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## Automated Group Application Process – Frequently Asked Questions

- If the Broker completes the group application, when can it be emailed to the group? Can the Broker complete some of the fields in conjunction with emailing it to the group for completion and signature?
  - The Broker can email the group from the quote in eQuote at any time, regardless of how much of the group application has been completed. There is also built-in functionality on the *Terms and Conditions* page (example shown below). The group can then log in and register, complete any sections the Broker did not complete, sign the Group Service Agreement (GSA) and submit the application.



### Terms and Conditions

*Please read the below terms and conditions.*

**Please note:** the application must signed by a person authorized to make decisions on behalf of the group. Please send this application to one of the person(s) listed below for signature and review. The user will have to create an account, if they do not already have one.

**Send To:**

Jane Doe (fake@fakeemail.net)

Jim Johnson (fake@fakeemail.net)

Other:

**Send**

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**Group Subscription Agreement (GSA)**

Please download, review and save a copy of the GSA for your

- Will the Broker receive a copy of the confirmation email that the group is sent when the group application is completed?
  - Yes, and this is an automated process.

- Is the Broker able to complete and sign the individual application/enrollment form for the group's employee(s)?
  - The Broker **is** able to complete the enrollment form for the employee.

Because the Broker is in turn accepting **full responsibility** for the information within the document, we recommend that the individual of the group reviews and signs the enrollment form. This will alleviate any miscommunications and will protect both the Broker and the individual.
  
- If the dependent policy is selected in the group application eligibility provisions, will this information be carried over to the individual application/enrollment form, so that the employee can only select what is available to them, as set up by the Broker or Benefit Administrator/HR Rep?
  - Yes, this information will be connected.
  
- Who is able to complete the attestation for the employee enrollment?
  - The employee/subscriber, the group's Benefit Administrator/HR Rep, or the Broker.
  
- Can the information on the new group be transferred automatically to the iChoose system, rather than completing a separate form for the iChoose account? Also, the groups must grant permission to the Brokers to allow access to their iChoose accounts. Can we add this authorization form to the online group application system?
  - At this time, there is no link between our online application system and our iChoose system. Our IT specialists are currently working on connectivity between these systems. In the meantime, we are happy to assist in the implementation of iChoose for any employer group wishing to use this system. The Marketing team, typically the Relationship Managers, manually grant access to iChoose for each Broker account. They also provide training to groups that wish to use this system.
  
- When will the EFT be available for the Brokers and groups to use for initial binder payment?
  - Jon Hager is currently working with our Finance Team on EFT implementation and future credit card utilization opportunity. We will keep you informed as we make progress on this project.

- Is there a Spanish version of the online group application?
  - We do not currently have plans to make the group application and employee application/online enrollment form in Spanish. This is a significant investment and may create problems in the application if it is not done perfectly. We are considering a mouse hover option that would allow for translation and additional clarification for the user.
  
- What if the Broker or Benefit Administrator/HR Representative wants to choose different plans for different *Employee Types*. For instance, what if we wanted to choose a Gold plan for the management team, but only allow a Silver plan for the hourly employees?
  - We are including our policy regarding Management Carve Outs:
    - **Management Carve Outs** – *State law requires carriers to offer the same coverage to all of the eligible employees of a small employer and their dependents. A carrier shall not offer coverage to only certain members of a small employer's group. Furthermore, the ACA prohibits discrimination in favor of highly compensated individuals. Therefore, Hometown Health will not facilitate management carve outs."*