Agent/Broker FAQ

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Onboarding (New Agents)

1. **How do I get appointed as an agent with BSWHP?**

   If you're interested in selling our products, we'd love to have you on board. Our Licensing Team can help set up your appointment and walk you through our Onboarding Process. Learn more our website at BSWHealthPlan.com/Agent or get started at BSWHP Agent Onboarding. If you need help with the appointment process, contact HPLicensing@BSWHealth.org.

2. **How long is the onboarding process for new agents?**

   It all depends on how quickly the agent confirms and provides all required information. After admin review of the initial request, agents are given 30 days to meet the onboarding requirements before the process is stopped.

   Once all requested information has been received, the final onboarding and appointment process takes 3-5 business days. For more information, contact HPLicensing@BSWHealth.org.

3. **How do I onboard additional or downline agents under my agency?**

   Agency appointments are not accepted; we do not have an agency hierarchy level to affiliate downline agents. However, your agency can do the following:

   - The Principal Agent (PA) of your agency can contract with us and assign their commission to the agency. This will allow the agency to be set up as a vendor for commissions.
   - Once setup is complete, your downline agents can start the onboarding process. During that process, they should select “pay the agency”.
     - This will allow the PA and authorized agency staff to track business sold under the agency.
     - If the agent elects to pay themselves, the agency will not have access to their business.

   For additional assistance contact HPLicensing@BSWHealth.org.

4. **Do I need to be certified to sell Baylor Scott & White Health Plan products?**
    - **Group products:** No additional certification (however, must maintain other RTS requirements)
    - **Medicare products:** Yes. BSWHP Product training is released annually between July and August
    - **ACA/ Marketplace On-Exchange products:** Yes, via HealthCare.gov
    - **ACA/ Marketplace Off-Exchange products:** No additional certification (however, must maintain other RTS requirements)

5. **Is there a blackout period for agent onboarding?**

    Yes, for Marketplace only. The blackout period is from September 16 to March 31 each year. This means all new onboarding requests must be submitted to Admin Review by September 15 in order to be appointed by October 15. Marketplace agent onboarding resumes annually on April 1. (Onboarding dates subject to change, based on available openings for new agents.)

6. **Do I have to be contracted under an FMO? Can I be contracted directly?**
    - **Texas resident agents** have the choice to affiliate with an FMO or contract with us directly.
    - **Texas resident and non-resident (out-of-state) agents** requesting to sell group business only <u>can contract directly</u> without an FMO/GA.
    - **Texas non-resident (out-of-state) agents** requesting to sell our Individual Marketplace and/or Medicare products are <u>required to be affiliated</u> with one of our appointed FMO/GA's.

7. **I have an LOA agreement with my agency; is that also applied to my BSWHP contract?**

    Please refer to your contract or contact HPLicensing@BSWHealthPlan.org to determine what type of contract you have. We do offer agent contracts that are not LOA agreements; only specific agents have LOA contracts with BSWHP.

Onboarding (Troubleshooting)

1. **I created a case, but don't see where to log in to complete the application.**

   Please check for an email from ScottWhite@Onboarding.com with your login credentials. If you cannot find the email or are unable to move forward after entering your credentials, please contact HPLicensing@BSWHealth.org.

2. **I get an error message that "PO BOX is not acceptable" but I entered a valid address.**

   This message is simply a reminder, not an error. You should be able to continue to the next steps. If you are unable to move forward, contact HPLicensing@BSWHealth.org.

3. **I'm not able to move past "Acknowledgement" when filling out the onboarding application.**

   Please make sure the format of the name in the box matches the format entered when you created the case. The system is space and case sensitive. If you are unable to move forward, contact HPLicensing@BSWHealth.org.

4. **I'm not able to move past "Training Certifications".**

   Please contact a representative for assistance by emailing HPLicensing@BSWHealth.org.

5. **I'm not able to move past "Review and Edit".**

   Check each tab and make sure you have selected "Yes" in the blue section prior to selecting "next" and "submit". If you are still unable to move to the next step, contact HPLicensing@BSWHealth.org.

6. **I am receiving an error message.**

   Please take a screen shot of the error message screen and send it to HPLicensing@BSWHealth.org. We will research the issue and contact you with 24 business hours.

Compensation

1. **What are the commission and bonuses available to me? When are they paid?**

   Applicable commissions and bonuses are paid to agents who meet RTS requirements.

   Commissions (New and Renewal):

LINE OF BUSINESS	PAYMENT	TIMING
Medicare	BSWHP pays the CMS FMV	Commissions are paid the same month the policy is effectuated.
ACA/ Marketplace	BSWHP pays a commission percentage based on the premium amount received.	Commissions are paid the month following premium received.
Group	BSWHP pays based on the group size and premium received.	Commissions are paid the month following premium received.

   Bonuses: For possible Medicare, ACA/ Marketplace and Group bonuses, *please contact your rep for available bonus structures.*

2. **How can I access my commission statements?**
   If you have Admin access in the BSWHP Broker/Agent portal, you will see the link for commissions in the navigation menu on the left of your screen. This will take you to the commissions portal, where you can log in to view your statements.

3. **When can I expect to receive my commission?**
   If you have not received commissions by the 21st of the month, contact HPBrokerCommission@BSWHealth.org.

4. **I have agents under my agency; how can I see their production?**
   If an agent elects to pay their commissions to an agency, the Principal Agent or authorized personnel are the only ones who have access to see an agency's production. These types of statements show all affiliated agents and clients on one statement. The agency will be responsible sharing individual agent statements directly with the downline agent.

5. How can I locate my book of business?

We are working toward having book of business access for all lines of business added to the Agent Portal.

- **ACA/Marketplace Policies** are available via Softheon
  - Baylor Scott & White Health Plan Softheon Portal
- **Commercial** – All accounts will be listed in your book of business in the Agent Portal under Enrollment (left menu). You will only be able to access those for which the group has given you permission to administer.
- **Medicare**
  - Covenant WTX policies are available in the Agent/Broker Portal.
  - SeniorCare CTX and NTX policies: Coming soon. Meanwhile, contact HPAgentSupport@BSWHealth.org.

6. Missing commissions.

Please email HPBrokerCommission@BSWHealth.org with the following information:

- Policy number
- Group or member name
- Policy effective date

For multiple members, please provide a list/spreadsheet with the information listed above for each member. A broker commission representative will work with you by email to resolve any issues.

7. I have questions about my 1099.

Please contact our 1099 Accounts Payable Team at 214.820.2322.

Updating Existing Agent Information

1. **How can I update my banking information / address / name?**
   Contact HPLicensing@BSWHealth.org. A representative will send you the required document to complete via DocuSign.

2. **How do I change my FMO?**
   Please contact HPLicensing@BSWHealth.org. A representative will send you the required document via DocuSign.

FMO Affiliation Change Business Rules

1. An Affiliation Change Form is required for all FMO releases.
2. Agents can change from one FMO to another FMO once a year.
3. Agents can submit a change anytime during the annual open “Change Period” from February 1 through August 31.
4. Change requests will not be accepted from September 1 through January 1. These will need to be resubmitted during the open Change Period.
5. Direct Pay Agents can change FMOs anytime during the Change Period. FMO changes will be effective on the first of the month after the Affiliation request was received. (Ex. For a request received July 17, the new FMO affiliation effective date will be August 1.)
6. LOA FMO change requests require a release from the FMO. Any active business will stay with the FMO.
7. If an agent has sold business within the last six months, a release from the FMO is required.
8. Approved FMO Affiliation Change requests are effective the first day of the month following the date BSWHP receives the completed form.

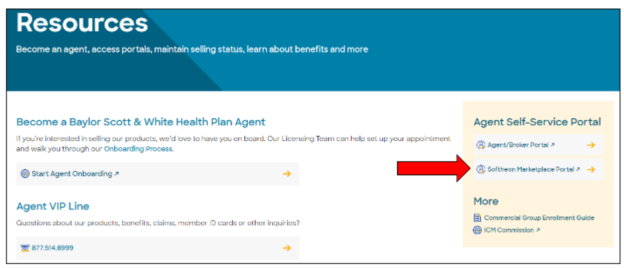
Medicare & Marketplace Support

1. **Where can I find information about your Service Areas?**
   - **Baylor Scott & White Health Plan** – Service area maps for all lines of business can be found at BSWHealthPlan.com/Maps.

2. **How do I quote Marketplace?**
   You can compare plans, get a quote and enroll Marketplace policies through the Softheon Marketplace Portal (Direct Enrollment Portal). The links are available in the BSWHP Agent Portal and below:
   - [Baylor Scott & White Health Plan Softheon Portal]()

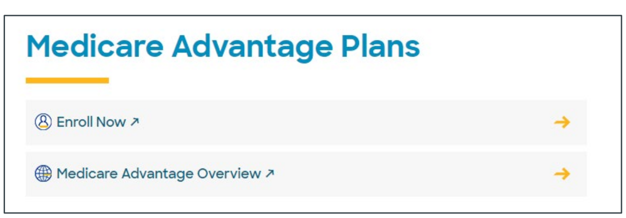
   You'll also find links to the Softheon portal on our websites at:

   BSWHealthPlan.com/Agent



3. **I do not see my Marketplace members/clients in Softheon.**
   Please allow 3-5 business days for newly enrolled clients to show up in your portal. If you still do not see them after 5 business days, contact Sales Support.

4. **Where can I enroll a client into a SeniorCare Advantage or Covenant Health Advantage plan?**
   You'll find a link in the Agent Portal under the Medicare tab in the left menu. You can also go to BSWHealthPlan.com/Agent, scroll down and click "Enroll Now" under Medicare Advantage Plans (as shown below).



5. **How can I help my new Medicare or Marketplace member set up auto draft for their premium?**
   - **Medicare**
     - Refer members to log in to the website for payment options.
     - Members can also call Customer Service at 866.334.3141.
   - **Marketplace**
     - **Baylor Scott & White Health Plan:**
       - Share this flyer with instructions on how to set up payment
       - Refer them to the payment portal at: BSW.Softheon.com/Account/Payments/Locate-Account

6. **How can I assist my Medicare and Marketplace clients with changes to their policy?**
   - **Group Policies:** Please contact your Baylor Scott & White Health Plan Client Manager.
   - **ACA/ Marketplace Policies:** You can assist clients with their policy by visiting your Softheon portal. Here you can assist the member with changes to their policy, obtain the member ID number, set up an auto pay and view the member's current insurance status.
   - **On-Exchange Policies:** Contact the Marketplace via HealthCare.gov to submit changes to a current policy.
   - **Off-Exchange Policies:** Email HPU65apps@BSWHealth.org with policy change requests and other inquiries.
   - **Medicare Policies:** Email HPMedicareApps@BSWHealth.org with policy change requests and other inquiries.

General Questions

1. **When can members expect an ID Card? Where/how can I get a temp ID card for my member/client?**

   - Members can view, download, and print a Temporary ID card by creating an account on the MyBSWHealth member portal (My.BSWHealth.com) or by calling Customer Service.
   - **Medicare & Marketplace**
     - Please allow 5-7 business days for an initial ID card to be mailed to the member.
     - Agents are not able to print ID cards for Marketplace members.
   - **Commercial**
     - ID cards will be mailed to the member within 10 days of receipt of initial enrollment information or prior to the effective date of the upcoming plan year.
     - Replacement cards will be mailed within seven to 10 calendar days after the request is made
   - For additional assistance, agents can contact a representative at:
     - Marketplace: HPAgentSupport@BSWHealth.org
     - Medicare: HPMedicareApps@BSWHealth.org
     - Commercial: Contact your Client Management representative

2. **How do I look up a provider?**
   You'll find a link to the Provider Search Tool in the BSWHP Agent Portal, on the top right of your screen. To assist someone who does not have access to the portal in doing their own search, have them follow the steps below.

   - **Baylor Scott & White Health Plan**
     1. Go to BSWHealthPlan.com/FindProvider
     2. Choose the tab that applies to the member type (Medicare Advantage, Individual & Family or Employer Group)
     3. Select the appropriate network from the list
     4. Search by name, location or specialty

3. How do I escalate a Customer Service issue (commercial groups)?

1. When an employee comes to you with a claims or billing issue, your first step should always be to send them to our Customer Service advocates.

   Note: If you are going to assist on the member's behalf, please make sure the Authorization for Release of Health Plan Information (ROI) has been completed and returned to the address on the form.

2. If the issue is not resolved after the employee speaks with Customer Service, reach out to your BSWHP Client Management Team for escalation

Pre-service issues will be prioritized. If the issue is post-service, it may take up to 30 days, or longer, to be resolved.