EMPLOYER PORTAL
Technical Guide

Employer Plan Renewal
Employee Plan Renewal
View Invoices & Pay On-line

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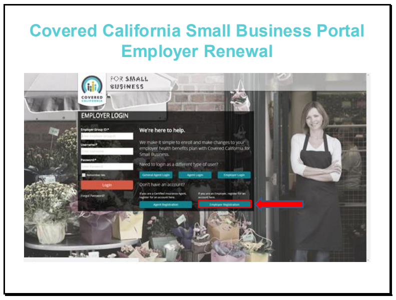
CCSB Employer Portal Demonstration

Register and Login
Slide 1



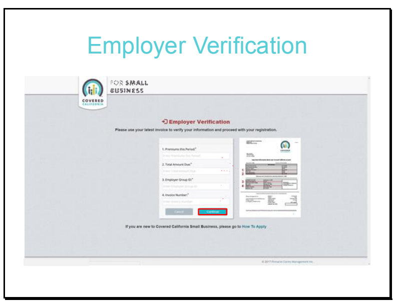
Welcome to the **Home Page** of the Covered California Small Business Employer Portal.
The Portal will allow you to

- Renew your plans
- Add or remove employees and dependents
- Invite employees to renew
- Access your invoices, among other transactions

This presentation will walk you through Getting Started and Renewing your Plan.

The first time you use the portal, you will register and set your logins. Click on the 'Employer Registration' button.

Slide 2



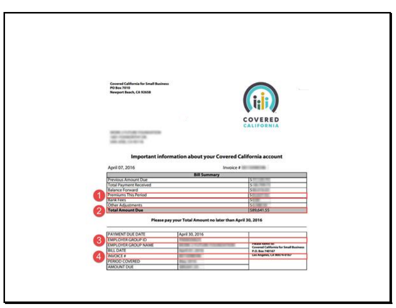
The first thing you will see is an Employer Verification page. You will enter information from your latest invoice as a way for us to validate you.

The picture of the invoice to the right shows you where to find the information you will need.

You will need

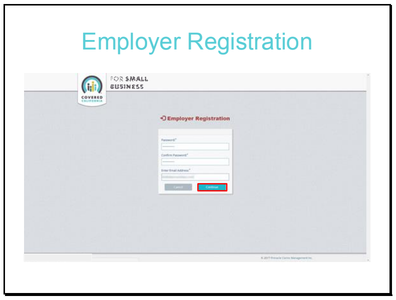
- The Premiums for this Period
- The Total Amount Due
- The Employer Group ID and
- The Invoice Number

Slide 3



Here is a better example of the information you will need from your invoice.

Slide 4

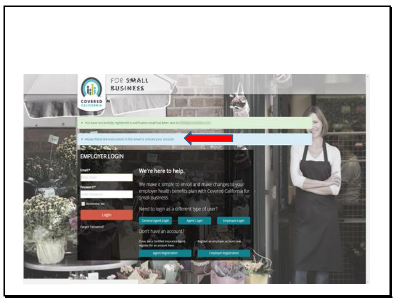


Now you will register. Enter a password and confirm it.

The password needs to be at least 8 characters with at least 1 number **or** special character such as *, !, @, $.

Then enter your email address and click ‘Continue’.

Slide 5

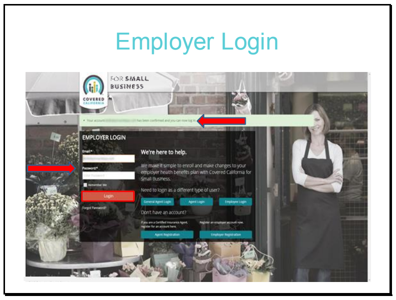


You will now see a message to follow instructions that were sent to your email.

Slide 6

Here is a sample email with instructions to confirm your account by clicking on the provided link.

Slide 7

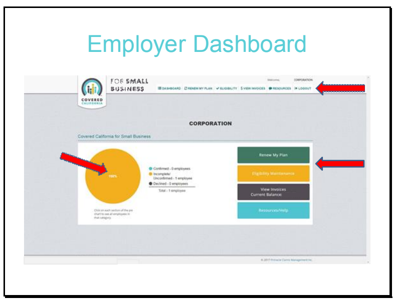


Back at the portal, you will see a message like this confirming your account.

You may now enter your email and password and click login.

Employer Dashboard Navigation

Slide 8



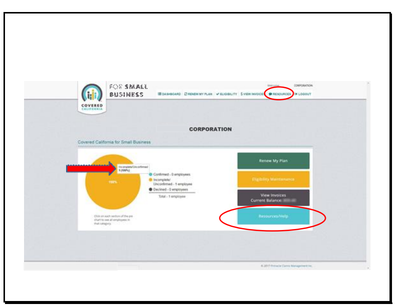
This is the Dashboard. There is a menu at the top as well as on the right. Simply click a menu item to get to that page.

The circle on the left side will show you where your employees are in the process.

In this Dashboard, no one has completed so the circle is entirely yellow; the color code for incomplete.

Once employee applications are completed, they will show as percentages in the circle as blue for completed and black for declined.

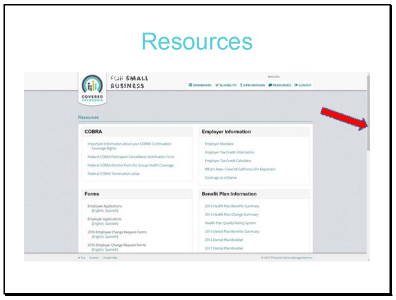
Slide 9



This pop-up appears when you click in the circle letting you know the status of your employee applications.

In addition, you can find resources to assist you by clicking on 'Resources' in either menu.

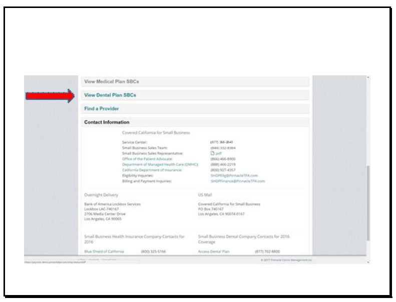
Slide 10



The top of Resources page lists useful links for COBRA, Employer and Benefit Plan Information, in addition to Forms.

Use the scroll bar to the right to scroll down the page for additional resources.

Slide 11

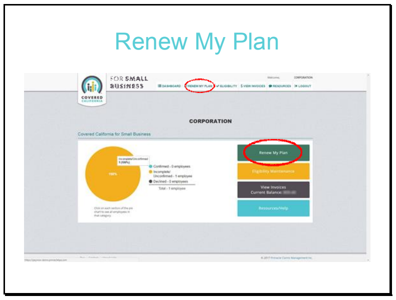


Click to open one of the menu items to see additional information like

- Medical and dental summary of benefits and coverage (SBCs),
- Find a provider or
- Contact information.

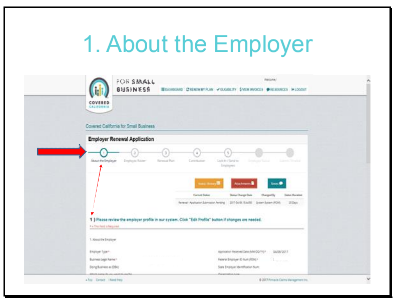
Ok, let's go back to the Dashboard to see how to renew your plan.
Click on the 'Dashboard' button at the top of the page.

Step 1: Edit Profile
Slide 12



To start your renewal application, click on either 'Renew my Plan' tab to get started.

Slide 13

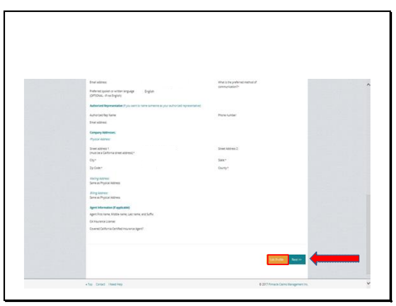


The first thing you will see is the Employer Renewal Application progress bar. As you work through the renewal, you can see where you are in the process.

The first step in renewing your plan is to update your employer profile called 'About the Employer'.

Scroll to the bottom of the page.

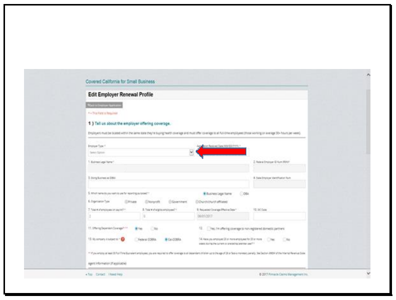
Slide 14



At the bottom of the page, click the "Edit" button.

Note: You are required to complete this step even if you have had no changes to the employer information provided at your last open enrollment period.

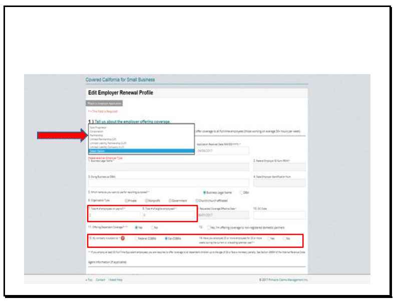
Slide 15



Now you can edit your profile. The required fields have a red asterisk.

For the first question, 'Employer Type', select the down arrow to see options.

Slide 16



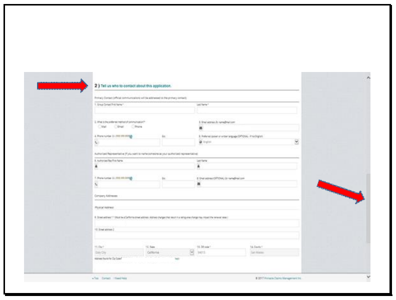
Here you see the options for 'Type' of employer. Select the appropriate option.

The following items must be completed:

> Box #7: Total number of employees on payroll. This will include all full-time and part-time employees.
>
> Box #8: Total of eligible employees. Note, not all eligible employees are required to enroll. They can opt out by completing a waiver. However, 70% of full-time eligible employees without a waiver must enroll.
>
> Question #13: Indicate if your company is subject to Federal COBRA (employ 20 or more employees). Indicate if your company is subject to Cal COBRA (employ less than 20).
>
> Question #14: Have you employed 20 or more employees for 20 or more weeks during the current or preceding calendar year?

Use the scroll bar on the right to continue.

Slide 17

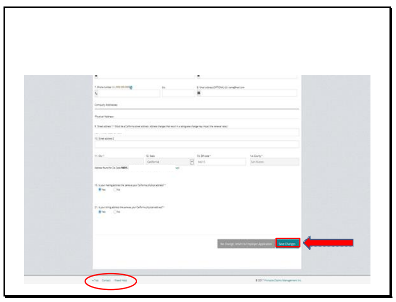


Once you finish the section about your company, you will start on section 2 'Contacts' for this application.

If you had a change of address (physical, mailing, billing), you can make the changes here.

Continue updating as you scroll down the page.

Slide 18



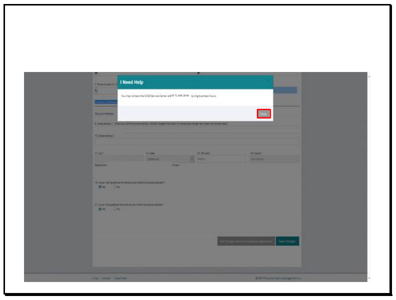
Once you have completed updating your Profile, Click 'Save Changes" to continue with the application.

Did you notice the menu at the bottom of the page…Top, Contact, Need Help?

- 'Top' will take you to the top of any page you are on.
- 'Contact' will show you a list of contacts.
- 'Help' will show you how to get help.

Let's see what happens when we choose 'Help' and 'Contacts'.

Slide 19

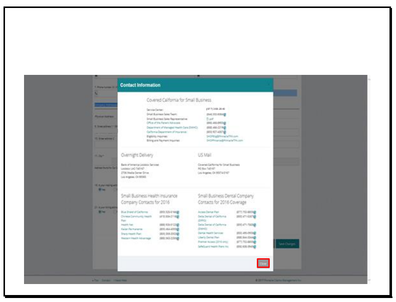


Clicking on ‘Help’ will pop up a box with the number to call to get help with your renewal application.

If you have an agent, the agent’s contact number will be listed.

Click ‘Close’.

Slide 20

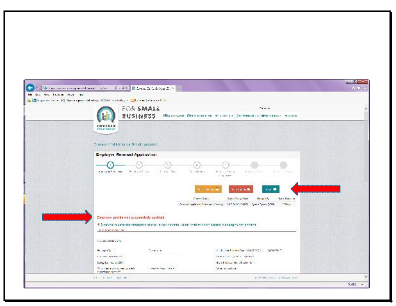


When you select ‘Contact’, this is what you see.

If you have an agent, their contact information will be listed on the top left.

Click ‘Close’.

Slide 21



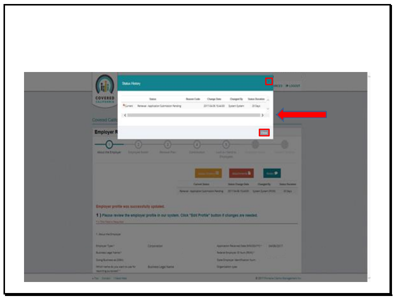
This is the message you get when you update your employer profile.

You can use the colored buttons here to:

- Check the ‘Status History’ of your application
- Attach important documents like employee worksheets, etc.
- Notes to yourself or for anyone touching your application

Let’s see what you see when you click these buttons.

Slide 22



When you click ‘Status History’, you will see a list of application statuses. The current status will be highlighted by the red asterisk.

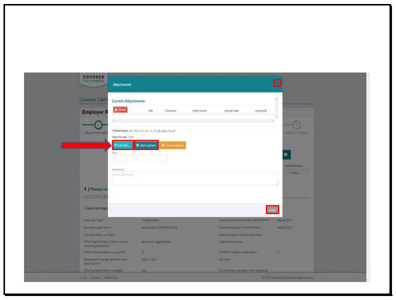
Here you can see that the application is currently being completed.

It also shows:

- Who made the last update
- The date of the last update
- How long your application has been in this status

To get back to the Dashboard, click the top right ‘x’ or close.

Slide 23

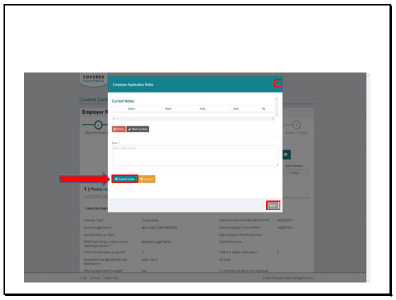


You can add attachments to your renewal application. Some examples include employee worksheets, employee change forms, documentation of a qualifying event, etc.

To attach a file, click on the ‘Add Files’ button, add a title and comments, and then click ‘Start Upload’.

To get back to the Dashboard, click the top right ‘x’ or ‘Close’.

Slide 24



You may also add or read secure notes about your application. Some examples include notes to yourself about an employee that terminated or notes from your agent.

To add a note, type it in the ‘Note’ box and click ‘Submit Note’.

To get back to the Dashboard, click the top right ‘x’ or “Close”.

Step 2: Employee Roster
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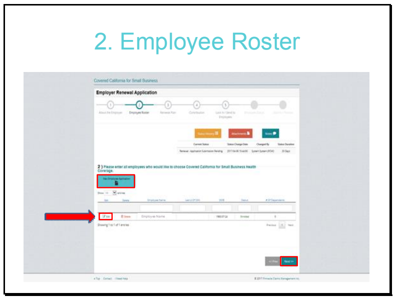
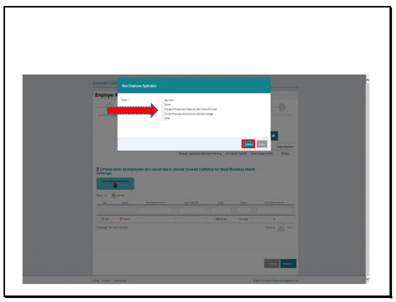


For Step 2, you will review and validate your employee roster. To do this, you are required to click on the edit button in front of each employee, confirm the employee information is accurate, then 'click Next'. You must do this for every employee.

If you do not need to add any employees, click 'Next.

To add a new employee, click on the 'New Employee Application' button. Note: all new employees you add will be automatically validated.

Add Employee
Slide 26



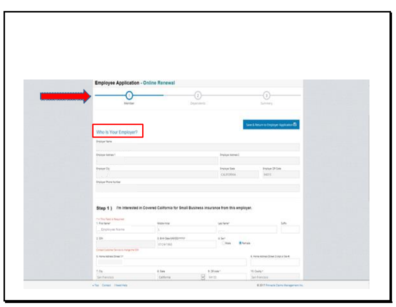
If adding a new employee, you will get a pop up where you will select the 'Type' of employee.

The choices are

- New Hire
- Owner
- Change of employment status (ex. part-time to full-time)
- Current employee who previously declined coverage
- Other

Then click 'Submit'.

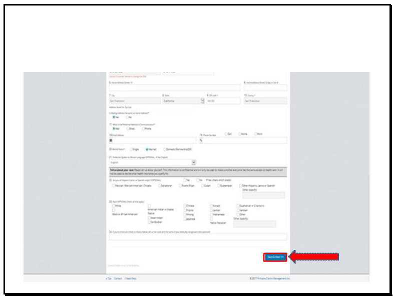
Slide 27



The employee application opens up. You can complete the employee application or invite your employee to complete it via an email invitation.

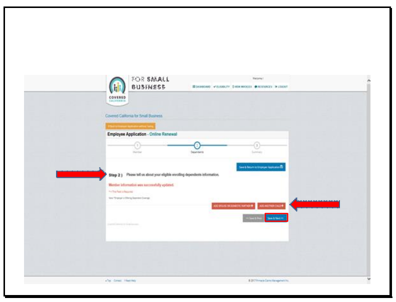
Note: The employer information, 'Who is Your Employer?' pre-populates.

Slide 28



Enter the employee's information, scroll down and click 'Save and Next' to continue.

Slide 29

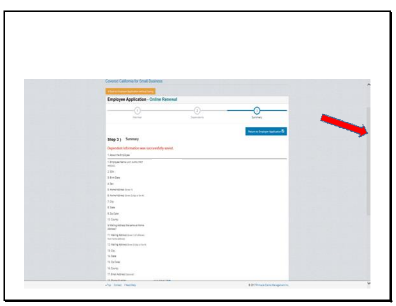


Step 2 of the employee application is adding dependents (if appropriate).

Click the "Spouse" button if you want to add an employee's spouse and/or the "Child" button to add a child. If you do not know this information, you can add it later or invite your employees to complete this section themselves via email.

Once complete, click the 'Save and Next' button.

Slide 30



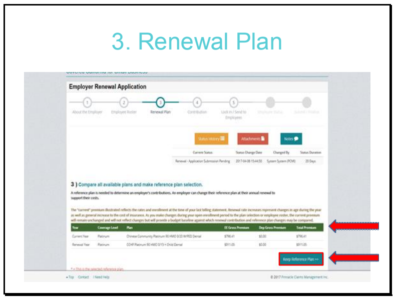
The 3rd step to complete the employee application is 'Summary' - used to review all information.

Scroll down the page to review.

Slide 31

Continue scrolling to the bottom and click 'Return to Employer Application'.

Step 3: Renewal Plan
Slide 32



After confirming your roster, the 3rd Step to the employer renewal application is choosing the ‘Renewal Reference Plan’.

As illustrated on this page, you will see your current year plan and premium that you currently contribute to your employees, their dependents, as well as the total.

Below that, are the pricing changes to your plan reflecting pricing for the upcoming year.

Review each column: ‘Coverage level’, ‘Employee Gross Premium’, ‘Dependents Gross Premium’ and ‘Total Premium’.

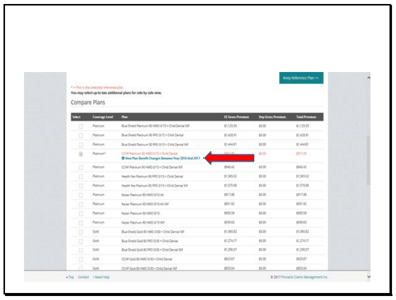
This is your opportunity to set your healthcare budget for the upcoming year. Your program offers several ways to do this:

- You may choose to simply change the percentage of contribution to your existing reference plan, or
- You may choose to change the plan that your contribution is based on, or
- You may simply select to keep your existing contribution and reference plan

If you **<u>Do Not</u>** want to shop for a new reference plan, click the ‘Keep Reference Plan’ button to continue.

If you **<u>Do</u>** want to shop and compare reference plans, keep scrolling down the page.

Compare Plans
Slide 33



Scroll down to the ‘Compare Plans’ section. You will see your current reference plan highlighted in red.

To view the benefit changes (if any) to your reference plan from current year to future year, click on the blue link under the plan name.

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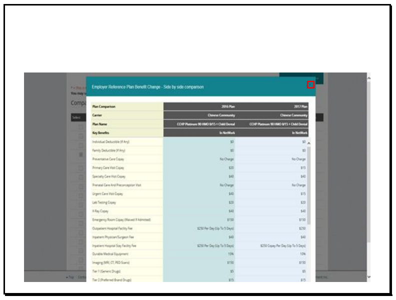
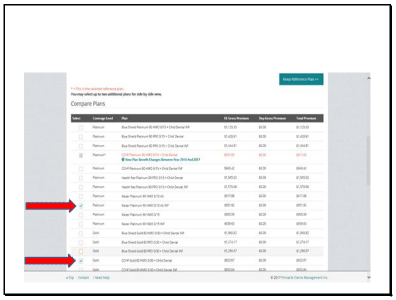


You will see a benefit comparison between the current and future years of your reference plan.

You can use the scroll bar to scroll down.

Click the X at top right to close.

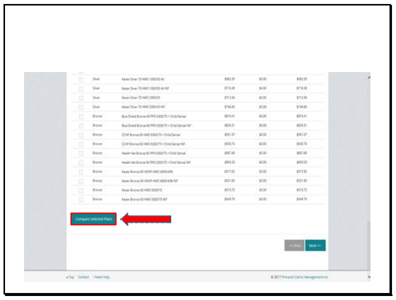
Slide 35



From this page, you can choose two additional plans to compare to your reference plan by selecting the box next to the plans.

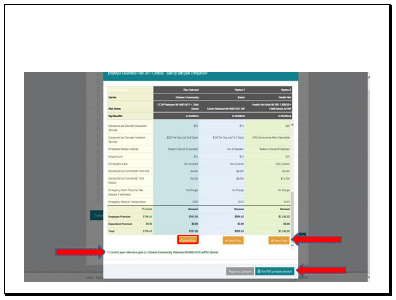
Scroll down the page to view all options.

Slide 36



Select ‘Compare Selected Plans’ to see a side-by-side view.

Slide 37



Here is a sample view of the comparison of your reference plan and the two additional plans you wanted to compare it to. This is a quick summary of the benefits and coverages between plans.

You may scroll down to see all benefit details and pricing at the bottom of the page.

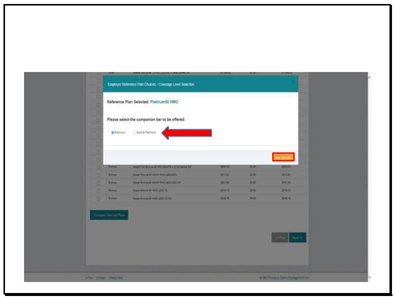
The name of your reference plan is listed after the red asterisk at the bottom of the plans.

From here, you can:

- Print a PDF version of the comparisons
- Select a new reference plan or
- Return to compare alternative plans

If you would like to select a new plan, click the ‘Select Plan’ button.

Slide 38



This is what you will see once you make a reference plan selection.

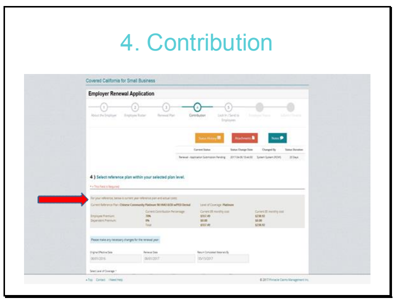
If you currently offer a single tier, you will have to option to add a second tier. Note: Adding an additional tier will increase the choices available to your employees. Your contribution will NOT be affected by offering more choice.

If you select a new reference plan that is outside of your currently offered tier, you will be asked to confirm/select a new tier offering.

Then click 'Save Selection'.

Step 4: Contribution

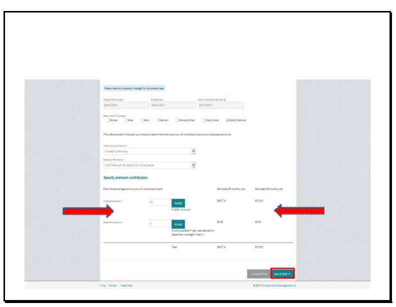
Slide 39



The 4th step to the renewal application is to select the contribution percentages. For your convenience, your current reference plan and actual cost is listed.

Scroll down the page.

Slide 40



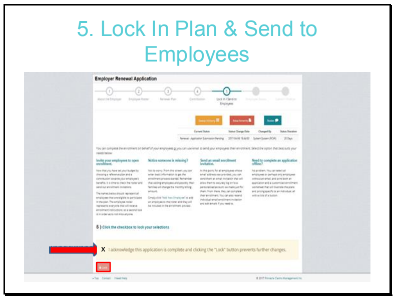
In the 'Specify Premium Contribution' section, enter the percentage amount you will contribute towards the employee's and dependents' premiums.

An estimated breakdown of the costs for you and the employee are listed to the right.

When you have the correct contribution percentages, click the 'Save & Next' button.

Step 5: Lock in/Send to Employees

Slide 41

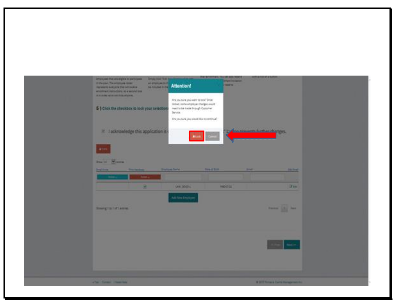


We are now at Step 5: 'Lock In/Send to Employees'. This means that you will lock in your reference plan and contribution percentages either with or without changes.

Click the box that you acknowledge this application is complete, then click on the red button with lock icon.

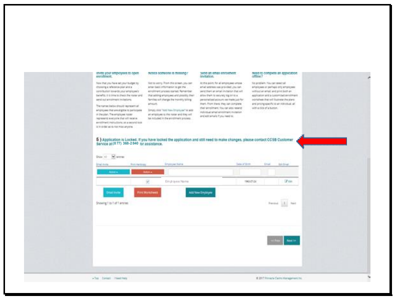
Note: If changes to the reference plan or contribution are needed after the renewal has been locked, you will need to contact Covered California Small Business for assistance.

Slide 42



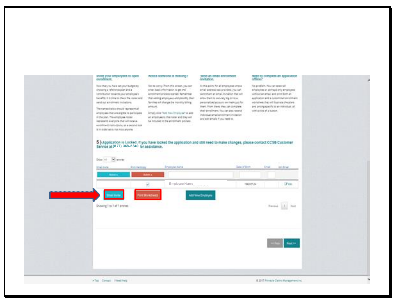
You will have one last opportunity to cancel or lock your selections. To lock, select the 'Lock' button again.

Slide 43



You will now see that your application is locked and who to contact if you need to make any changes.

Slide 44



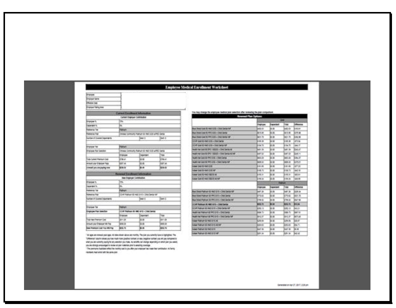
You will check your roster one more time and make any changes.

Here is where you may send an email invite to your employees to enroll online.

Or, you can print each employee a worksheet and employee change form to make their selections offline.

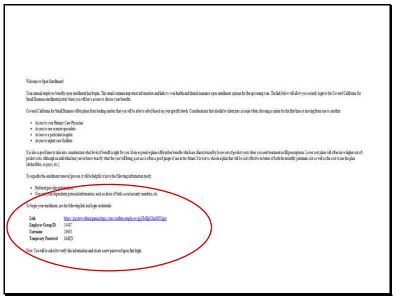
Changes made by employers offline using a worksheet and employee change form may be entered by the employer and submitted online.

Slide 45



This is what the worksheet looks like when you select print worksheet.

Slide 46

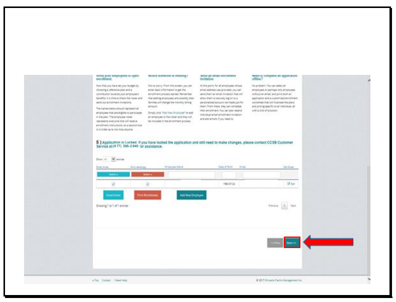


This is a sample of the email you send to invite your employees to apply.

The email lists what they need to login:

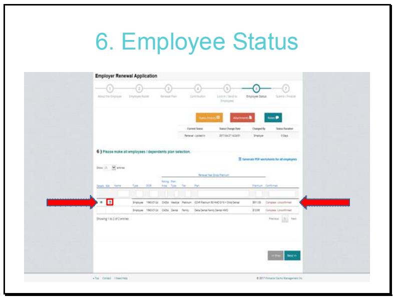
- A link to the online application
- Employer group ID
- User name
- Password

Slide 47



Once you have finished emailing your employees or printing worksheets, select 'Next'.

Step 6: Employee Status
Slide 48



Step #6 of the Employer Renewal Application is employee status.

This is where you can monitor the status of your employee applications or enter an employee's selections.

To monitor the status of your employee application, look in the 'Confirmed' column. The applications can be in any of the following status categories:

- Incomplete – Unconfirmed (employee application has not been completed yet so it cannot be confirmed)
- Complete – Unconfirmed (employee application is complete and needs to be confirmed)
- Complete – Confirmed by employer (if the employer completes and confirms the employee's application, you will see 'confirmed by employer')
- Complete – Confirmed by employee (if the employee completes and confirms their application online, you will see 'confirmed by employee')

To enter an employee's selections yourself, click on the 'Edit Icon' next to the employee's name.

Select Employee Plan
Slide 49

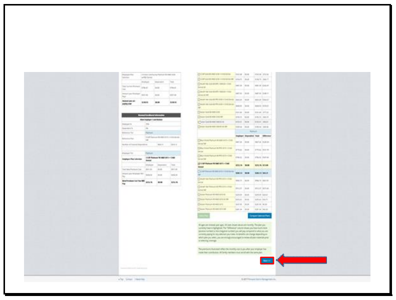
When you make your employee's selections for them, an employee application will open.

If the employee does not want coverage, click the red button to decline coverage.

If the employee does want coverage, the first step is to select their medical plan from the list on the right.

Scroll to view all options.

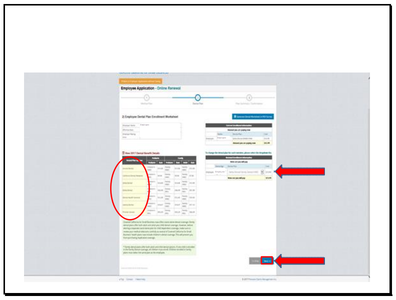
Slide 50



As the employer, you may select the employee's medical plan by simply checking the box next to the desired plan and clicking 'Next'.

Note: This is the same application that the employee will see when they are invited to renew/enroll online.

Slide 51



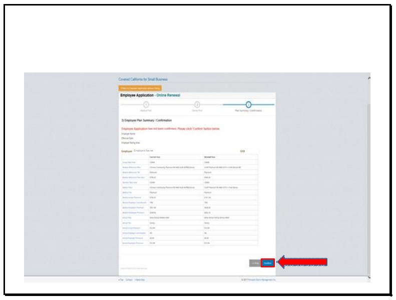
The 2nd step of the employee application is to select a dental plan (or decline coverage, if applicable).

The plans are listed on the left.

On the right, use the drop down menu beside each enrollee to select a plan.

When complete, click the 'Next' button.

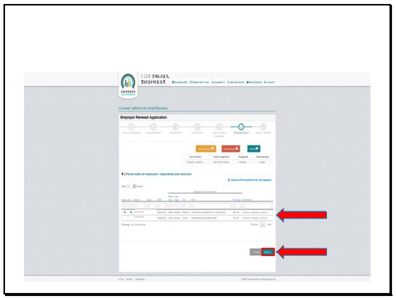
Slide 52



The 3rd and last step in the employee application is to review and confirm.

Be sure to review all of the information. To confirm, click the 'Confirm' button.

Slide 53



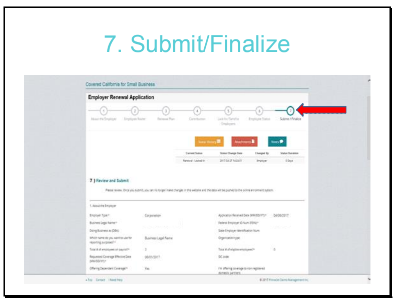
This page shows that the employee's application was complete and confirmed by the employer.

If you emailed an invitation for your employees to complete their application, once they complete, it will say 'confirmed by employee'.

Once all employees are completed and confirmed, select the 'Next' button.

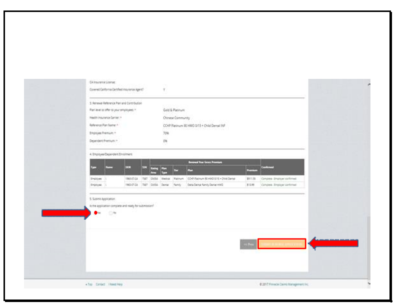
Step 7: Submit

Slide 54



The 7th and last step of the Employer Renewal Application is to finalize and submit. Scroll to review all information.

Slide 55



After reviewing the information, you will be asked if the application is complete and ready to submit.

Note: You will be unable to submit the renewal until all employees applications have been confirmed by either the employee or the employer.

If you are ready to submit, select the 'Radial Dial' button in front of the 'Yes' and click the 'Submit Renewal Application' button.

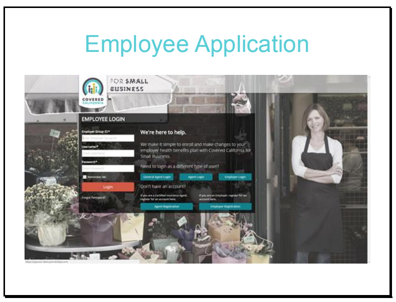
Slide 56

Success, your plan is renewed.

Once you have renewed your plan, you will no longer see the ‘Renew Plan’ buttons.

You will still be able to use the other features of the portal.

Employee Application
Slide 57

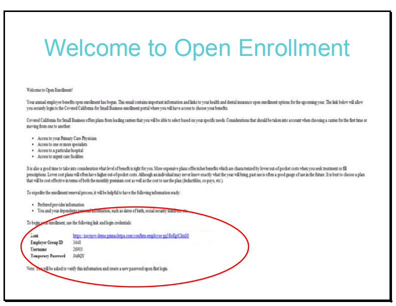


Welcome to Open Enrollment! Your annual employee benefits open enrolment has begun.

You will be choosing your benefits through this Covered California for Small Business Employee Portal.

Let’s get started.

Slide 58



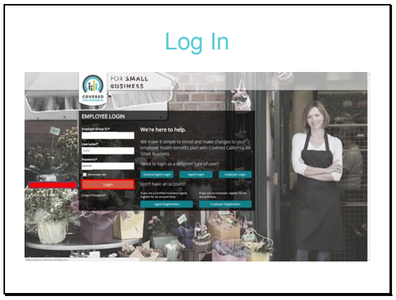
To get started, you will need to locate the email invite your employer sent you.

This email contains the link to the renewal portal and your login credentials.

You will also need to have the following information ready:

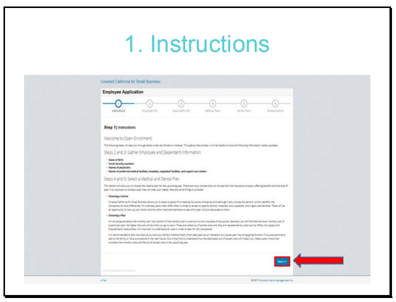
- Preferred provider information
- You and your dependents’ personal information, such as birthdates, social security numbers, etc.

Slide 59



To begin enrollment, enter your login credentials provided in the email from your employer and click ‘Login’.

Slide 60



The 1st step explains the process.

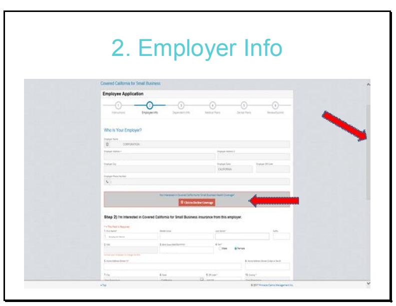
The instructions include:

- A reminder of what information you should have on hand
- Tips for choosing a carrier
- Tips for choosing a plan

It is important that you read through the instructions carefully.

Click ‘Next’ to continue.

Slide 61



In step 2, you will see your employer information is pre-populated.

At this point, you may either enroll for medical and dental coverage or decline.

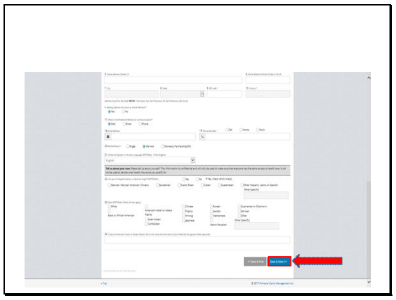
If you want to decline coverage, click on the button ‘Click to Decline Coverage’.

You will then be asked to choose a reason for declining before exiting.

If you are interested in coverage, scroll down to Step 2 and begin completing the form.

Fields that have a red asterisk are required.

Slide 62



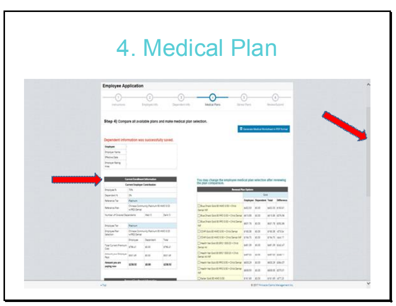
When you get to the bottom, click 'Save & Next' to continue.

Slide 63

The 3rd step is to add your dependents. Use the buttons to add a spouse and/or children. Additional screens will walk you through adding your dependents' information.

When you are done, click 'Save & Next' to continue.

Slide 64



In the 4th step, you will choose a medical plan.

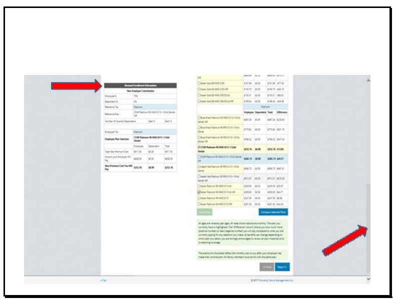
But before you do this, you will review your 'Current Enrollment Information'.

On the left, you will see your previous year's reference plan and contribution from your employer.

You will also see your number of family members enrolled.

Scroll down the page to see more information in the left column.

Slide 65



On the left, listed after your ‘Current Enrollment Information’, you will see your ‘Renewal Enrollment Information’.

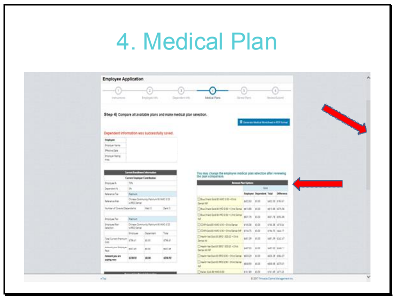
Here you will see:

- Changes made by your employer to the reference plan and contribution (if any)
- Pricing changes for the upcoming year
- The portion the employee will pay

You can refer to the information on the left side while choosing a medical plan on the right side.

Let’s scroll back up the page to see the medical plans from the start.

Slide 66

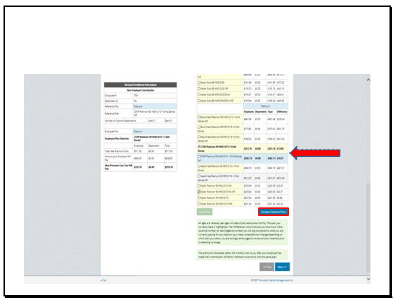


On the right you will see the ‘Renewal Plan Options’

If your current plan is no longer available, it will appear in red at the top of the ‘Renewal Plan Options’ grid.

Scroll down to view more plan options.

Slide 67



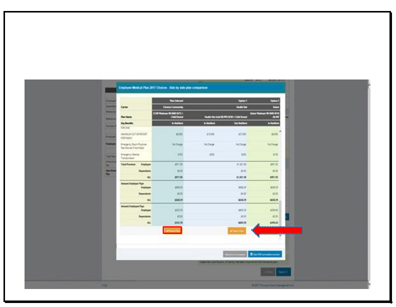
Continuing down the right side, you will notice:

- Your current plan selection will be represented in **BOLD** Font
- The reference plan selected by your employer will be highlighted in BLUE
- All prices reflect your portion of the payment monthly

You may compare up to three plans side-by-side to help you make your benefit selection.

Select the plans you would like to compare by clicking in the box to the left, then click on the ‘Compare Selected Plans’ button.

Slide 68



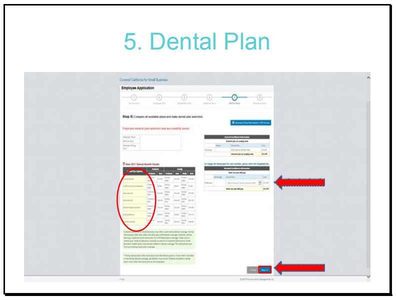
Here is a sample view of the comparison of the plans selected. This is a quick summary of the benefits and coverages between plans.

From here, you can:

- Print a PDF version of the comparisons or
- Return to compare alternative plans.

Once you have decided on a plan, select it by clicking the ‘Select Plan’ button.

Slide 69



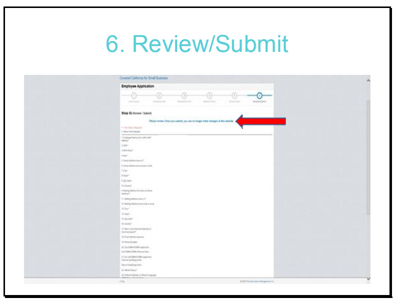
The 5th step of the employee application is to select a dental plan (or decline coverage, if applicable).

The plans are listed on the left.

Use the drop down menu beside each enrollee on the right to select a plan.

When complete, click the ‘Next’ button.

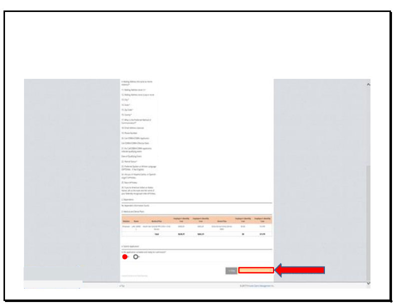
Slide 70



The 6th and last step in the employee application is to review and submit.

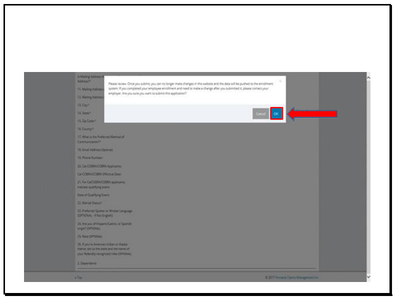
Scroll down to review.

Slide 71



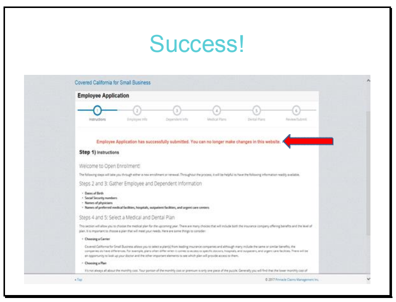
To confirm, click the button in front of the ‘YES’ and click ‘Submit Employee Application’.

Slide 72



You are given one last opportunity to submit this application. Click the ‘OK’ button to submit.

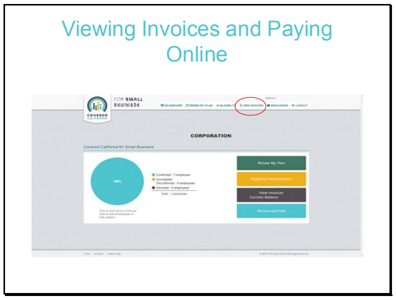
Slide 73



You will see a message that your application has been submitted.

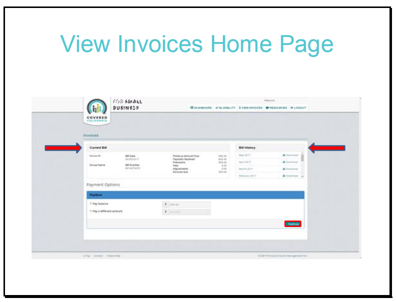
Employer View Invoices and Pay Online

Slide 74



To view your invoices and pay online, click on the ‘View Invoices’ tab on the top menu.

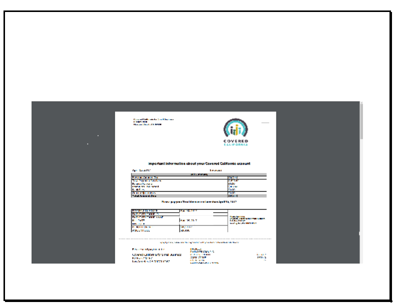
Slide 75



This is the invoices home page. On the top left you will see a quick summary of your current bill. To the right, you will see your bill history by month.

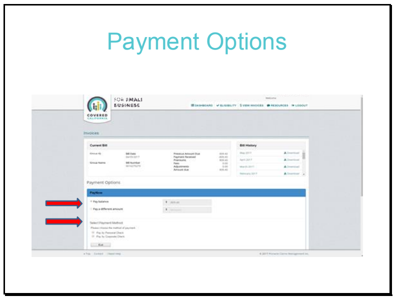
To view an invoice, click on the ‘Download’ link to the right of the month you want to view. Once downloaded, open it to view.

Slide 76



After viewing your invoice, return to the View Invoices homepage.

Slide 77



Under your bill information is the payment options section. Here you can submit your payment online.

The first step to paying online is to choose how much you want to pay. Select the 'Radial Dial' for either 'Pay Balance' or 'Pay a Different Amount'.

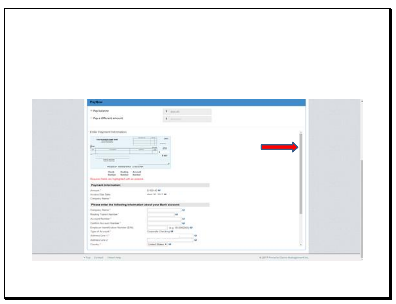
If you select pay a different amount, enter that amount in the box to the right.

Note: If paying a different amount, you have to pay at least 85% of your total bill.

After selecting the amount you want to pay, select a payment method. Select to 'Pay by Personal Check' or 'Corporate Check'.

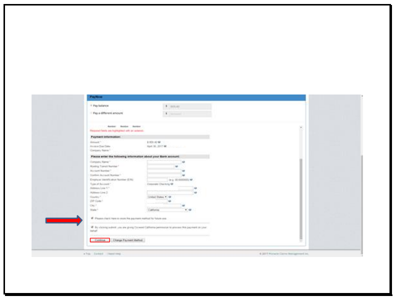
Then click 'Pay Now'.

Slide 78



If you selected 'Pay by Corporate Check', this window will open. Enter the requested information about your corporate bank account. Use the scroll bar on the right to continue entering information.

Slide 79



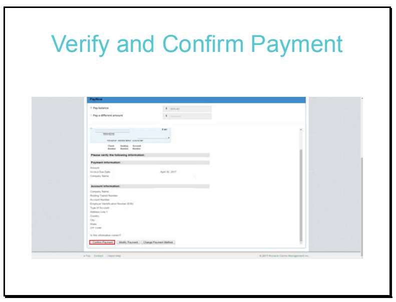
At the bottom of the page, you can check the box if you would like to save this payment method for future use.

To submit your payment, you must first check the box giving Covered California Small Business permission to process this payment on your behalf.

Then click ‘Continue’.

If you want to change your payment method to personal check, click on the ‘Change Payment Method’ button.

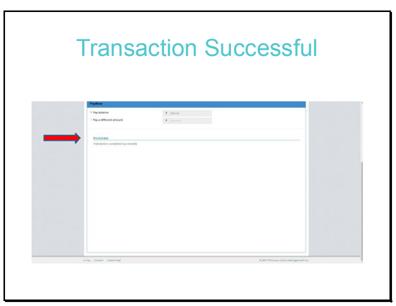
Slide 80



Now you will be asked to verify the information you entered. If all the information is correct, click the ‘Confirm Payment’ button.

You can also modify the payment or change your method of payment to personal check from here.

Slide 81



A confirmation that your transaction completed successfully will appear.