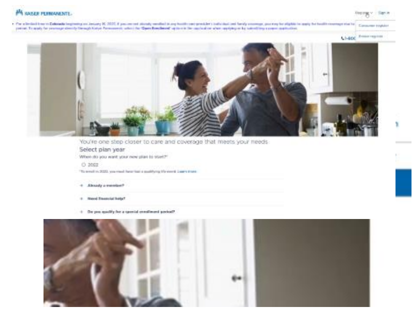
2022 SMU 2.0 for Brokers – Full Transcript

Introduction

Welcome to the SMU Application Training for Brokers. By the end of this training, you will be able to:

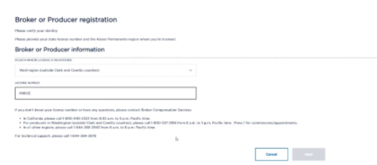
- Register for a broker account and view the Broker Dashboard
- Create a new quote, generate a quote proposal, and email the client
- Create an application for clients
- Understand the consumer path for applications
- Create new or update existing contacts
- Create custom URLs
- Download Paper Enrollment Application (PDF)

1. Registering a New Account



1.1. Broker Registration

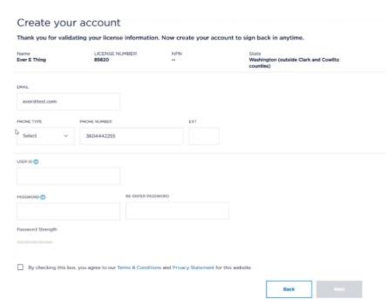
Let us start by creating a new Broker account for the Sign Me Up (SMU) system. Be sure to obtain an appointment with Kaiser Permanente so you can register for a new account. For assistance, contact Broker Compensation Services.



1. Hover over either the **Register** link or the down arrow icon beside it (the Register link).
2. Click the **Broker register** link.
3. Click the **REGION WHERE LICENSE IS REGISTERED** drop-down menu.
4. Then, select the state option of where you are a registered broker.
5. Enter the license number in the **LICENSE NUMBER** field.
6. Click the **Next** button.

   NOTE: The **Next** button turns blue, which means it is clickable, only when all the necessary fields are filled up.

1.2. Broker Registration (continued)



Your Name, License Number, NPN if available, and State should display. The system automatically draws this from your information with KP.

To complete creating your broker account, you must:

1. Provide contact information. To do this:
   1. Enter your email address in the **EMAIL** field.
      NOTE: Make sure the that the email address used is unique. It must not have been used in SMU to register as a broker, consumer, or any other user persona.
   2. Select an appropriate option from the **PHONE TYPE** drop-down menu.

3. Enter a phone number in the **PHONE NUMBER** field.
4. Enter the extension number in the **EXT** field.

   NOTE: Only the extension number is optional among these.

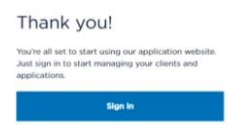
2. Then, create your User ID and Password. To do this:
   1. Enter a unique user ID in the **USER ID** field.
   2. Enter an appropriate password in the **PASSWORD** field.
   3. Enter the same password in the **RE-ENTER PASSWORD** field.

      NOTE: For tips on the User ID and Password specification, hover the mouse over the blue, encircled question mark icon. You may also check the Password Strength section for an indication of the password's effectiveness.
   4. Click the checkbox to agree to the Terms & Conditions and Privacy Statement for the website.

      NOTE: to view the Terms & Conditions and/or Privacy statements, click the appropriate links here.

   5. Click the **Next** button.

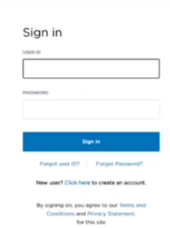
1.3. Broker Registration (continued)



A "Thank you!" page should display stating that the Broker registration process is complete. As a security measure, the system requires you to sign in to confirm the use of the correct User ID and Password after registration.

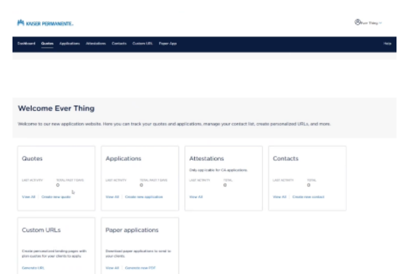
Click the **Sign In** button.

1.4. Logging In to SMU



To log in to the SMU system:
1. Enter your user ID in the **USER ID** field.
2. Enter your password in the **PASSWORD** field.
3. Click the **Sign In** button.

1.5. Broker Dashboard



The Broker Dashboard displays upon logging in. Your name should display at the upper right corner of the screen. For Help, click the **Help** link in the upper right of the screen just below your name.

The Dashboard shows the status of and links to the Quotes, Applications, Attestations, Contacts, Custom URLs and Paper Applications pages.

Navigation links at the top of the screen are available for quick access to the pages of each of these items.

The summary boxes in the middle of the page show information on items from certain pages. These boxes may also contain:
- The date of the last activity
- The total count of items in the past seven days

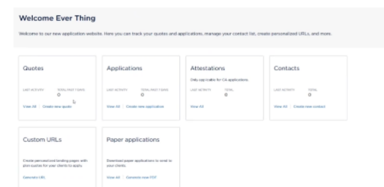
- Links to create a new item
- Links to view all related items

Active links are in blue. For example, clicking on the **View All** link in the Quotes summary box will display all pending and completed Quotes.

To go to a page, you can click either the navigation links on the top bar or the summary box links.

Details of each feature in the Dashboard are discussed later in the training. **NOTE:** Attestations as indicated, are only for California applications.

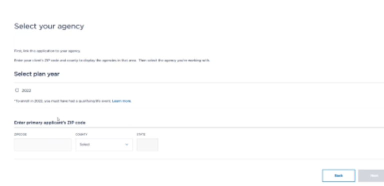
2. Creating a New Quote



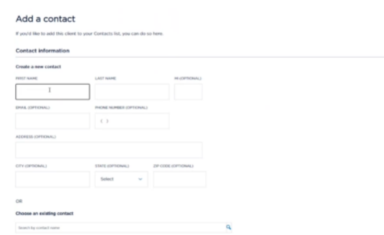
2.1. Create a New Quote

Let us create a quote to send to a potential client. To begin:

1. Click the **Create new quote** link.
2. Select the **2022** option under the Select plan year section.
3. Enter the primary applicant's ZIP code in the **ZIPCODE** field.
4. Select the appropriate county from the **COUNTY** drop-down menu.
   NOTE: The **STATE** field automatically changes based on the entered ZIP code.
   NOTE: The system will only allow ZIP codes for your registered state.
5. Agencies you are with will populate the **AGENCY** drop-down menu. Select the appropriate agency option. The **AGENCY ID** field will automatically populate.
6. Click the **Next** button.



2.2. Add a Contact



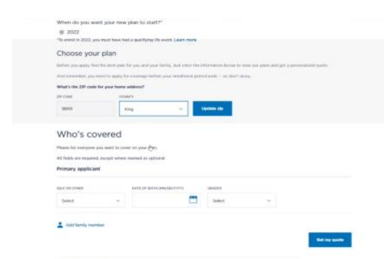
The quote you create must link to a contact. To do this, you may either:

1. Create a new contact by filling in the appropriate contact details in the fields.
2. Or, if you already have an existing contact, you can search your list of contacts. To do this, you:
   2.1. Enter the contact name in the **Choose an existing contact** field.
   2.2. Then, click the magnifying glass icon.

   NOTE: For additional information on creating and updating contact information, refer to the Creating or updating a contact training.

3. Click the **Next** button.

2.3. Identify Who Is Covered

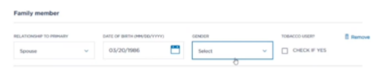


The ZIP code and County will be displayed on the screen. If needed, update the ZIP code by clicking the **Update zip** button.

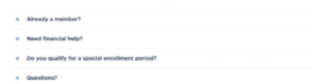
1. List everyone that will be covered by the plan.

1. For the Primary applicant:
   1.1. Select the appropriate option from the **SELF OR OTHER** drop-down menu.
   1.2. Enter their date of birth in the **DATE OF BIRTH (MM/DD/YYYY)** field.
   1.3. Select the appropriate gender option from the **GENDER** drop-down menu.
   1.4. If this person is a tobacco user, select the **CHECK IF YES** checkbox.

2. For every other person to be covered by the plan:
   2.1. Click the **Add family member** link.
   2.2. Select the appropriate option from the **RELATIONSHIP TO PRIMARY** drop-down menu.
   2.3. Enter their date of birth in the **DATE OF BIRTH (MM/DD/YYYY)** field.
   2.4. Select the appropriate gender option from the **GENDER** drop-down menu.
   2.5. If this person is a tobacco user, select the **CHECK IF YES** checkbox.
   NOTE: To remove a family member entry, click the **Remove** link to the right of each family member entry.



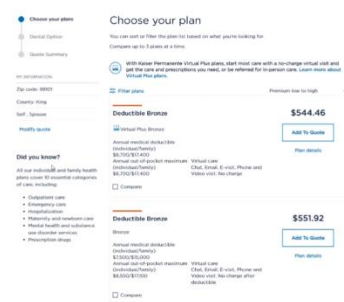
Additional information is available by expanding the following:



- The Already a member? tab provides further instructions for existing members.
- The Need Financial Help? tab gives information to see if the enrollee qualifies for financial help from the federal government.
- The Do you qualify on a Special Enrollment Period? tab gives advice for applying and changing a plan outside the Open Enrollment window.
- The Questions? tab provides a way to contact a Kaiser Permanente Sales Specialist.

2. Click the **Get my quote** button.

2.4. Choose Your Plan

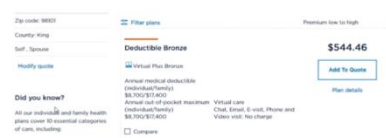


Based on the ZIP code, county, and family composition information provided, available plans are shown in separate plan boxes.

Each plan box contains details such as the plan name, monthly premium, annual deductible, and out-of-pocket maximum. The plan box also contains the Add To Quote button, Plan details link, and the Compare checkbox.

On the left side of the screen are the following:

- At the top left is a visual guide of the progression of the quote creation process.
- The MY INFORMATION section shows the information provided for the quote.
- The Did you know? section provides more information about the Kaiser Permanente Individual and Family Plans and the essential categories of care.



From this page, you may choose the plans to send in your quote by clicking the **Add To Quote** button of every plan you wish you to include. Every plan you have chosen to include will have a check mark icon in the Add To Quote button.

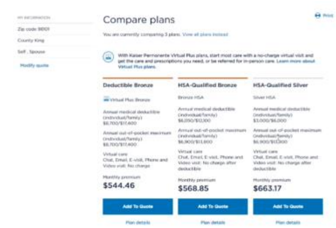
However, you may want to check the plan details and compare plans before sending a quote to your client.

Once you have selected the plans for the quote, use the scroll bar to move down to bottom of the page and click the **Next** button.

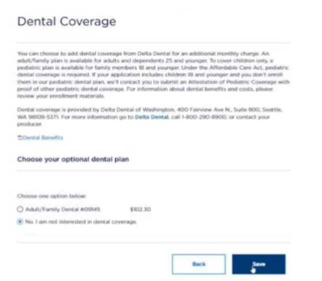
2.5. Compare Plan

If you would like to compare the plans side by side:

1. Click the **Compare** checkbox for every plan you wish to compare. **NOTE:** You can only select a maximum of three plans for comparison.
2. Use the scroll bar to move down to the CHOOSE UP TO 3 PLANS TO COMPARE section at the bottom of the page.
3. Click the **Compare plans** button. A new page will load that contains the comparison of the selected plans.
   - To print this comparison chart, click the **Print** link or icon on the upper right side of the screen.
   - To modify the current quote, click the **Modify quote** link.
4. Press the **Backspace** key or click the back button of your browser to go back to the previous page.



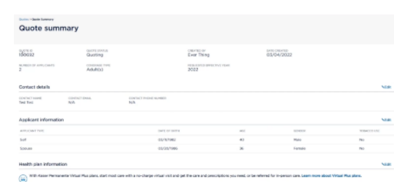
2.6. Dental Coverage



Once you have selected the plans for the quote, you can choose to add dental coverage to the quote if it is available in your provided location.

1. Select the option of the optional dental coverage you want to include.
2. Click the **Save** button.

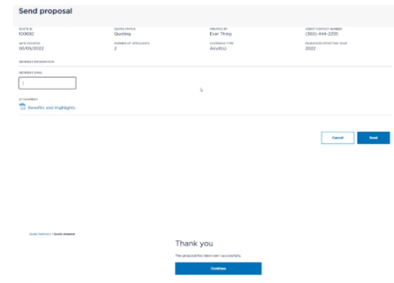
2.7. Quote Summary



The quote proposal information and a summary of the plans is shown here. Review the information here carefully before sending to or printing for the client.

- To make updates or changes to any section, click the appropriate **Edit** link or pencil icon.
- To remove or cancel the quote, click the **Withdraw quote** button.
- To print the quote, click the **Print quote** button.
- To email the quote, click the **Email quote** button.

2.8. Send proposal



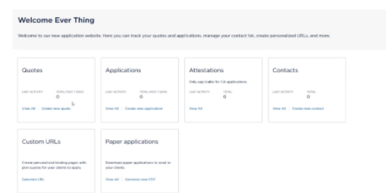
To send a proposal:

1. Enter the client’s email address in the **RECIPIENT EMAIL** field.
2. Click the **Send** button.

A “Thank you” page with a confirmation message of sending the proposal will display. Click the **Continue** button to return to the Broker Dashboard.

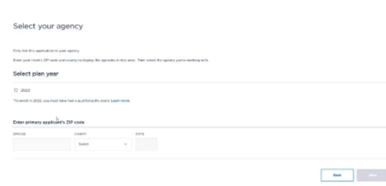
3. Creating a New Application

3.1. Create New Application



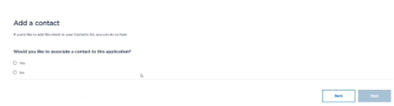
Let us now make a new application for our client. To do this:

1. Click the **Create new application** link.
   This link is in two places:
   - In the Application Dashboard summary box
   - On the Application page through the Application navigation link or the Dashboard summary box View All link

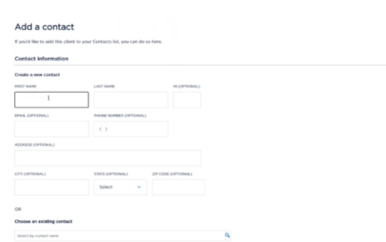


7. The process will look like creating a quote. When asked to select your agency, select the **2022** option under the Select plan year section.
8. Enter the primary applicant’s ZIP code in the **ZIPCODE** field.
9. Select the appropriate county from the **COUNTY** drop-down menu.
   NOTE: The **STATE** field automatically changes based on the entered ZIP code.
   NOTE: The system will only allow ZIP codes for your registered state.
10. Agencies you are with will populate the **AGENCY** drop-down menu.
11. Select the appropriate agency option. The **AGENCY** ID field will automatically populate.
12. Click the **Next** button.

3.2. Add a Contact

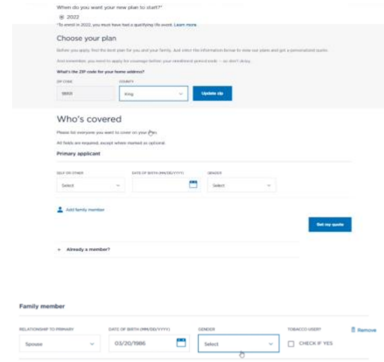


This next page asks if you want to add the client to your contact list.



1. Select either the **YES** or **NO** option.
   - Should you choose the YES option, either:
     - Create a new contact by filling in the appropriate contact details in the fields.
     - Or, if you already have existing contacts, search your list of contacts and add that contact to the application.
2. Then, click the **Next** button.

3.3. *Identify Who Is Covered*



Displayed here are the ZIP code and County information. If needed, update the ZIP code by clicking the **Update zip** button. Again, this is just like the steps in the quote creation process.

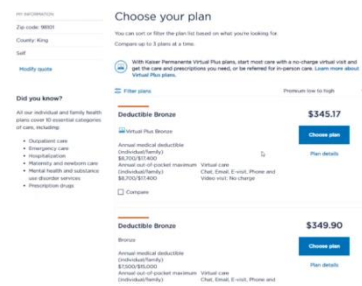
3. Provide the details of the Primary applicant the plan will cover.

4. Then, click the **Add family member** link for every other person to be covered by the plan, and provide their necessary information.

   NOTE: To remove a family member entry, click the **Remove** link to the right of each family member entry.

5. Click the **Get my quote** button.

3.4. *Choose Your Plan*



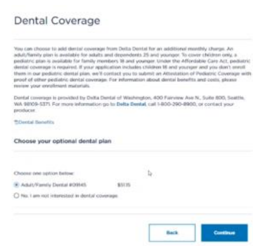
Based on the ZIP code, county, and family composition information provided, available plans are shown in separate plan boxes.

Each plan box contains details such as the plan name, monthly premium, annual deductible, and out-of-pocket maximum. The plan box also contains the Choose plan button, the Plan details link, and the Compare checkbox. The Plan details link and the process of comparing plans are the same as in the quoting process.

In contrast to the plan quoting process, you can only apply to one plan.

You choose the plan to apply for by pressing its **Choose plan** button. The plan you have chosen will have a check mark icon in its Choose plan button. Once you select a plan, it will move to the next step.

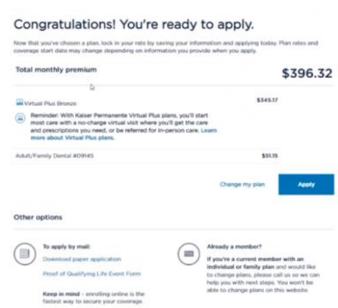
3.5. *Dental Coverage*



Here, you can choose to add dental coverage to the quote if it is available in your provided location.

3. Select the option of the optional dental coverage you want to include.
4. Click the **Continue** button.

3.6. *Application Summary*

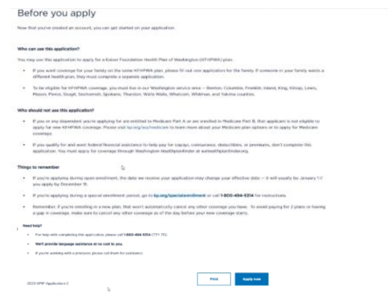


Displayed here is the application summary. Review the information here carefully before applying. To make updates or changes, click the **Change my plan** link.

Other options displayed below are for those who prefer to apply by mail. There is also additional information if the client is already a member.

To apply, click the **Apply** button

3.7. Before You Apply



Before proceeding to the application enrollment, useful information is provided here regarding the following topics:

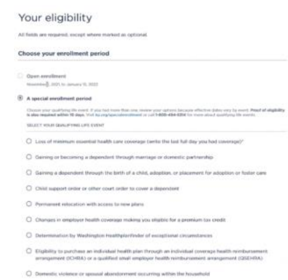
- Who can use this application?
- Who should not use this application?
- Things to remember
- Need help?

Be sure to review these.

If you want to print this information, click the **Print** button.

To continue with the application, click the **Apply now** button.

3.8. Your Eligibility



Enrollment to a plan depends on your eligibility.

Open Enrollment is usually during the last three months of the year. This is the period where your client can change or apply for new health care coverage. Refer to state rules for when the open enrollment window is for that state or jurisdiction.

For the Special Enrollment period, your client has to have a Qualifying Life Event to be eligible to change or apply for coverage within a specific application window.

To proceed, you must select an enrollment period.

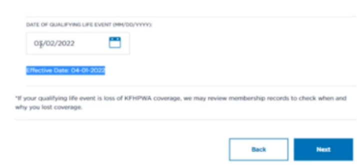
If the application falls during Open Enrollment:

- Click on the **Open enrollment** option to proceed. This option will only be clickable if the application falls under Open Enrollment.

Otherwise:

1. Click on the **A special enrollment period** option to proceed. Review the information provided on requirements for enrollment during this period.
   NOTE: Proof of eligibility is required within 10 days.

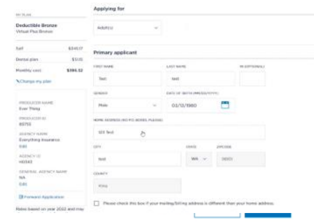
2. Select the appropriate option under the SELECT YOUR QUALIFYING LIFE EVENT section.



3. Enter the date of Qualifying Life Event in the **DATE OF QUALIFYING LIFE EVENT (MM/DD/YYYY)** field.
   The effective date of the plan is calculated based on the entered date of the Qualifying Life Event.

After the enrollment period is selected, click the **Next** button.

3.9. Details of the Primary Applicant

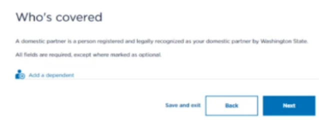


You need to complete the information for the Primary applicant.

You can also do certain actions:

- To save your progress, click the **Save and exit** link at the bottom of the application.
    - This link allows you to save the details you have entered and then return to complete the application later.
    - After saving the details entered, you can have your client complete the application. To do so, click the **Forward Application** link on the left side of the screen.
- To go back to the previous page, click the **Back** button.
- To continue the application, click the **Next** button.

3.10. Details of the Plan Dependents

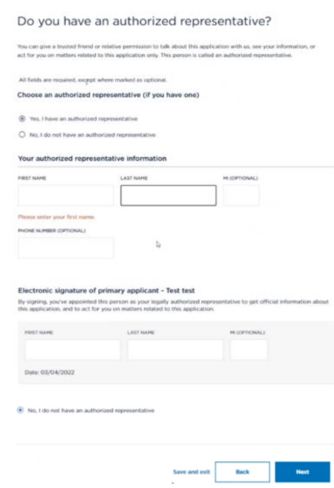


This page allows for the addition of dependents to a plan. Enter their details as needed.

For every dependent to add, click the **Add a dependent** link. Then, complete the information required.

You can then save the application, go back to the previous page, or continue with the application. Click the **Next** button.

3.11. Authorized Representative



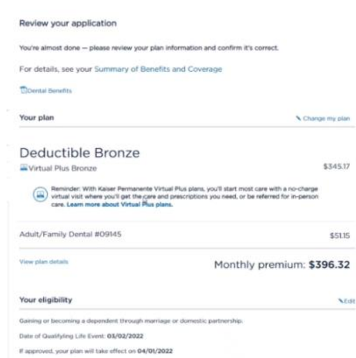
If an authorized representative is identified by the client, select the **Yes, I have an authorized representative** option.

- An authorized representative is another person legally authorized to obtain official information about this application.
- Choosing this option requires providing the information of the authorized representative.
- The primary applicant needs to electronically sign as proof.

Otherwise, select the **No, I do not have an authorized representative** option.

Again, you can then save the application, go back to the previous page, or continue with the application. Click the **Next** button.

3.12. Review the Application

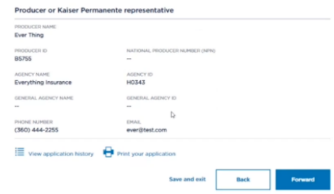


The details of the plan information are shown here. This is the final check the system provides before sending the application to the client. Be sure to review all details.

- To make updates or changes to the plan, click the **Change my plan** link.
- To make updates or changes to other sections, click the appropriate

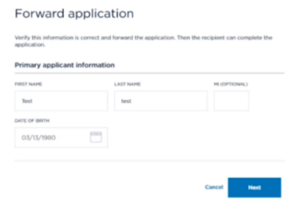
Edit link or pencil icon.

- To view the application history, click the **View application history** link.
- To print the application, click the **Print your application** link.



Once the review is done, you may save the application, go back to the previous page, or continue with the application. Click the **Forward** button.

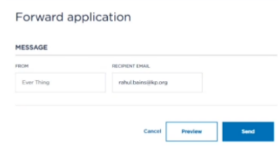
3.13. Forward the Application – Primary Applicant



Check if the Primary applicant information is correct and change any details as needed. If at any time in the previous screens you pressed the Forward Application link, this is the screen that displays.

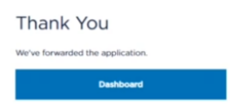
Click the **Next** button.

3.14. Forward the Application – Message



To send the application:

1. Enter your name as the broker in **FROM** field.
2. Enter the client's email address in the **RECIPIENT EMAIL** field.
3. If you wish to preview the application, click the **Preview** button.
4. Click the **Send** button.



A "Thank you" page with a confirmation message of sending the proposal will display. Click the **Dashboard** button to return to the Broker Dashboard.

4. Consumer Path

4.1. Receive a Quote and Application

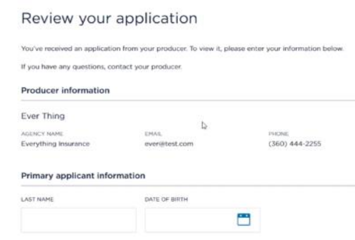
The client receives the quote a broker created through an email. This email contains the following:

- Details of the selected plans
- Highlights of KP's unique approach to care
- Details for contacting the broker

After receiving the quote, the likely sequence of events would be that:

1. The client reviews the quote.
2. The client contacts the broker for clarifications:
    - If the client would like other plan options, the broker must create a new quote and repeat the process.
    - If the client is satisfied with one of the plan options, the broker must then create an application with the chosen plan.
3. The broker sends that application to the client for completion online. **NOTE:** Quote emails only provide broker information, so clients can contact them. Application emails have a link that allows clients to apply for the plan.

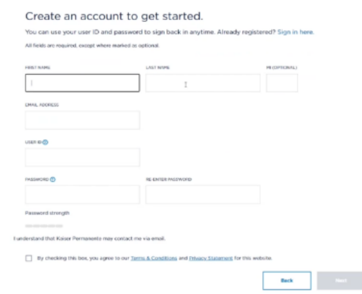
4.2. Initial Review of the Application



When the client clicks the link to the application, they must first verify that they are the intended recipient. To do this, they must provide their last name and date of birth. They will have to:

1. Enter their last name in the **LAST NAME** field.
2. Enter their birth date in the **DATE OF BIRTH** field.
3. Click the **Next** button.

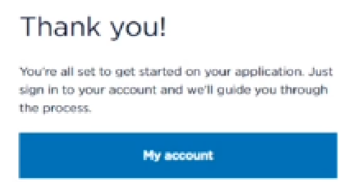
4.3. Client Registration



Clients will then create an account for the Sign Me Up (SMU) site.

- If they already have an account, they can go ahead and sign in by clicking the **Sign in here** link.
- Otherwise, they would have to:
    1. Fill out all necessary fields.
    2. Click the checkbox to agree to the Terms & Conditions and Privacy Statement for the website.
    3. Click the **Next** button.

4.4. Client Registration (continued)



A “Thank you!” page should display stating that the client registration process is complete. The client will then have to sign in after registration.

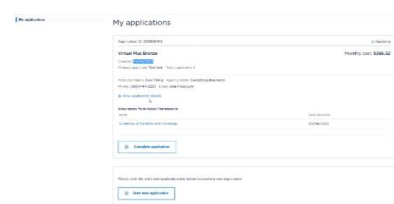
To do that, they will have to click the **My account** button.

4.5. Logging In to SMU

To log in to the SMU system, the client will have to:

1. Enter their user ID in the **USER ID** field.
2. Enter their password in the **PASSWORD** field.
3. Click the **Sign in** button.

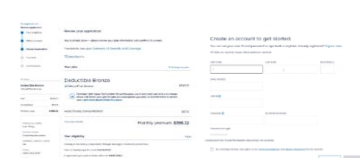
4.6. Consumer Dashboard



The Consumer Dashboard displays the current applications connected to the client.

- If the client would like to complete an application sent to them by a broker, they can click the **Complete application** button.
- Otherwise, to start a new application, they can click the **Start new application** button.

4.7. Review Application



After choosing to complete an application, the client will see the review page of the application made by the broker. Once the client approves of the application, they must click the **Confirm** button to continue.

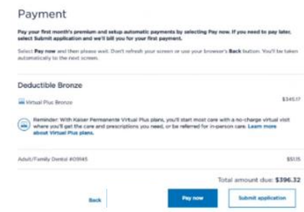
4.8. Application Agreement

The client needs to agree to the application by electronically signing it.

To do this, they must:
1. Enter their details in the fields provided.
2. Click the **Next** button to continue.

   NOTE: The name entered by the client must match the name used by the broker for the application.

4.9. Payment



Depending on the jurisdiction, clients may need to submit their first month's payment before applying. However, if the **Submit application** button is present, clients may submit their application without payment and will be billed later for their first premium payment.

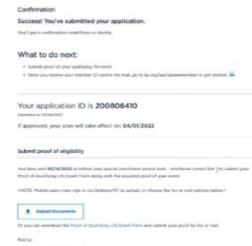
Remind clients to review the additional information on the page for guidance if this option is available.

To submit payment details, the client must click the **Pay now** button which will bring them to the payment portal page.

On the payment portal page, the client will have to:
1. Enter their credit card or bank information in the appropriate fields.
2. Click the **Save payment method** button.

Once completed, they will authorize their payment method, and then be provided with the option to set up automatic payments. Once the payments are set up, they should click the **Submit application** button.

4.10. Confirmation and Proof of Eligibility



On the Confirmation page, the client is given an application ID and an estimated date of effectivity upon approval.

Should the client need to provide documents, like when the application occurs during a Special Enrollment Period, they should click the **Upload documents** button.

4.11. Upload Documents

The selected Qualifying Life Event, a link to the acceptable types of proof for the event, and the deadline for such proof are detailed here. To upload the necessary documents, the client must either:
- Drag and drop the files into the appropriate box.
- Click the **Select File to Upload** link.

Then, they must click the **Save** button.

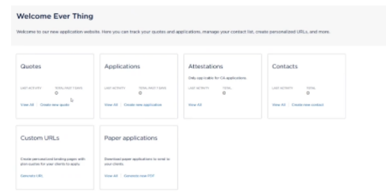
5. Creating a New Contact

5.1. Contacts

The Contacts section of SMU is a directory of clients, prospects, and leads. On the Broker dashboard, the Contacts summary box provides the option to view all or create new contacts.

To begin creating a new contact, complete the following steps:

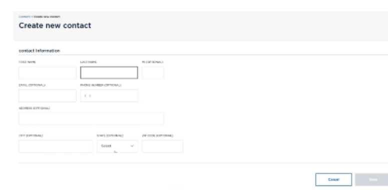
- Enter the contact details during the quote creation process.
- Click the **Create new contact** link in the Contacts dashboard summary box.
- Alternatively, you can:
    1. Click the **Contacts** link at the top of the page.
    2. Then, click the **Create new contact** button on the Contacts page.



5.2. Create a New Contact

When the Create new contact page loads, you must fill in the necessary information about the contact. To create a new contact, complete the following steps:

1. Enter the contact's first name in the **FIRST NAME** field.
2. Enter the contact's last name in the **LAST NAME** field
   NOTE: All other fields are optional.
3. Click the **Save** button.

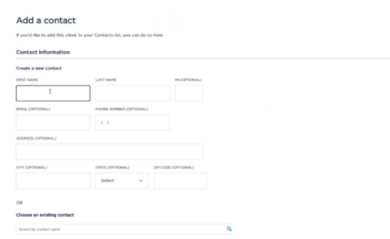


5.3. Search for a Contact

To search for a contact during the quote creation process, complete the following steps:

1. Enter the contact name in the **Choose an existing contact** field.
2. Click the magnifying glass icon.

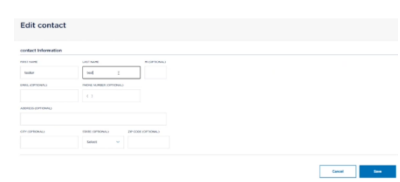
A list of contacts will then display. Choose the contact you wish to connect with for the quote.



5.4. Edit a Contact

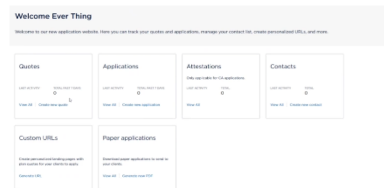
To edit a contact:

1. Click the down arrow icon under the ACTION column of the contact you wish you edit on the Contact page.
2. Click the **Edit contact** link.
3. Enter changes into the appropriate fields on the Edit contact page.
4. Click the **Save** button.



6. Creating a Custom URL

6.1. Generate URL

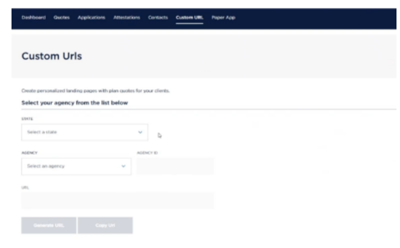


A Custom URL is a link that a broker can give to their clients. The broker's information automatically attaches to an application when a client uses this link.

To start creating a custom URL, complete the following steps:

- Click the **Generate URL** link in the Custom URLs dashboard summary box.
- Click the **Custom URL** link at the top of the page.

6.2. Custom URL Page



On the Custom URL page, complete the following steps:

1. Select the appropriate state option from the **STATE** drop-down menu.
2. Select the appropriate agency option from the **AGENCY** drop-down menu.
   NOTE: The AGENCY ID field automatically populates.
3. Click the **Generate URL** button.
   NOTE: The URL field becomes populated with the broker's custom link.
4. Click the **Copy Url** button to copy the link for sharing.

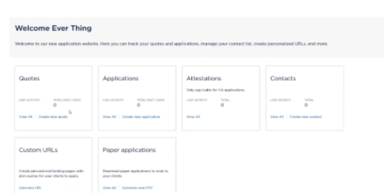
NOTE: You may also add your Custom URL to your website, signature line, and other collateral material. If there is a change in your association with an agency, the Custom URL needs updating.

6.3. Using a Custom URL

When clients use the custom link, it will open the SMU website with the broker's details attached to the quoting or application process. Should the client follow through with the enrollment, then the compensation automatically associates with your account.

7. Downloading a Paper Application

7.1. Generate PDF



Should you need to print an application, you can create a printable PDF file of the application.

To start creating a paper application PDF file, complete the following steps:

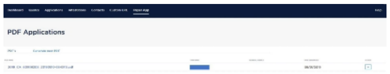
- Click the **Generate new PDF** link in the Paper applications dashboard summary box.
- Click the **Paper App** link at the top of the page.

7.2. Generating a PDF Application

On the PDF Application page, complete the following steps:

1. Select the appropriate state option from the **STATE** drop-down menu.
2. Select the appropriate firm option from the **AGENCY** drop-down menu.
   NOTE: The AGENCY ID field automatically populates afterward.
3. Select the appropriate year option from the **PLAN YEAR** drop-down menu.
4. Select the appropriate language option from the **LANGUAGE** drop-down menu. English is the default option.
5. Click the **Generate** button.

7.3. Available Files



Displayed is a list of your generated application PDF files. In the future, you can click the **PDF's** link on the upper left side to view this page.

To open an application PDF file, click the appropriate file name link under the FILE NAME column.

Your Broker information is embedded on the application PDF file.