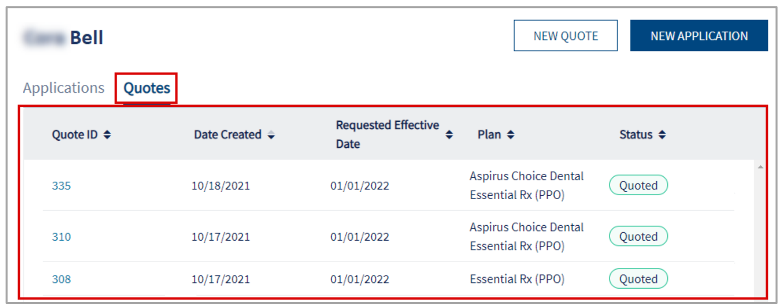


To view quotes for this same applicant/client, click the header link for *Quotes*.

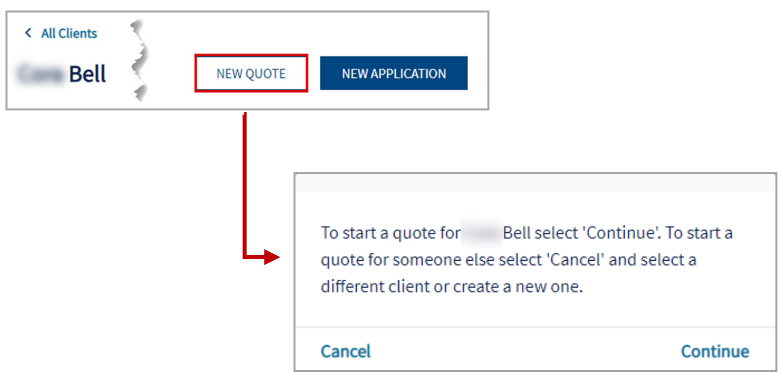


Clients Details - Quotes

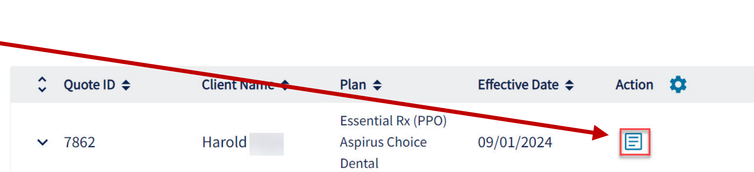
From the Client record the Agent can view a list of quotes related to that client.



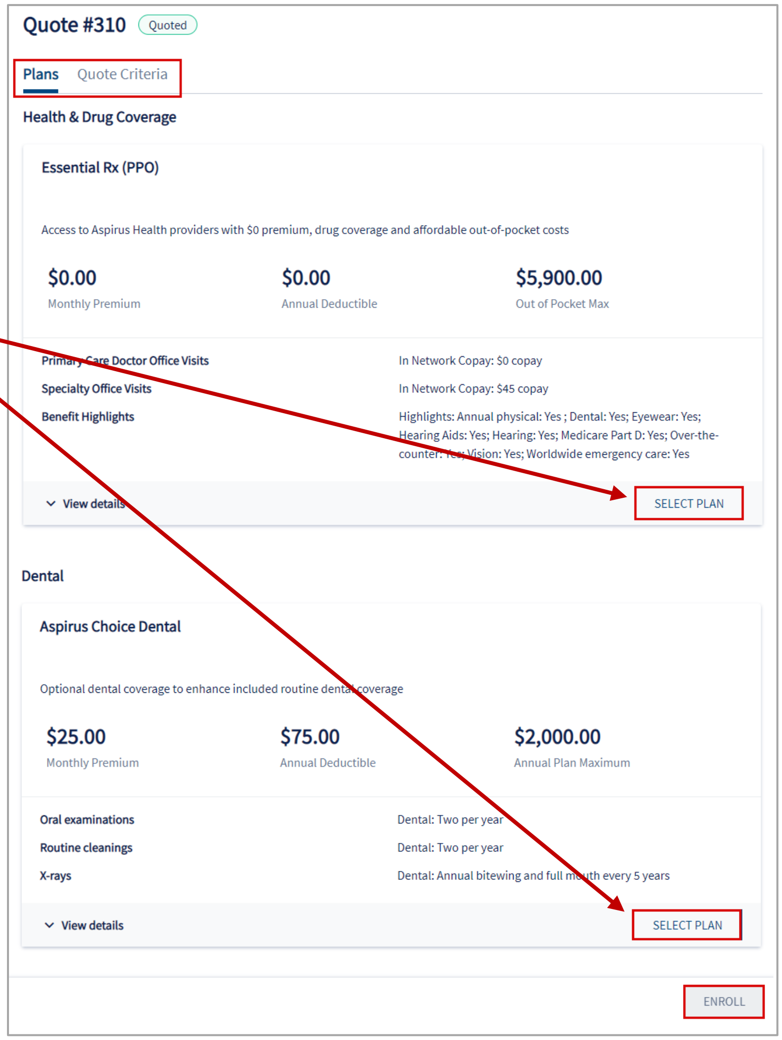
When an Agent initiates a new quote from the Client details page, a message displays to remind them the quote will be associated with the client from whose page the quote was launched.



To view a quote for this client, click the **display icon**.



The quote shows high-level details of any included *Plans*. The Agent may view *Quote Criteria* as well as, when ready, **Select Plan** for any or all plans included in the quote, and **Enroll** the client from this page.



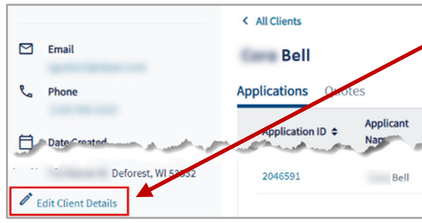
Edit Client

The Agent may make edits to client information by clicking **Edit Client Details.**

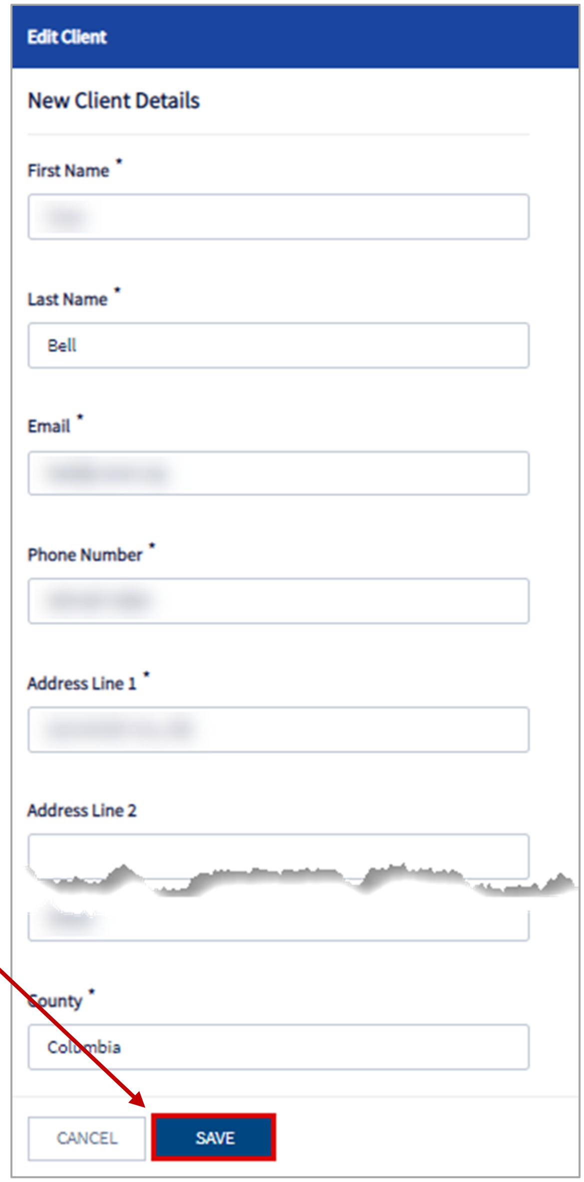
In the *Edit Client* window, these are the fields that may be updated:

- *First Name*
- *Last Name*
- *Email*
- *Phone Number*
- *Address (Lines 1 & 2)*
- *City*
- *State*
- *Zip*
- *County*

Once all edits have been made, click **Save**.



Edit Client Details.



Medicare Quoting

Medicare Quoting allows Agents to obtain a Medicare quote for Medicare Advantage, Medicare Supplement and Medicare Part D plans.

On the Home page (*Workbench*) of the Agent Portal there are several access points for the new Medicare Quoting functionality.

Create Medicare Quoting

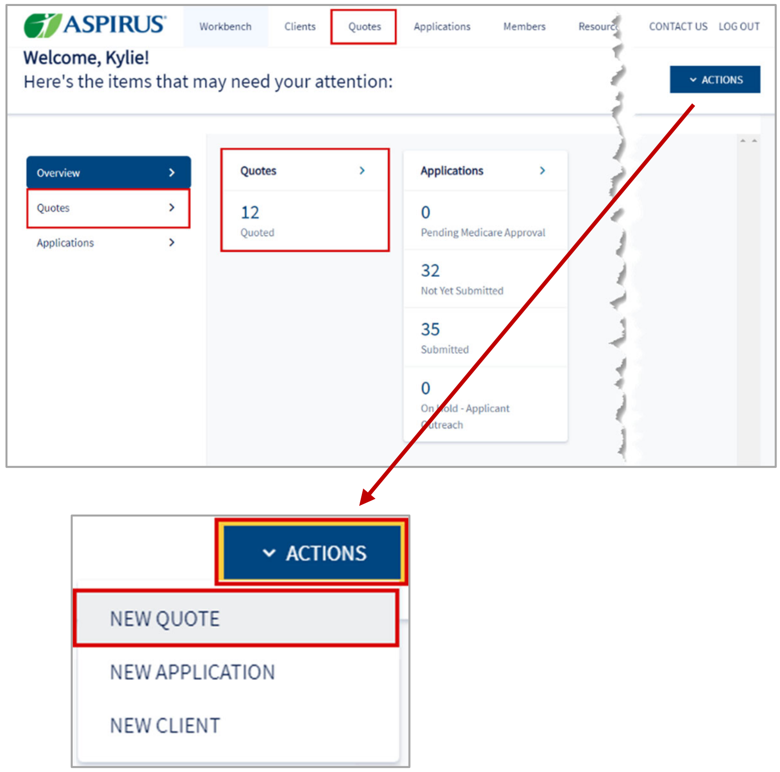
Agents generate a new Medicare quote using the 'Create New Quote' feature.

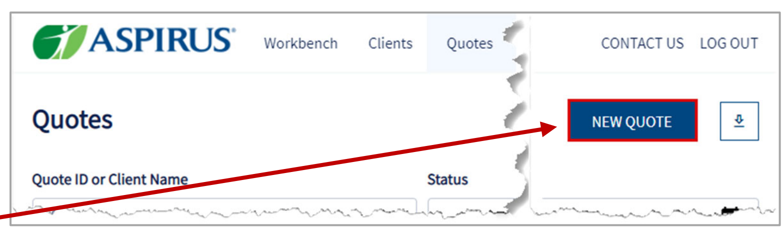
The feature consists of the following workflow steps:

1. Medicare Shopping Home
2. Select Medicare Plans
3. Select Ancillary Plans (separate Dental plans)
4. Review Medicare Quote

From the *Workbench*, click the **Actions** button and choose **New Quote** to begin creating a new Medicare quote.

It is also possible to initiate a new quote from the *Quotes* page. Click the **New Quote** button to begin.





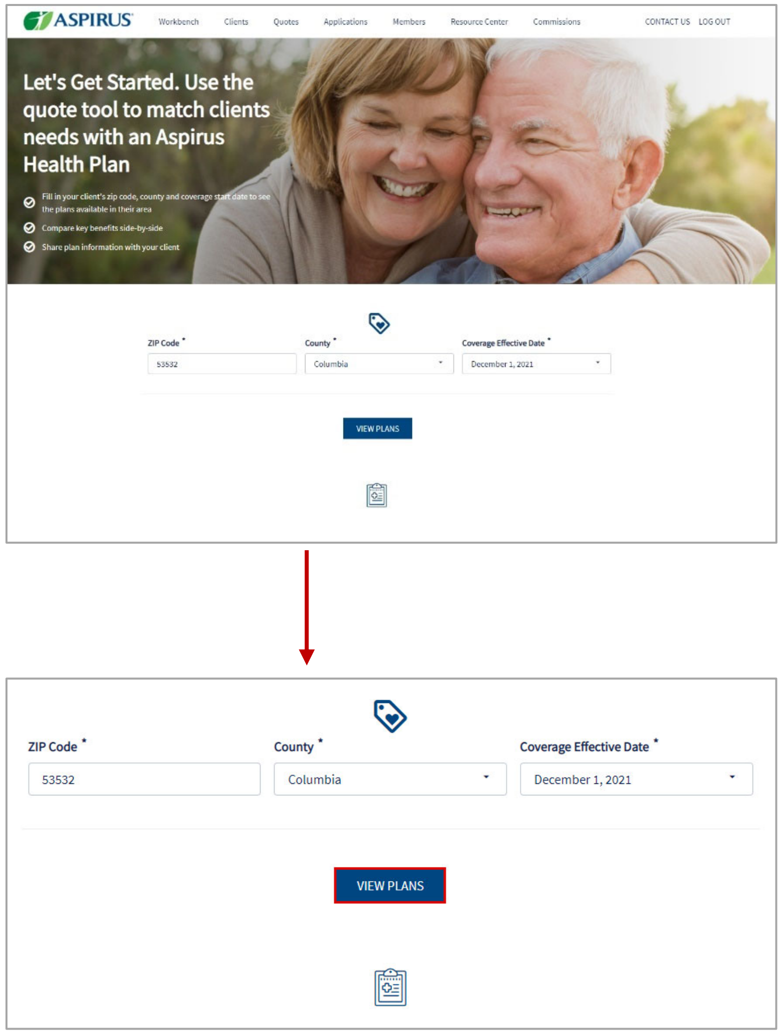
Medicare Shopping Home

This feature serves as the landing page of the Medicare Shopping Portal as well as the start of Quoting for Agents.

This new quote tool simplifies how the Agent will present plan options to their clients.

To use the tool, the Agent follows these 3 steps:

1. Enter the client's *Zip Code*, *County* and *Coverage Effective Date*
2. Compare key benefits to the clients in a side-by-side format
3. Share plan information with their client

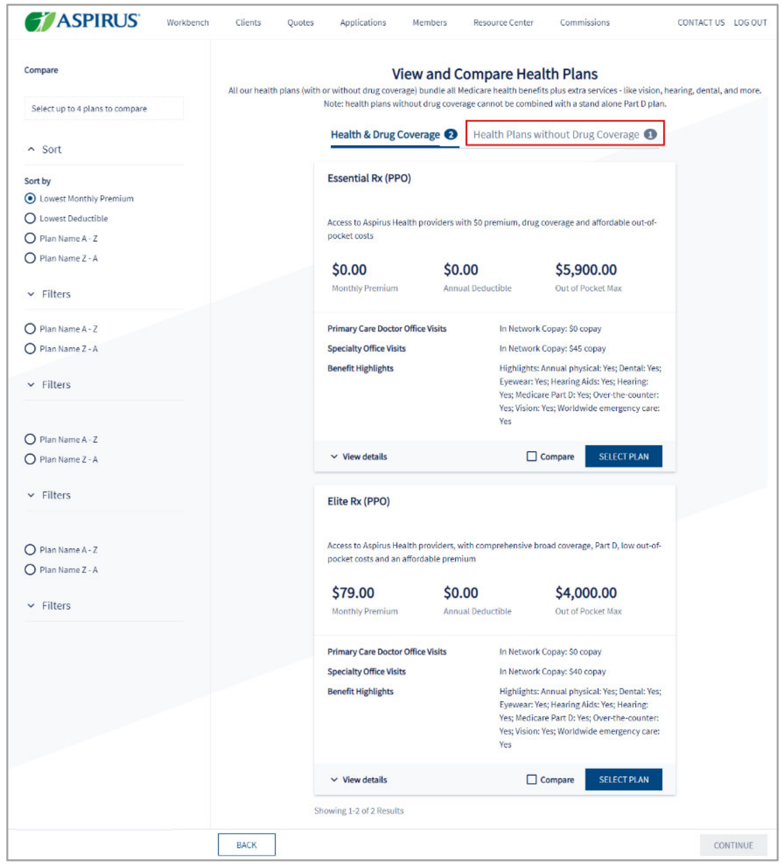


Select Medicare Plans

Select Health Plans without Drug Coverage Tab

This feature allows Agents to review plans returned in their Medicare quote that do not include drug coverage.

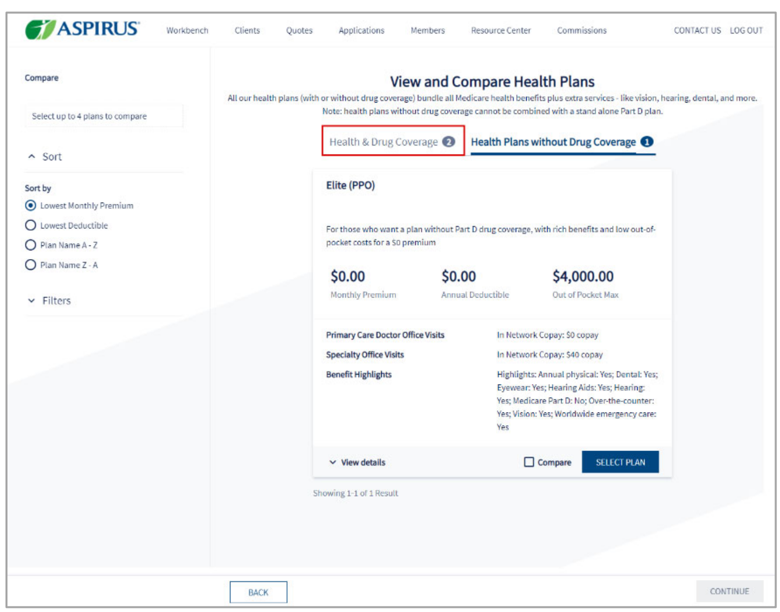
Click the tab labeled **Health Plans without Drug Coverage**.



Select Health & Drug Coverage Tab

Agents may also review plans that include drug coverage.

Click the tab labeled **Health & Drug Coverage**.



Compare Medicare Plans

This feature allows Agents to review plans benefits side by side for comparison.

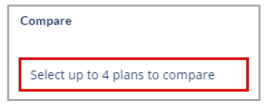
As noted in the section to *Compare*, up to 4 plans may be selected and compared.

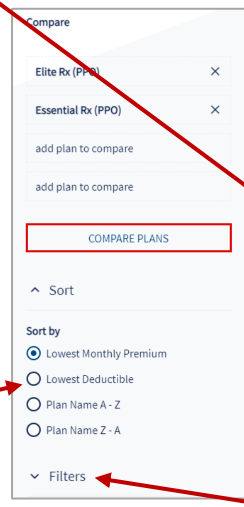
To select a plan to be included in the comparison exercise, check the **box** labeled *Compare* in the plan details area.

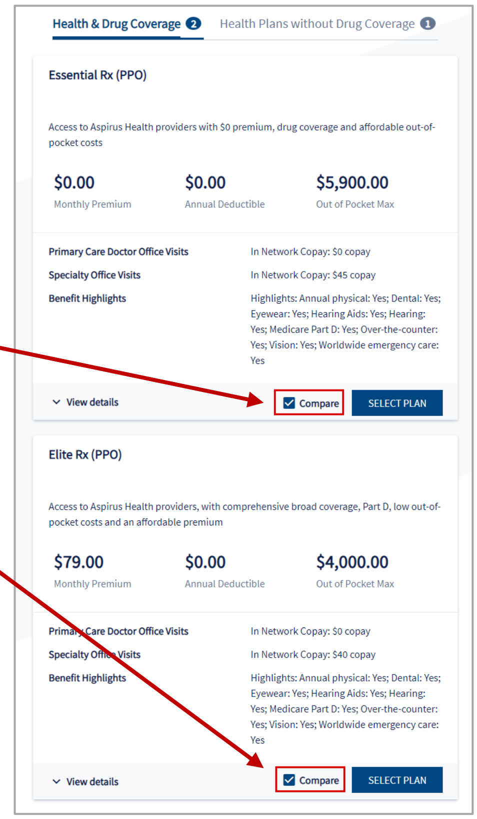
By checking the boxes, the plans are added to the *Compare panel*. When the Agent is satisfied with their selections, they will click **Compare Plans**.

NOTE: The comparison results can be sorted in one of four possible ways:

- *Lowest Monthly Premium*
- *Lowest Deductible*
- *Plan Name A – Z*
- *Plan Name Z – A*





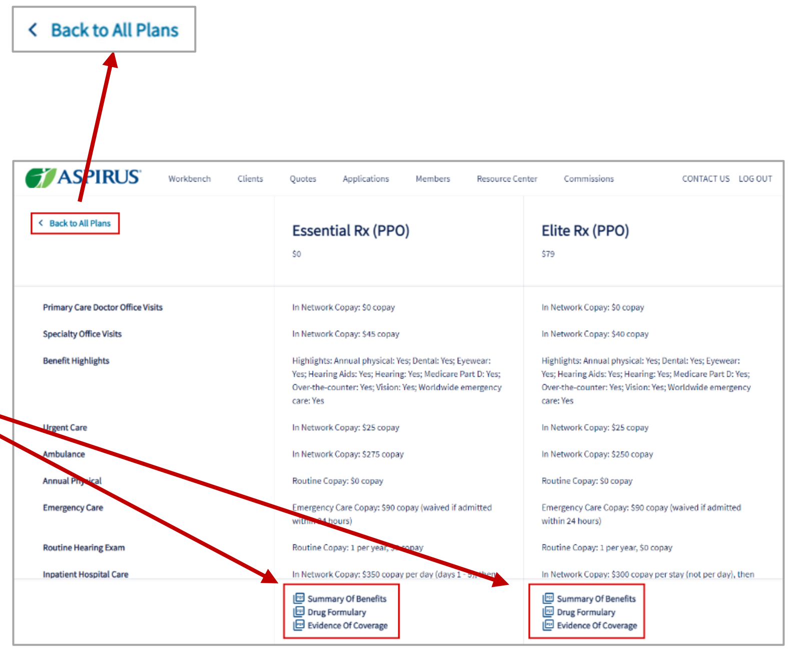


NOTE II: It is also possible to filter the plans in comparison by either the Monthly Premium or the Deductible amounts.

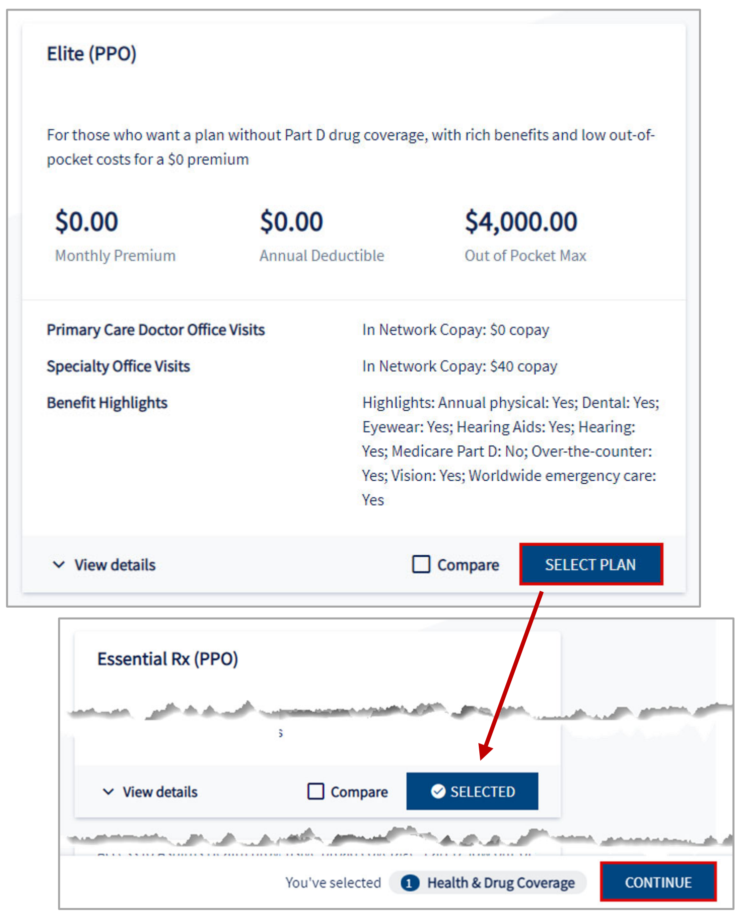
Seeing the selected plans side by side is helpful in comparing things like costs for office and specialist visits, out of pocket maximum amounts, and dental, vision, and pharmacy coverage levels.

PDFs of the *Summary Of Benefits, Drug Formulary* and *Evidence Of Coverage* for each plan are available.

When finished examining and analyzing the plans, you may return to the previous page and see all plans by clicking **Back to All Plans**.



After returning to the plans under review, if the Agent is ready to proceed, they click **Select Plan.** For the plan they've chosen *Select Plan* now reads *Selected.* The Agent may now click **Continue** to move to the next page.

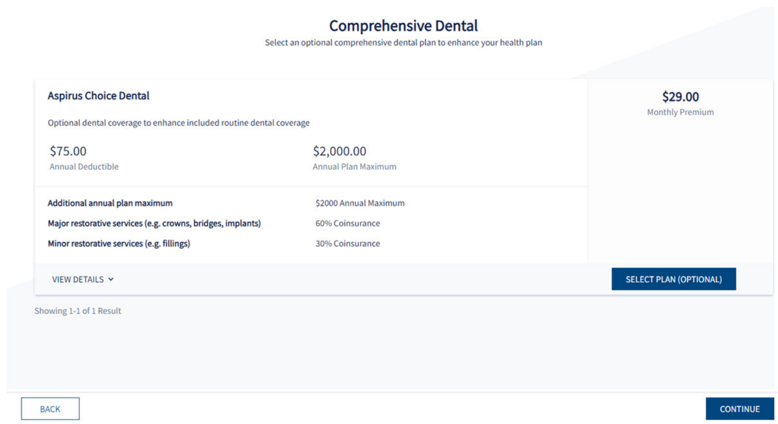


Select Dental Plans

Agents may review and select separate, *Comprehensive Dental* plans that can be added to the quote based on their Medicare plan selections

This step is an optional step within the Medicare quoting workflow and is only available if the carrier offers *Comprehensive Dental* plans that can be purchased alongside the Medicare plans selected in the preceding step.

When ready to move on, click **Continue**.

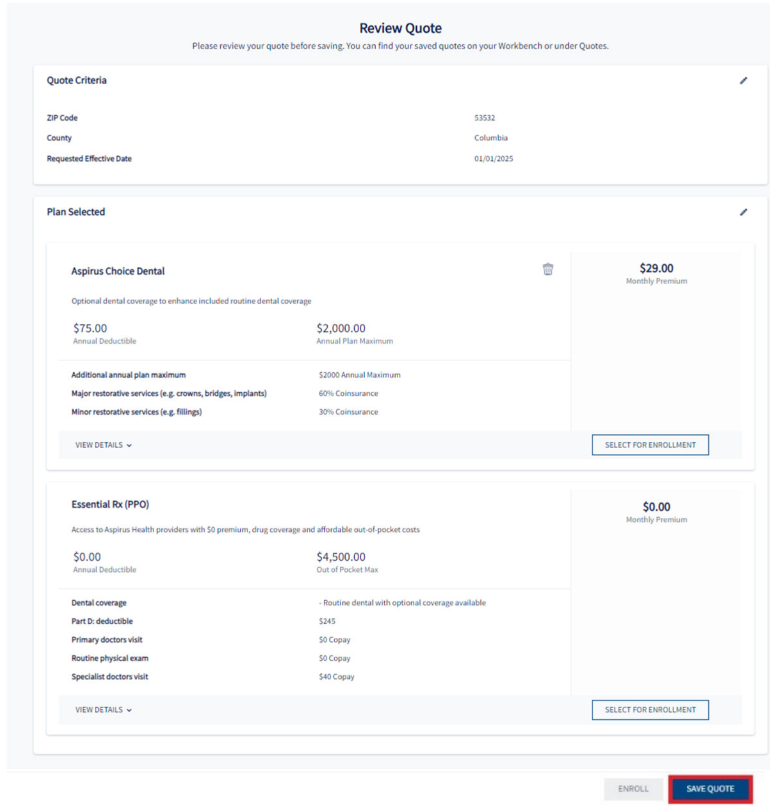


Review Medicare Quote

This feature allows Agents to review the quote criteria used to generate the quote along with the Agent's plan selections.

From here, Agents can save the quote, begin the enrollment process, or create a proposal.

In this example, click **Save Quote**.

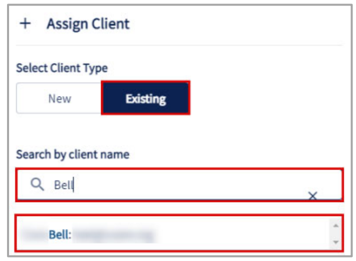


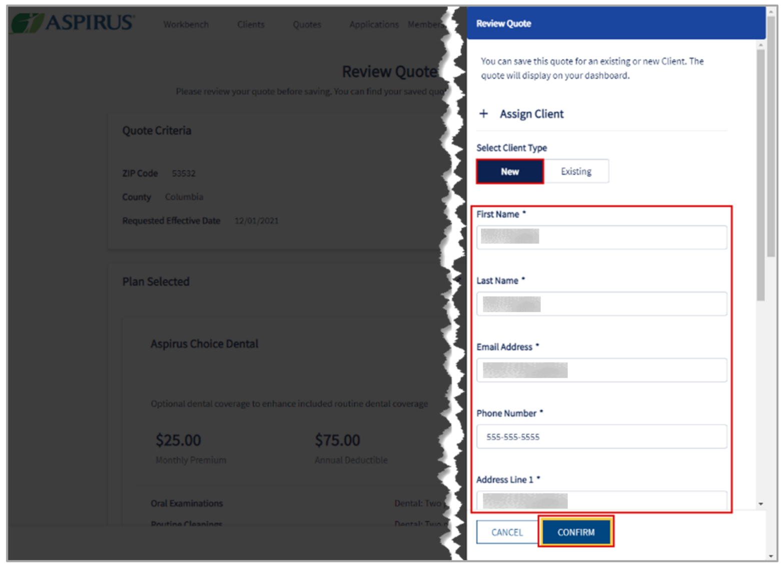
Review Quote / Assign Client

The Review Quote window includes assigning a client to the quote and confirming their information such as First and Last Name, Email, Phone, Address and County. The Agent may save the quote for an existing Client by seaching for them by name, or for a new client by creating the client record.

If the choice is to save for a new client, the Agent enters all the demographic details on this page.

Then, the Agent clicks **Confirm**.



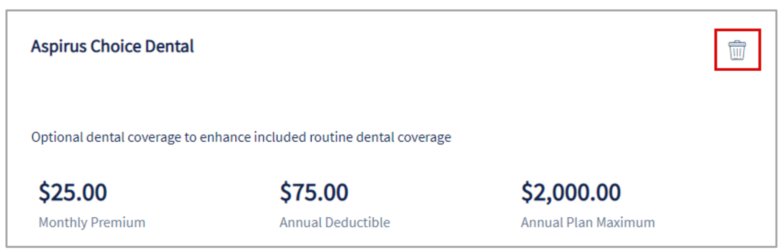


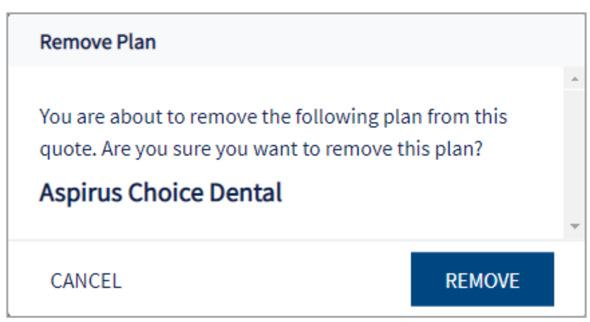
Remove Plan Confirmation

When an Agent tries to remove a plan from the quote by clicking the 'Trash Can' icon , they will be asked to confirm their intent to remove the selected plan.

To remove the plan, click **Remove**.

If you do not intend to remove the plan, click **Cancel**.

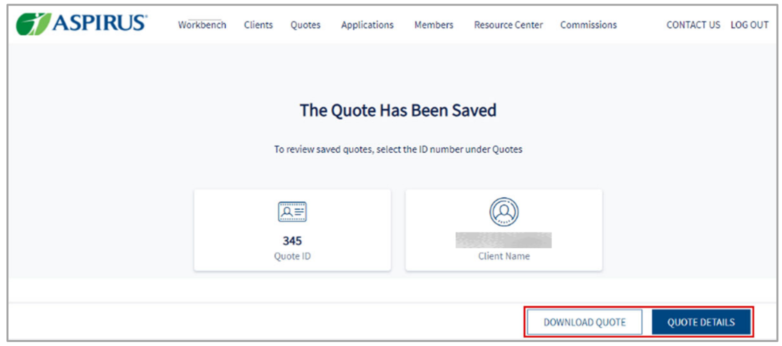




Save Quote Confirmation

You receive confirmation the quote has been saved.

You may view details of the quote by clicking *Quote Details*. You may also use the *Download Quote* button to download them to your device.



Manage Quotes

Quote Status

This list explains the statuses that are used to track the lifecycle of a quote.

- Quoted – The quote has been successfully savedhas been started but not yet submitted
- *Expired* – The quote has expired because it is passed the requested effective date
- *Application in Progress* – An application has been started from the quote but it has not been submitted.
- *Application Submitted* – An application has been submitted from this quote

Quote List

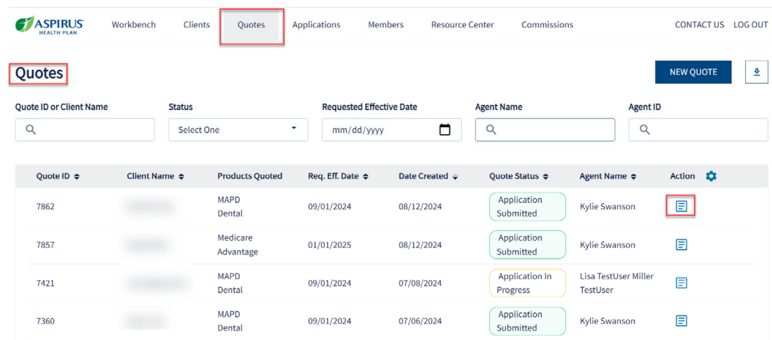
The Agent can view a list of Quotes across all Clients on the *Quotes* list page.

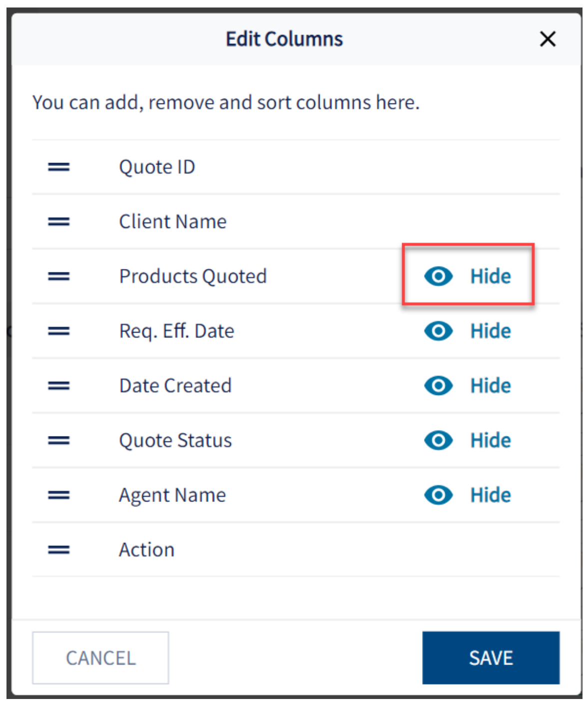
They may search for a quote by entering the *Quote ID*, the *Client Name* and/or the *Requested Effective Date*.

It is also possible to filter the Quotes list by *Status*.

Click the **display icon** to view Quote details.

Agents may add or remove field from their dashboard by clicking on the **gear icon**. From here they can see additional element to the list by selecting the **show icon.**

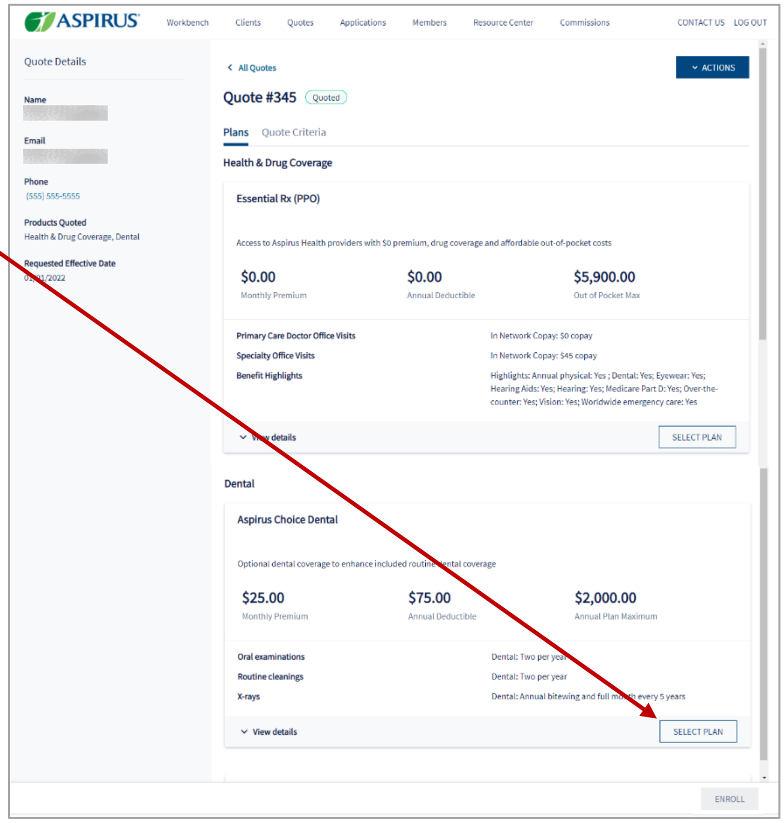




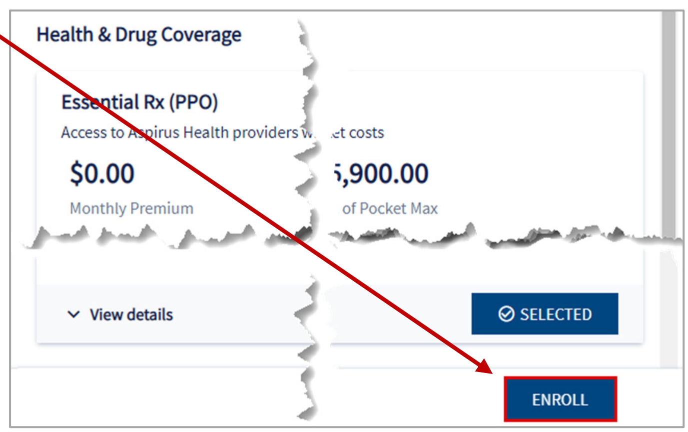
Quote Details

It is possible to enroll the client in the plans included in this quote.

To enroll, the Agent clicks the **Select Plan button** for the desired plans. The *Enroll* button then becomes active.



The Agent clicks **Enroll** to finish signing the client up for these plans.

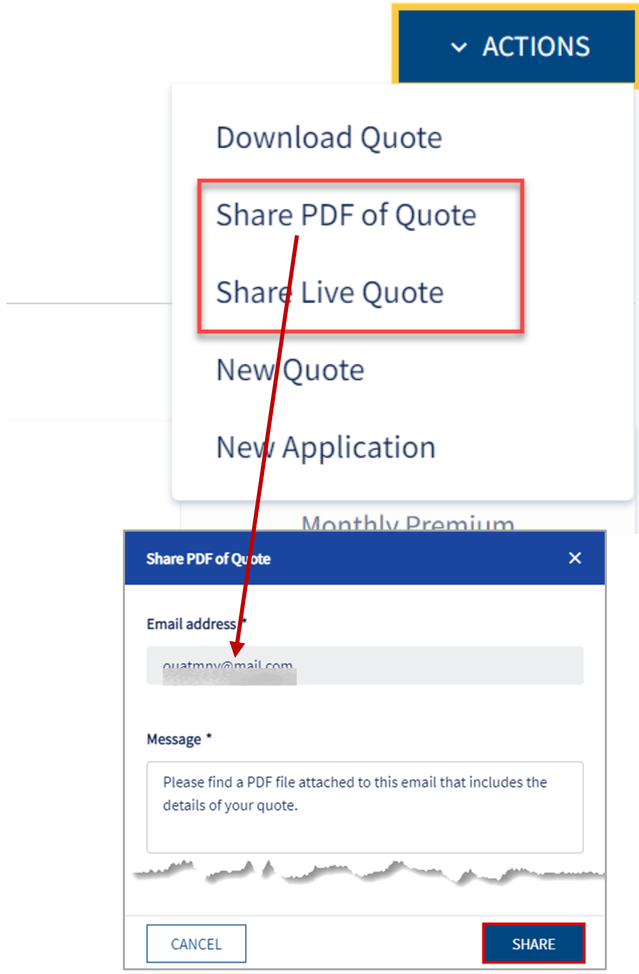


Share Quote – PDF

An Agent may share a PDF of the Quote with a Client.

This can be done in two ways: via PDF or through Live Sharing. For Live Sharing, the client is then able to login and view/edit that quote.

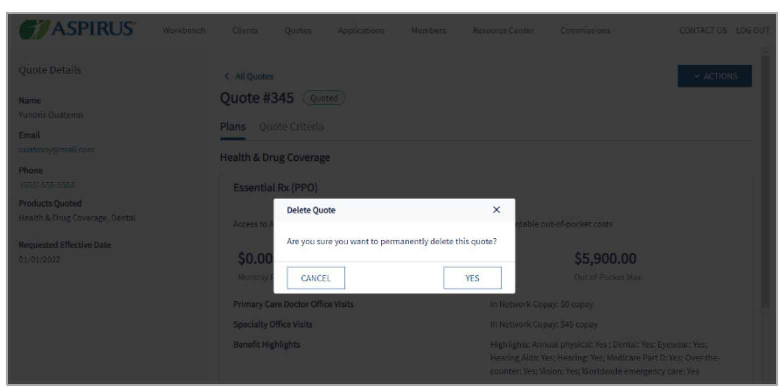
The Live Share details can be found in the the Live Share User Guide.



Delete Quote Confirmation

When deleting a quote, the Agent will be asked to confirm they do, indeed wish to permanently delete a saved quote.

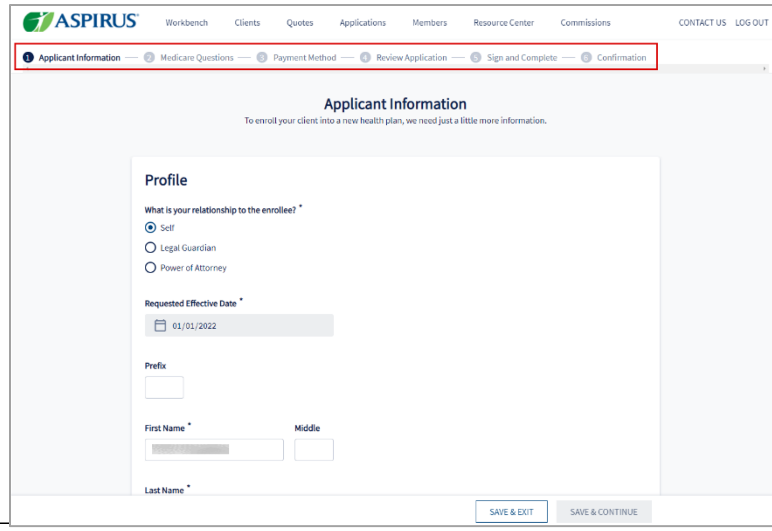
NOTE: Quotes can only be deleted when they are in an expired status.



Workflow Stepper

The workflow stepper tracks the steps of creating or completing the application from *Applicant Information* through *Confirmation*. The current step in the process displays in bold text.

The workflow stepper is situated above the main workspace / interface in a horizontal arrangement.



Medicare Applications

Create New Medicare Application

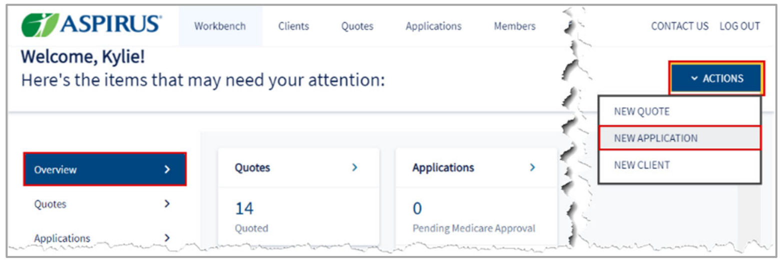
Start Applications (without Quote)

There are several ways to start an application, either associated to an existing Client, or not.

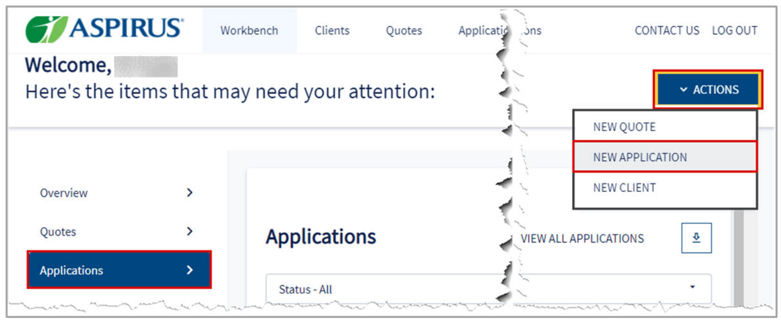
The examples that follow show initiating the application without an associated client or quote.

1. From the *Overview* page of the *Workbench*, click **Actions,** then choose **New Application**.
2. From the *Applications* page of the *Workbench*, click **Actions** then choose **New Application**.
3. From the *Applications* page, then click the **New Application button.**

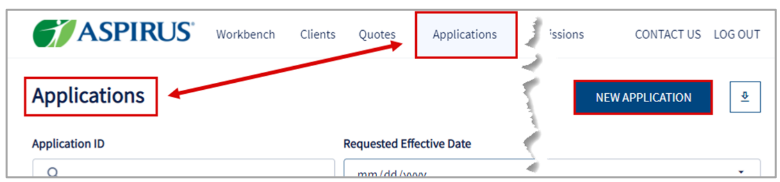
Example 1



Example 2



Example 3



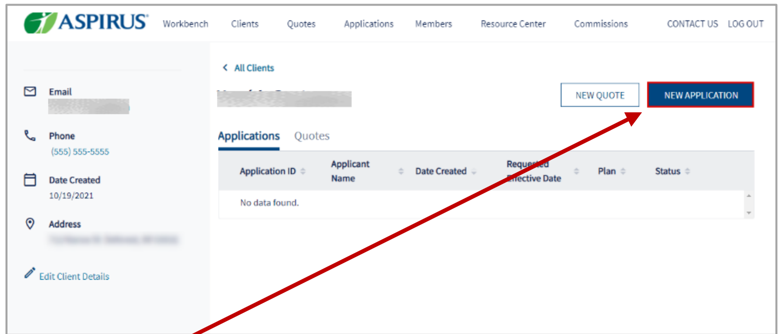
Application Initiation Alternatives

Although the above methods provide steps for starting an application without either an associated client or quote, an Agent can also complete an application from an existing client record, or by using a saved quote.

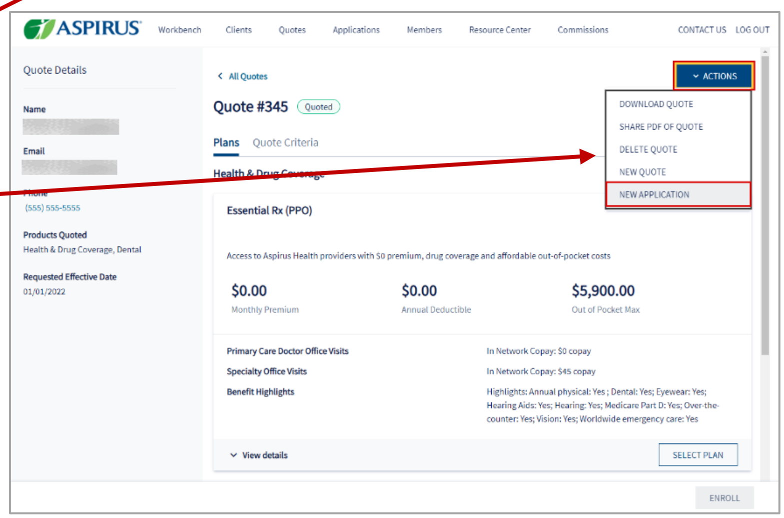
Below are the two alternative methods an Agent may use to initiate an application:

1. From the Client profile page, click **New Application**.
2. From the Quote itself click the **Actions** button, the select **New Application**.

From an existing Client record:

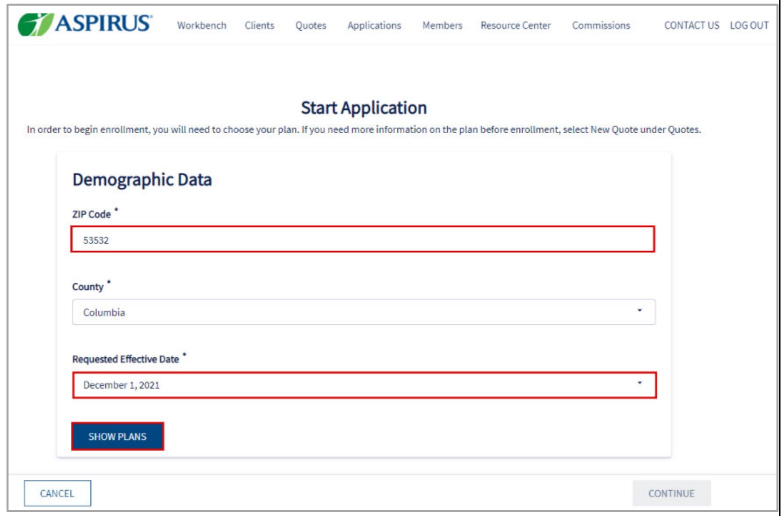


Using a Saved Quote:



On the *Start Application* page, enter **ZIP Code** and **Requested Effective Date**
(*County* will fill in from the corresponding *ZIP Code*).

Click **Show Plans**.

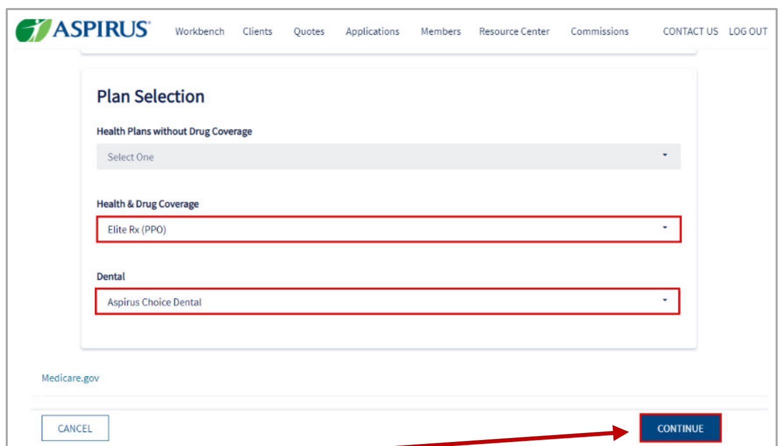


Two selection options display: Drop-down lists containing *Health Plans without Drug Coverage* and *Health & Drug Coverage* options allow the Agent to make a selection as to the type of plan to be included in this application.

In this example, **Elite RX (PPO)** is selected under *Health & Drug Coverage*.

Aspirus Choice Dental is the choice for *Dental*.

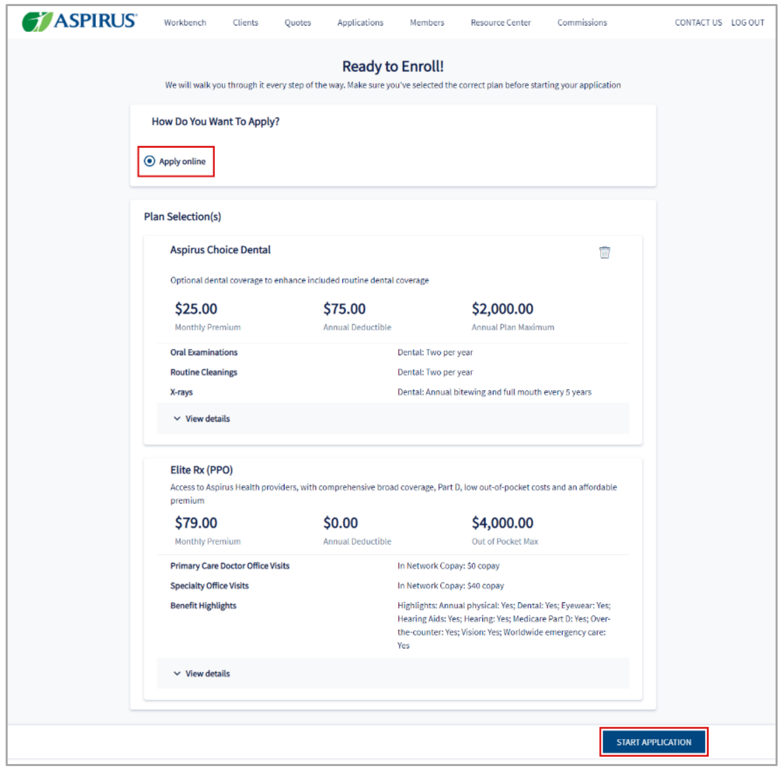
Click **Continue**.



You're Ready to Enroll

Select the button **Apply online** to activate the button to proceed:

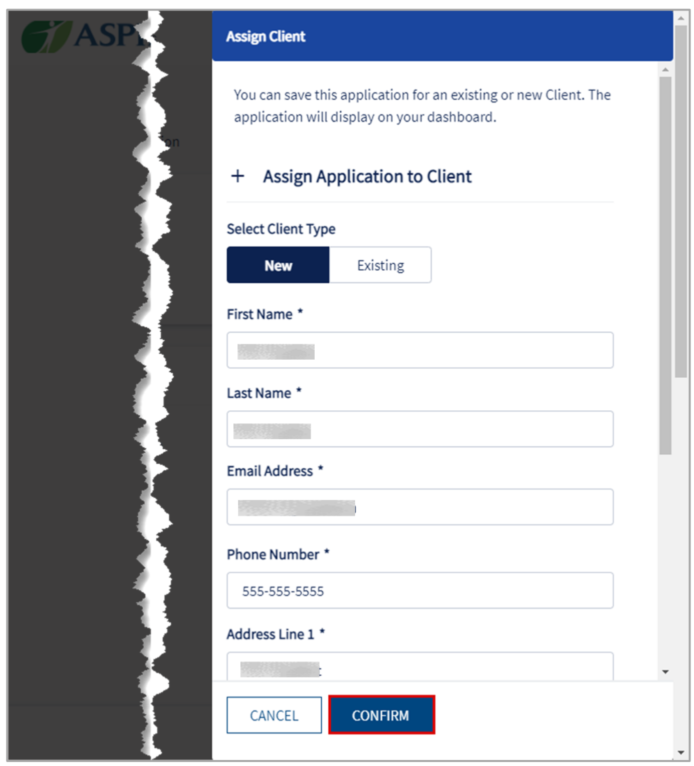
Click the **Start Application** button.



The application can be saved for an existing client, or a new one.

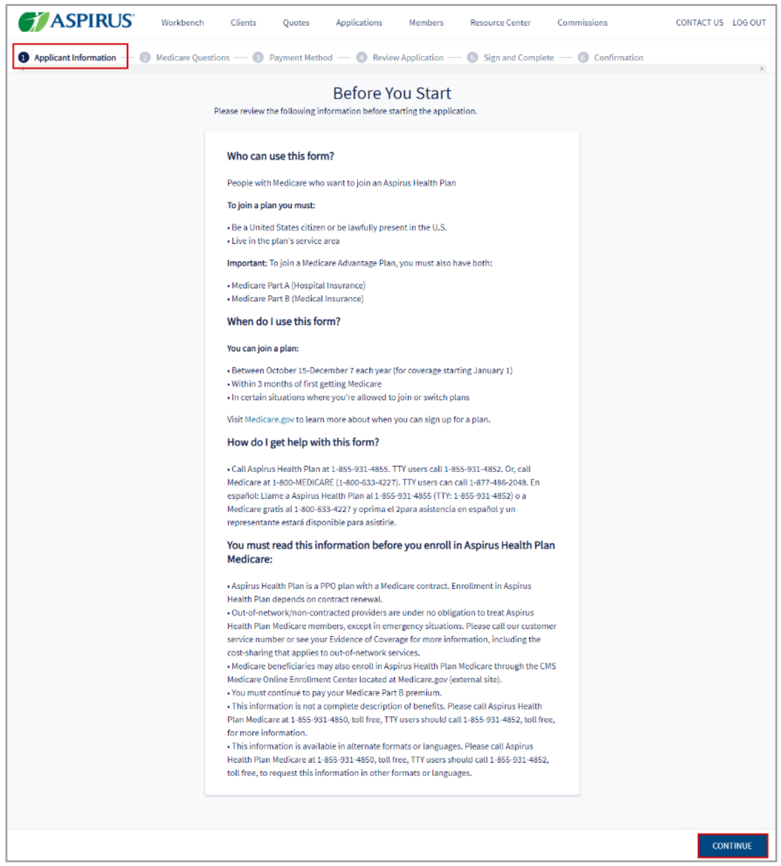
If completing for an existing client, select the *Existing* button and proceed to search for the client.

For a new client, click **New**.



Before You Start

The information on this page must be reviewed before starting the application.



ASPIRUS | Workbench | Clients | Quotes | Applications | Members | Resource Center | Commissions | CONTACT US | LOG OUT

1 Applicant Information — 2 Medicare Questions — 3 Payment Method — 4 Review Application — 5 Sign and Complete — 6 Confirmation

Before You Start

Please review the following information before starting the application.

Who can use this form?

People with Medicare who want to join an Aspirus Health Plan

To join a plan you must:

• Be a United States citizen or be lawfully present in the U.S.
• Live in the plan's service area

Important: To join a Medicare Advantage Plan, you must also have both:

• Medicare Part A (Hospital Insurance)
• Medicare Part B (Medical Insurance)

When do I use this form?

You can join a plan:

• Between October 15-December 7 each year (for coverage starting January 1)
• Within 3 months of first getting Medicare
• In certain situations where you're allowed to join or switch plans

Visit Medicare.gov to learn more about when you can sign up for a plan.

How do I get help with this form?

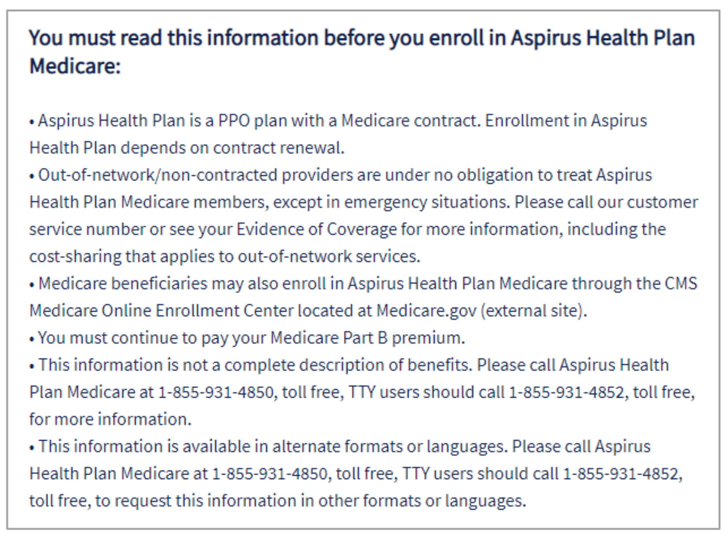
• Call Aspirus Health Plan at 1-855-931-4855. TTY users call 1-855-931-4852. Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. En español: Llame a Aspirus Health Plan al 1-855-931-4855 (TTY: 1-855-931-4852) o a Medicare gratis al 1-800-633-4227 y oprima el 2para asistencia en español y un representante estará disponible para asistirle.

You must read this information before you enroll in Aspirus Health Plan Medicare:

• Aspirus Health Plan is a PPO plan with a Medicare contract. Enrollment in Aspirus Health Plan depends on contract renewal.
• Out-of-network/non-contracted providers are under no obligation to treat Aspirus Health Plan Medicare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.
• Medicare beneficiaries may also enroll in Aspirus Health Plan Medicare through the CMS Medicare Online Enrollment Center located at Medicare.gov (external site).
• You must continue to pay your Medicare Part B premium.
• This information is not a complete description of benefits. Please call Aspirus Health Plan Medicare at 1-855-931-4850, toll free, TTY users should call 1-855-931-4852, toll free, for more information.
• This information is available in alternate formats or languages. Please call Aspirus Health Plan Medicare at 1-855-931-4850, toll free, TTY users should call 1-855-931-4852, toll free, to request this information in other formats or languages.

CONTINUE

It includes a section with the heading 'You must read this information before you enroll in Aspirus Health Plan Medicare:



You must read this information before you enroll in Aspirus Health Plan Medicare:

• Aspirus Health Plan is a PPO plan with a Medicare contract. Enrollment in Aspirus Health Plan depends on contract renewal.
• Out-of-network/non-contracted providers are under no obligation to treat Aspirus Health Plan Medicare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.
• Medicare beneficiaries may also enroll in Aspirus Health Plan Medicare through the CMS Medicare Online Enrollment Center located at Medicare.gov (external site).
• You must continue to pay your Medicare Part B premium.
• This information is not a complete description of benefits. Please call Aspirus Health Plan Medicare at 1-855-931-4850, toll free, TTY users should call 1-855-931-4852, toll free, for more information.
• This information is available in alternate formats or languages. Please call Aspirus Health Plan Medicare at 1-855-931-4850, toll free, TTY users should call 1-855-931-4852, toll free, to request this information in other formats or languages.

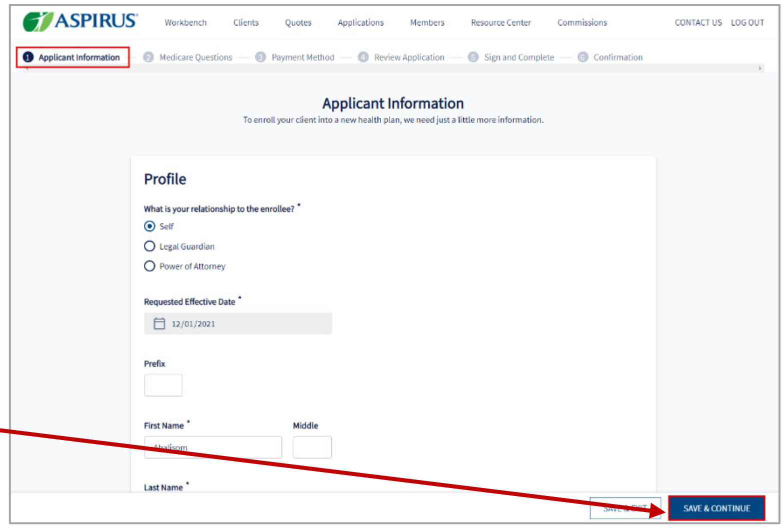
Medicare Eligibility

Applicant Information

The first question on the *Applicant Information* page is, *What is your relationship to the enrollee?* The choices are:

- *Self*
- *Legal Guardian*
- *Power of Attorney*

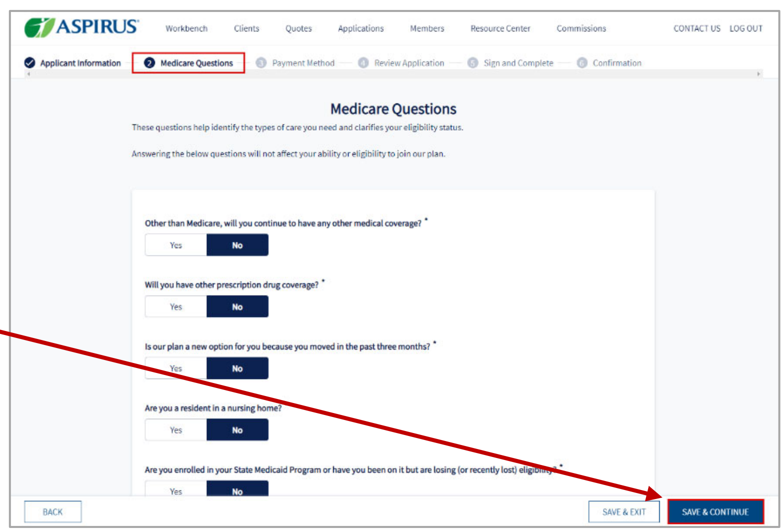
Complete remaining required fields and click **Save & Continue**.



Important Questions

The questions on the *Medicare Questions* page help identify the types of care needed and clarifies eligibility status.

After answering the questions, including any sub-questions, click **Save & Continue**.



Primary Care Clinic Selection

Allows Agents to select a Primary Care clinic for the applicant during the application process. This step is optional. If the Agent would like to proceed, they click **Skip.**

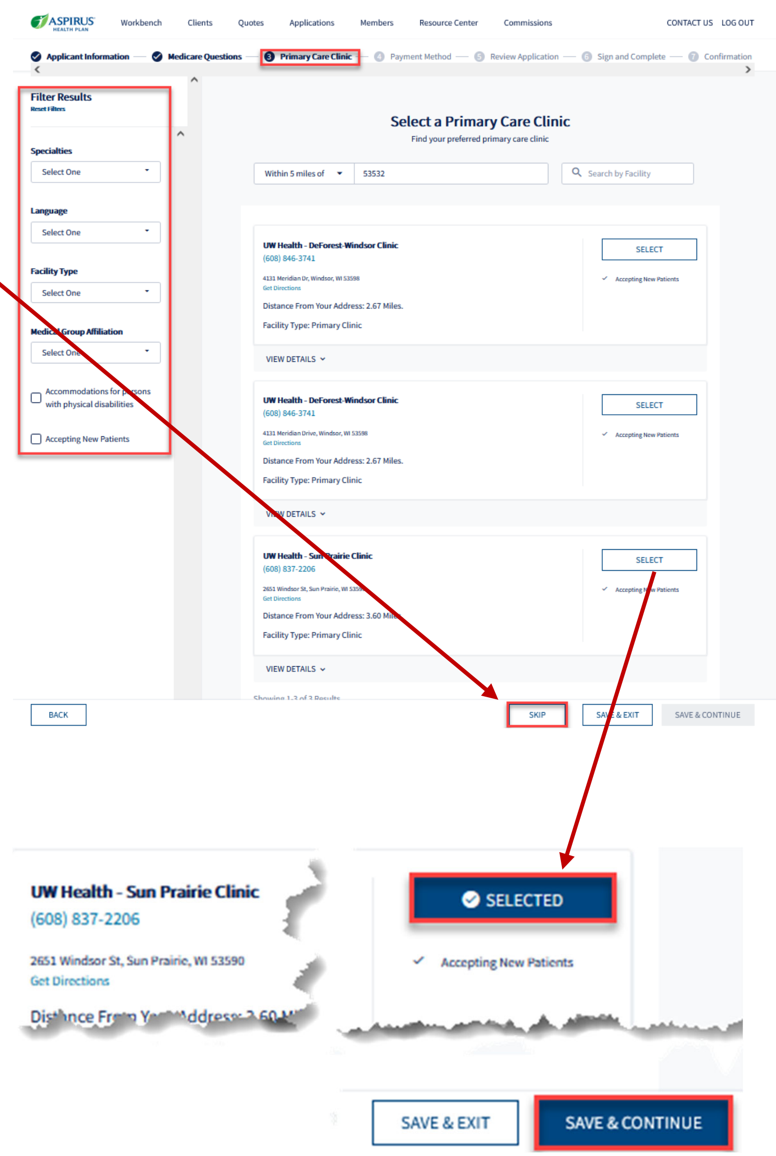
The clinics options are populated based on the applicant's zip code and the plan selected.

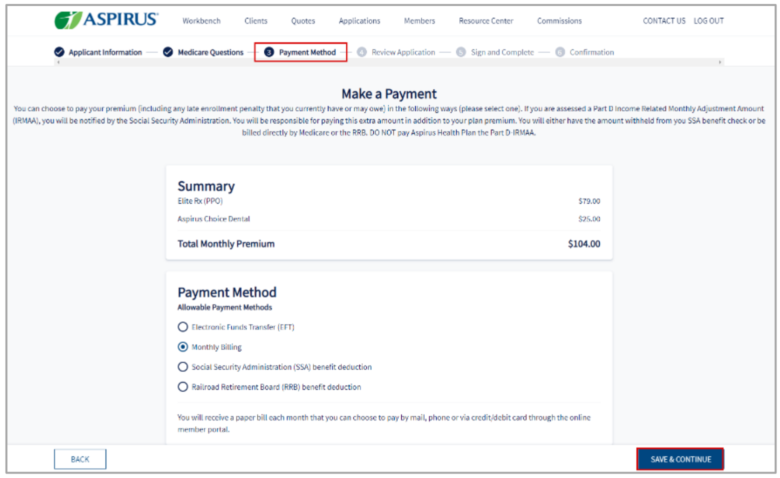
Agents may search for a specific clinic by entering a clinic in *Search by Facility* field.

It is also possible to filter the clinic by:

- *Specialties*
- *Language*
- *Facility Type*
- *Medical Group Affiliation*
- *Accommodations for persons with physical disabilities*
- *Accepting New*.

If the Agent is ready to proceed, they click **Select.** For the plan they've chosen *Select* now reads *Selected.* The Agent may now click **Save & Continue** to move to the next page.



Payment Information This feature requires Agents to indicate how the monthly premiums will be paid.	

Review Application

Review each section of the application carefully before saving it.

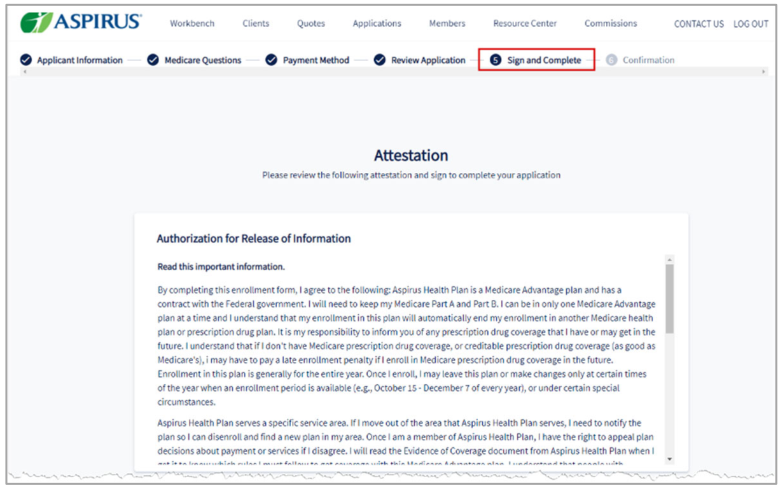
Sections include:

- *Plan Selection*
- *Applicant Information*
- *Medicare Questions*
- *Payment*

When satisfied, click the **Save & Continue** button.

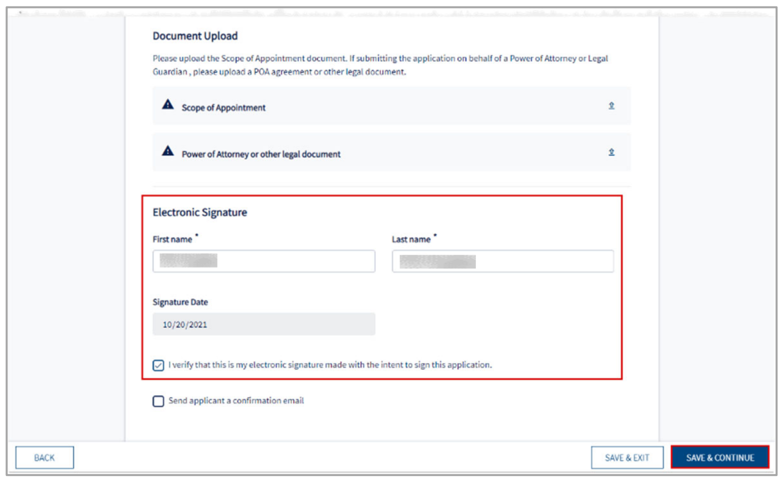
Authorization & Signature

The *Attestation* page includes verbiage the applicant must agree with to submit the enrollment form and sign and complete the application.



The *Electronic Signature* section is at the bottom of this page.

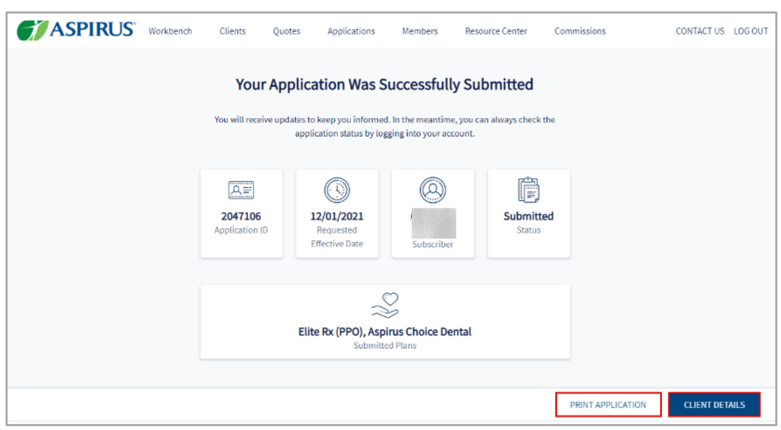
Enter *First Name* and *Last Name*, check the box to verify the electronic signature, then click **Save & Continue**.



Application Submission Confirmation

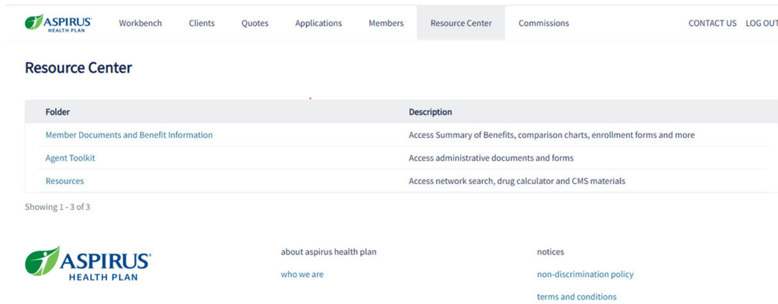
After submitting the application, a confirmation page displays.

You may *Print Application* or view *Client Details* by using either of the buttons at the bottom of the page.



Resource Center

Click the *Resource Center* link on the navigation bar at the top of the page to view folders filled with resources available to Agents for working with Aspirus.



Members List

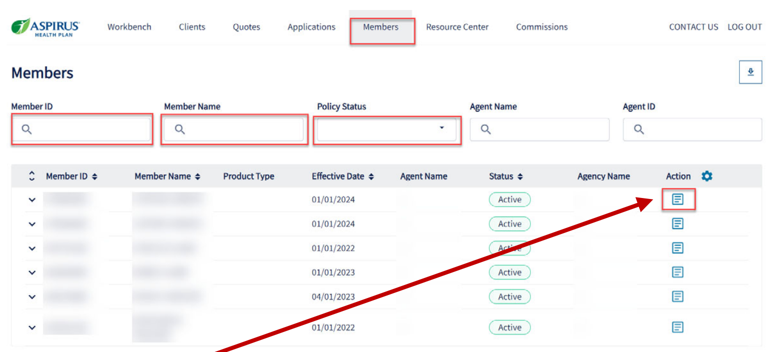
The Agent may view a list of *Members* and their associated policies.

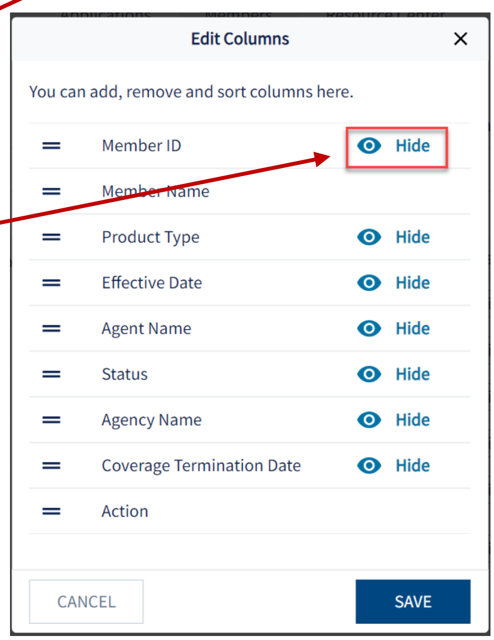
It is possible to search the list of members by entering the *Member ID*, *Member Name*, or filtering on *Policy Status*.

It is also possible to export the list by clicking the **Export** button.

Click on the **Display icon** to open and view the Member record.

Agents may add or remove field from their dashboard by clicking on the **gear icon**. From here they can see additional element to the list by selecting the **show/hide icon.**

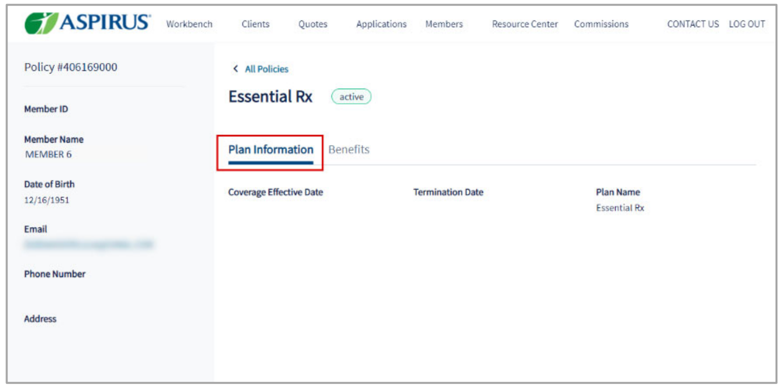




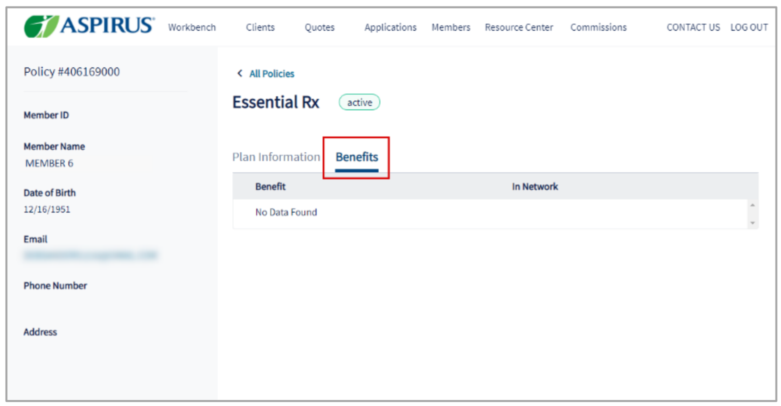
Member Details

This feature allows the Agent to view the details of a specific policy.

Plan information:



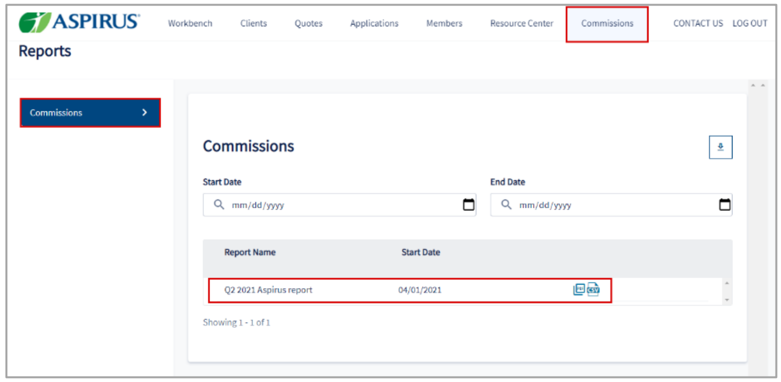
Benefits information:



Commissions

The Commissions Report allows Agents to review a list of their commission statements and access their details.

Select the **PDF** icon to download a .pdf file format of the report or select the **CSV** icon to access a .csv file.



Session Inactivity

Agents will automatically be logged out of the Portal during an inactive session.

A warning that you are about to be logged out displays giving you a chance to extend the session or logout.

To remain in the system, click **Continue** and you will be able to keep working.

If you do nothing, you will be logged out after approximately 30 minutes of inactivity.