

DRAFT

Proposed Enrollment Steps

Health Choices:
Florida's Insurance Marketplace

Process Outline

- Window Shop and Learn More
- Pick or Bring an Agent, 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
 - Or by visiting 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 and learn more
- Customer Service available by phone

Option: Employer Picks an Agent

- Interest shoppers can pick an agent while browsing through the available plans
- 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

Option: Agent Assisted Employer

- In the process of working with a client, a participating agent may choose to explore the 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
- XX

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
- The quoting engine provides a single, uniform, on-line medical questionnaire accepted by Marketplace vendors
- A questionnaire is completed for each employee
- 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 medical questionnaires are presented to vendors for small group underwriting
- Vendors respond with group-specific final rates allowable under the insurance code (.90-1.15) within two weeks
- 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
- 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 plan by the chosen vendor
- When set up is confirmed, employer is approved
- System issues 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 application
- 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