FAQ's HCSC

Agent Appointments & Commissions

1. How and where do I go to begin selling the plans through Quotit?

A: To begin selling, agents must be appointed. To begin the appointment process, click: <u>Get Appointed</u> and complete the form. For additional assistance contact Quotit Broker Services: 877-228-8773.

2. Is the appointment process 100% online?

A: Yes

3. Are there costs to be appointed?

A: Yes, however the cost comes out of commissions once earned

4. How long does it take to get appointed?

A: 3 -5 business days specifically for Individual and family

5. What identification number do I use to receive credit for a sale?

A: Agent will be provided a 9-digit producer number once appointed (one producer number per state). For On Exchange application, the NPN may be required. However, for Off Exchange applications, the broker will always use their 9-digit producer number.

6. How soon can I begin selling plans?

A: As soon as agent receives their welcome letter with their producer number(s)

7. Is there training available and is it required?

A: FFMID Certification is required in order to sell On Exchange. NMHIX Certification is needed for New Mexico On Exchange. SEP (Special Enrollment Period) Training is available via Blue Access for Producers (BAP)

8. What is my commission percentage or who do I contact for Commission questions?

A: Agents should refer to their commission schedule

9. Are any plans Zero Commissions or cannot be sold by agents?

A: No, there are not any non-commissionable Individual and Family plans; however, there is a caveat: In the state of Montana, commission for dental products will only be paid on Pediatric Dental 1A.



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Enrollment & Contacts

1. How do I enroll my clients electronically on Quotit?

A: Use Quotit to generate a proposal for your client. Once they select the desired plan from the proposal, they will be directed to register an online account where they can enroll online. Agents make sure to setup your Online Application Setting in your Quotit account, here are instructions:

- Log into your Quotit account https://www.quotit.net
- Go to the "Settings" Tab
- Select "Online Application Settings" under "Individual & Family: Agency Preferences"
- At the bottom of the page select the "Add" button.
- Select "State", "Product Type" and "Company Name"
 - Online Application Settings = Enter your 9 Digit HCSC Writing Number
 - Paper Application Settings = Enter your 9 Digit HCSC Writing Number (same as above)
- Select "Save" and repeat steps above for every state you are appointed to sell. Each state requires a different writing number.

2. How do I submit paper applications, by fax, email?

A: Overnight Mail to:

Blue Cross and Blue Shield of < Illinois, Montana, New Mexico, Oklahoma, or Texas

Attn: Individual Enrollment, P.O. Box 660819

Dallas, TX 75266-0819

B. Fax to 800-279-7419

3. What forms of payment do you accept?

A: Electronic Funds Transfer (EFT) from checking or savings account, check or money order, credit card or debit card.

*note: Credit cards and debit cards cannot be used to set up auto bill pay for monthly reoccurring payments.

4. Is there an enrollment / application fee?

A: No

5. When do members come effective?

A: Open Enrollment:

Applications submitted between November 1 - December 15, will become effective January 1 Applications submitted between December 16- January 15 will become effective February 1 Special Enrollment Period

If an applicant is applying during a Special Enrollment Period, they must apply within 60 days before or after the Qualifying Life Event (depending upon the Qualifying Event). The effective date will be driven by the Qualifying Event and when the plan selection occurs.



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6. What is the contact number to broker support and hours of operations?

A: For questions related to using the Quotit platform, please call tech support at 866-478-6848 option 1, 1 or email us at customer.support@quotit.com.

For Questions to the carrier Phone Numbers:

IL - (888) 313 – 5526, MT- (855) 454 –7109, NM -(888) 222 – 0572, OK- (888) 399-9394, TX - (888) 697 - 0679

Hours of Operation:

<u>IL, OK & TX</u> - Monday - Thursday: 9:00 am - 5:00 pm CT, Friday: 9:00 am - 4:30 pm CT <u>MT and NM</u> - Monday - Thursday: 8:00 am - 4:00 pm MT, Friday: 8:00 am - 3:30 pm MT

Eligibility for Coverage

1. How far in advance can an effective date be?

A: Open Enrollment

Applications submitted between November 1 - December 15, will become effective January 1 Applications submitted between December 16- January 15 will become effective February 1

Special Enrollment Period

If an applicant is applying during a Special Enrollment Period, they must apply within 60 days before or after the qualifying life event (depending upon the Qualifying Event). The effective date will be driven by the Qualifying Event and when the plan election occurs.

2. What are the valid ages of dependents?

A: IL - Until age 26 unless disabled; or a veteran up to 31 years old, MT, NM, OK & TX - Until age 26 unless disabled.

3. Are child only applications accepted?

A: Yes

4. If coverage already includes dependent children, how do I add an additional child (newborn or adopted) to the same policy?

A: A new application is required with all current members plus the new (additional) child

5. What is the reinstatement rule if a policy lapses?

A: If a policy with an APTC is termed, there is not a reinstatement option. For non-APTC and Off Exchange policies, the reinstatement window is 60 days.

