

**DRAFT**

# Proposed Enrollment Steps

Health Choices:  
Florida's Insurance Marketplace

# Process Outline

- Window Shop and Learn More
- Agent Enrollment
- Pre-Test Eligibility
- Get a Quote
- Registration and Set Up, Choose a Vendor
- Employee Shop, Compare, Enroll
- Group Eligibility Validated
- Coverage Begins





# Window Shop and Learn More

- Anyone can enter the marketplace by accessing
  - A link provided at [www.myfloridachoice.org](http://www.myfloridachoice.org)
  - Or by visiting [www.floridahealthchoices.com](http://www.floridahealthchoices.com)
- To window shop, the agent, employer or individual, clicks “xxxxx” and enters basic demographic information for the shopper
- Vendors and plans available in the county will be displayed along with the basic rates. (1.0)
- Users can browse through informational links for tips on navigating the site, view frequently asked questions, watch a tutorial, and learn more
- Customer Service available by phone

Insurance Plan Benefit Details and Comparison

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 <b>LIGHTHOUSE HEALTH</b> <b>Liberty 5000 Deductible</b> <a href="#">Apply</a> <a href="#">Remove from comparison</a>	 <b>LIGHTHOUSE HEALTH</b> <b>Liberty 2500 Deductible</b> <a href="#">Apply</a> <a href="#">Remove from comparison</a>	 <b>LIGHTHOUSE HEALTH</b> <b>Liberty 1500 Deductible</b> <a href="#">Apply</a> <a href="#">Remove from comparison</a>	 <b>LIGHTHOUSE HEALTH</b> <b>Liberty 1000 Deductible</b> <a href="#">Apply</a> <a href="#">Remove from comparison</a>
<b>Employee Cost</b> \$198.00 monthly \$99.00 employer <b>\$99.00 employee cost</b>	<b>Employee Cost</b> \$245.00 monthly \$110.25 employer <b>\$134.75 employee cost</b>	<b>Employee Cost</b> \$265.00 monthly \$106.00 employer <b>\$159.00 employee cost</b>	<b>Employee Cost</b> \$294.21 monthly \$102.97 employer <b>\$191.24 employee cost</b>
<b>Plan Type</b> POS	<b>Plan Type</b> POS	<b>Plan Type</b> POS	<b>Plan Type</b> POS
<b>Office Visit for Primary Doctor</b> No Charge after deductible	<b>Office Visit for Primary Doctor</b> No Charge after deductible	<b>Office Visit for Primary Doctor</b> No Charge after deductible	<b>Office Visit for Primary Doctor</b> No Charge after deductible
<b>Office Visit for Specialist</b> No Charge after deductible	<b>Office Visit for Specialist</b> No Charge after deductible	<b>Office Visit for Specialist</b> No Charge after deductible	<b>Office Visit for Specialist</b> No Charge after deductible
<b>Coinsurance</b> 0% after deductible	<b>Coinsurance</b> 0% after deductible	<b>Coinsurance</b> 0% after deductible	<b>Coinsurance</b> 0% after deductible
<b>Annual Deductible</b> Individual: \$5,000	<b>Annual Deductible</b> Individual: \$2,500	<b>Annual Deductible</b> Individual: \$1,500	<b>Annual Deductible</b> Individual: \$1,000
<b>Annual Out-of-Pocket Limit</b> Individual: \$5,000 Includes deductible	<b>Annual Out-of-Pocket Limit</b> Individual: \$2,500 Includes deductible	<b>Annual Out-of-Pocket Limit</b> Individual: \$1,500 Includes deductible	<b>Annual Out-of-Pocket Limit</b> Individual: \$1,000 Includes deductible
<b>Lifetime Maximum</b> Unlimited	<b>Lifetime Maximum</b> Unlimited	<b>Lifetime Maximum</b> Unlimited	<b>Lifetime Maximum</b> Unlimited
<b>Health Savings Account</b> (HSA) Eligible	<b>Health Savings Account</b> (HSA) Eligible	<b>Health Savings Account</b> (HSA) Eligible	<b>Health Savings Account</b> (HSA) Eligible

Live Assistance

1-877-697-9465

8AM-8PM ET

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[FAQ](#) [PF](#)

Your Quote Profile

Coverage for:  
Applicant (F/24)

State / Zip Code:  
FL / 32628

County:  
DIXIE

Coverage Start Date:  
02/01/2011

[Change Your Quote Profile](#)

# Example: Shop and Compare

Enter basic demographics:

Age, gender

State, Zip code

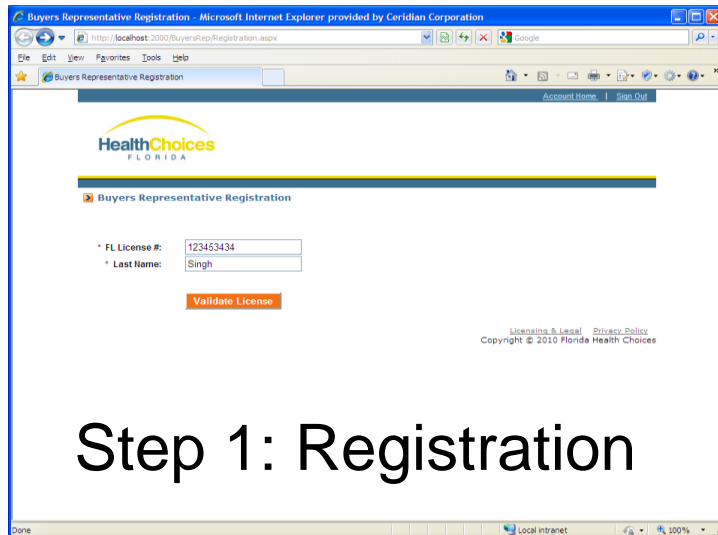
County

Family/Individual

Side by Side comparison  
facilitates choice

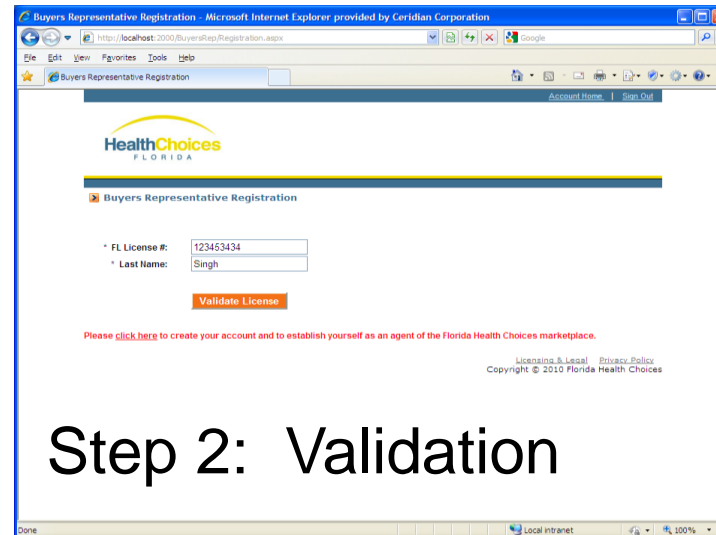
On-line calculator computes  
monthly cost

# Agent Enrollment



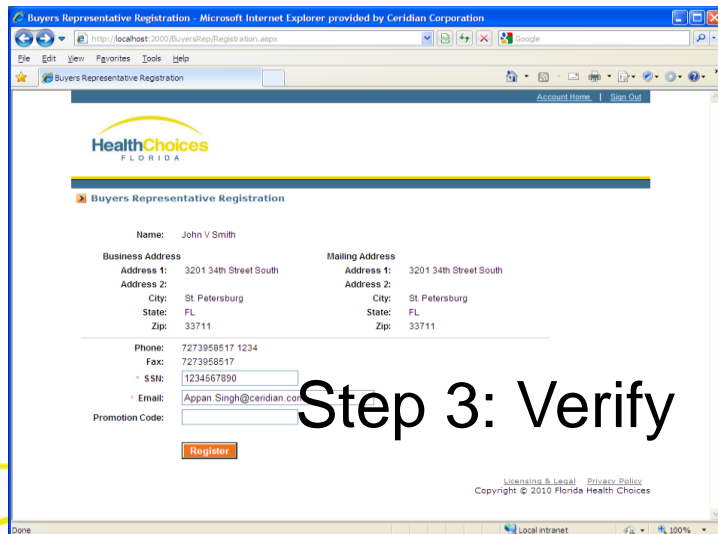
This screenshot shows the 'Buyers Representative Registration' page in a Microsoft Internet Explorer browser. The page features the HealthChoices Florida logo at the top. Below the logo, there is a section titled 'Buyers Representative Registration'. It contains two input fields: 'FL License #' with the value '123453434' and 'Last Name' with the value 'Singh'. A 'Validate License' button is positioned below these fields. At the bottom right, there are links for 'Licensing & Legal' and 'Privacy Policy', and a copyright notice for 'Copyright © 2010 Florida Health Choices'.

Step 1: Registration



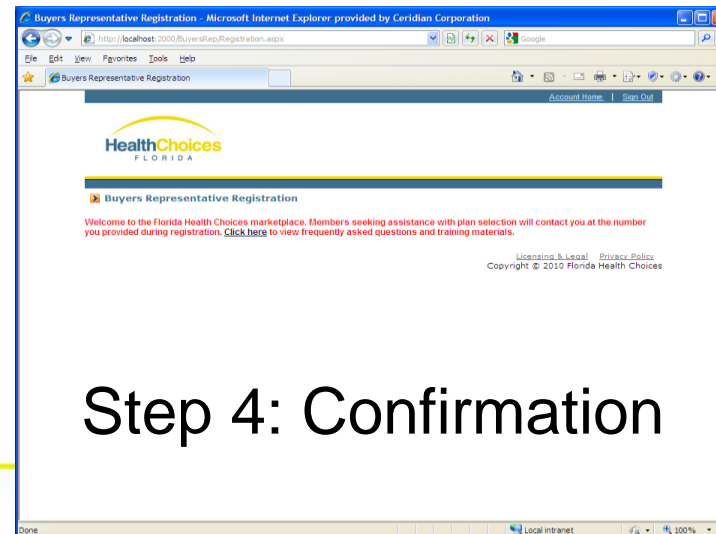
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Step 2: Validation



This screenshot shows the 'Buyers Representative Registration' page in a Microsoft Internet Explorer browser. The page features the HealthChoices Florida logo at the top. Below the logo, there is a section titled 'Buyers Representative Registration'. It contains a form with the following fields: 'Name' (John V Smith), 'Business Address' (Address 1: 3201 34th Street South, Address 2: St Petersburg, FL 33711), 'Mailing Address' (Address 1: 3201 34th Street South, Address 2: St Petersburg, FL 33711), 'Phone' (7273958517 1234), 'Fax' (7273958517), 'SSN' (1234567890), 'Email' (Appan.Singh@ceridian.co), and 'Promotion Code'. A 'Register' button is positioned below the form. At the bottom right, there are links for 'Licensing & Legal' and 'Privacy Policy', and a copyright notice for 'Copyright © 2010 Florida Health Choices'.

Step 3: Verify



This screenshot shows the 'Buyers Representative Registration' page in a Microsoft Internet Explorer browser. The page features the HealthChoices Florida logo at the top. Below the logo, there is a section titled 'Buyers Representative Registration'. It contains a red text message: 'Welcome to the Florida Health Choices marketplace. Members seeking assistance with plan selection will contact you at the number you provided during registration. Click [here](#) to view frequently asked questions and training materials.' At the bottom right, there are links for 'Licensing & Legal' and 'Privacy Policy', and a copyright notice for 'Copyright © 2010 Florida Health Choices'.

Step 4: Confirmation

# Registered Agents

- Agents Can Shop on Behalf of Client
  - A participating agent may choose to explore an employer's options in the Marketplace
  - The participating agent can use the window shopping option to determine vendors, plans and the basic rates available to the employer
- Pick an Agent Function
  - Interested shoppers without an agent can pick one
  - After clicking on "Find an Agent", the user is prompted to enter a zip code and the system will display a list of agents in the area that participate in the Marketplace
  - Agent contact information is displayed on the portal and contact is made

# Pre-Test Employer Eligibility

Is the group likely to meeting the following requirements?

- **Pre-Test Part I: Is it an excluded group?**
  - Groups formed for the purpose of obtaining insurance
  - Club, fraternal organization, consortia
  - If no, continue the pre-test
- **Pre-Test Part II: Assess number of eligible employees is 4-50**
  - # of employees and independent contractors working 25+ hours a week.
  - # of employees that have satisfied employee eligibility waiting period
- **Pre-Test Part III: Assess employer's ability to meet other requirements**
  - Authorized to conduct business in Florida and business activity in past 24 months
  - 85% of eligible employees in the State of Florida
  - Eligibility waiting period 0-3 months for all employees
  - Minimum 50% employer contribution
  - Minimum 70% employee participation excluding other group insurance, Medicaid, and SCHIP
- **Pre-Test Part IV:**
  - Likely minimum enrolling group size 4, maximum enrolling group size 50

# Get a Group Quote

- After the Pre-Test, a request for group-specific health coverage quotes may be submitted
- Choose the Get a Quote Option at [www.myfloridachoice.org](http://www.myfloridachoice.org)
- The quoting engine offers a group questionnaire in 2 parts
  - Part One is utilized by all groups applying for a quote
  - Part Two is used when a group has ten or fewer employees
  - The two part form is accepted by all Marketplace vendors
- All questionnaires are submitted electronically
- A group may request quotes from one, some, or all vendors available in their area



# Get a Group Quote

- When submitted, a group's set of questionnaires are presented to vendors for small group underwriting
- Vendors respond with group-specific final rates allowable under the insurance code (.90-1.15) with an average response time of two weeks or less when a complete application is submitted
- Final group rates are presented to the employer

# Registration and Set Up

- After deciding to purchase through the Marketplace, the agent or employer can register at [www.floridahealthchoices.com](http://www.floridahealthchoices.com)
- An implementation analyst will contact the registrant to:
  - Assist with IRS Section 125 requirements
  - Confirm plan year, enrollment dates, billing and payment selection, employer contribution, etc.
  - Review vendor choice and up to four plans offered by the vendor
- When set up is confirmed, employer URL is enabled
- The system sends employer specific URL and security key
- Eligible employees notified of enrollment opportunity by employer/agent

# Employee Shop, Compare, Enroll

- Employee uses the employer URL, enters security key
- Employee prompted to enter basic demographic information and up to four plans recommended by the employer are displayed for consideration
- The on-line calculator shows the total monthly premium, employer contribution, and employee share of premium
- After choosing a plan, employee completes on-line enrollment form
- Employer notified that employee application is pending
- Employer approves all employee applications

# Group Eligibility Validated

- The group is reviewed by \_\_\_\_\_ and the final enrollment test is performed:
  - Verify minimum 50% employer contribution requirement is met
  - Verify 70% employee participation requirements is met after enrollment period is completed.
  - After meeting all of the above, verify the enrollment count is at least 4 but no more than 50

# Coverage Begins

- Employer invoiced and payment received
- Vendor notified of group enrollment and employee plan choices
- Vendor issues group contract, enrollment materials and ID cards
- Coverage effective the first of a month