Agent iStore Guide

PacificSource
HEALTH PLANS

We're in it for the people.

December 2011

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Introduction

Agent iStore is an Internet site that enables your clients to compare PacificSource individual, dental, and Medicare Advantage plans, get quotes, and apply online. The site is customized with your contact information, and you are listed as agent of record for all plans that are purchased through your iStore. Please note that you will only have access to products you are appointed to sell with PacificSource.

Once you've registered and are approved, you'll receive a unique URL for your Agent iStore. You'll also receive access to the Account Center, where you can check the status of client applications, manage client information, and take advantage of tools to help you market your iStore.

This guide takes you through the registration process and provides instructions for using the tools and resources available through the Account Center. If you have questions or need assistance, please contact your PacificSource Individual Sales Representative.

Definitions

Agent iStore – A site that allows agents and consumers to compare plans and receive PacificSource quotes. Consumers can also complete applications online. The agent that owns this site is listed as the agent of record for all health plans purchased through it.

Account Center (agent portal) – A secure Web portal that enables agents to view application status, manage client information, and access tools to help you market Agent iStore.

URL (pronounced Earl or U-R-L) – A Web address (Uniform Resource Locator) that points to a unique page on the World Wide Web. URLs are preceded by the characters *http://* or *https://*. Examples of URLs are *https://www.pacificsource.com/agents/individual.aspx* and *http://www.pacificsource.com/*.

Agent URL – A unique URL that links clients to your Agent iStore.

PDF – Portable Document Format documents have the same layout and appearance on any type of computer. They require Adobe® Reader® or a compatible viewer to open.

Registering and Confirming Your Account

In order to begin selling plans through your Agent iStore, managing clients, and using the other features available through the Account Center, you need to register for and have your account approved by PacificSource.

1. Follow the link provided by PacificSource to the Agent Registration page. Call your PacificSource Individual Service Representative if you need help finding this link.

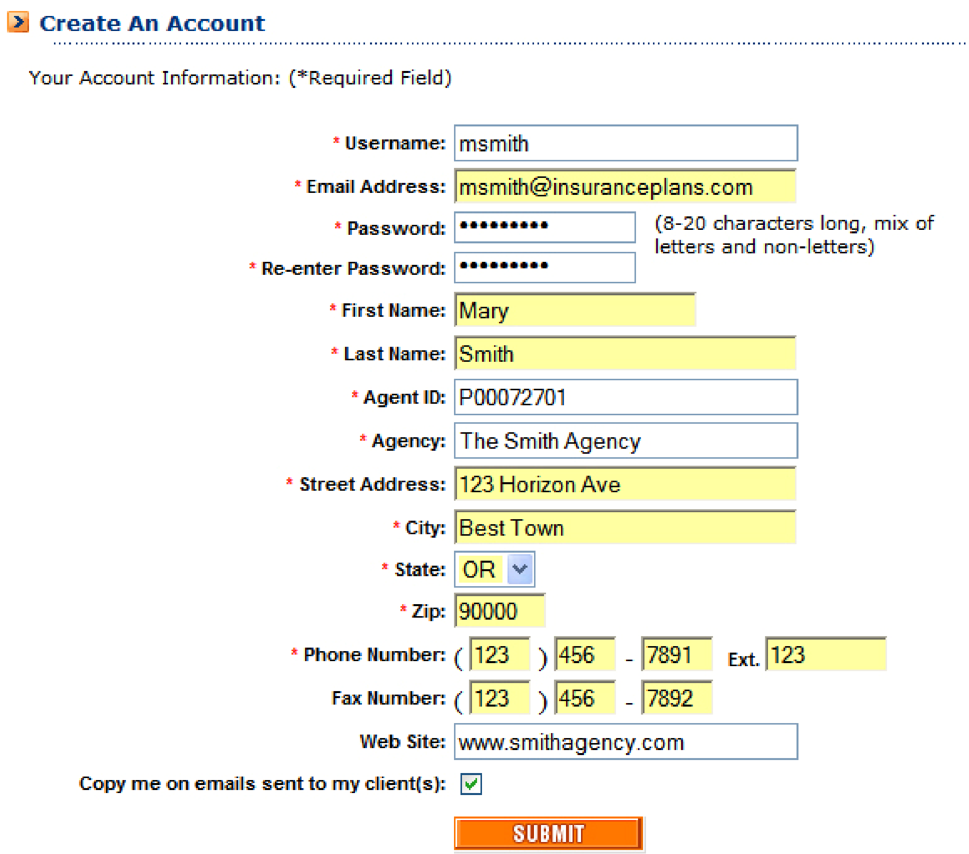
2. Fill out the requested information. Items marked with an asterisk (*) on this page are required for registration:

   a. You will use your username (your first initial and your last name) and password to access your account. For example, Mary Smith's login would be msmith.

   b. The ***Agent ID*** is your **PacificSource agent number**.

   c. In the ***Agency*** box, list the name of your agency. If you do not have an agency, enter the word ***Independent***.

3. Click ***Submit*** to proceed to Account Confirmation.

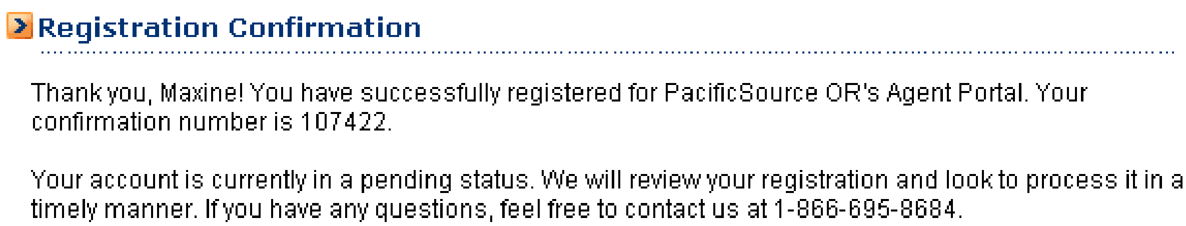

Create An Account

Your Account Information: (*Required Field)

* Username: msmith
* Email Address: msmith@insuranceplans.com
* Password: •••••••••• (8-20 characters long, mix of letters and non-letters)
* Re-enter Password: ••••••••••
* First Name: Mary
* Last Name: Smith
* Agent ID: P00072701
* Agency: The Smith Agency
* Street Address: 123 Horizon Ave
* City: Best Town
* State: OR
* Zip: 90000
* Phone Number: (123) 456 - 7891 Ext. 123
Fax Number: (123) 456 - 7892
Web Site: www.smithagency.com
Copy me on emails sent to my client(s): ☑
SUBMIT

The Agent Registration page.

Once you've submitted your registration, the Registration Confirmation page displays your confirmation number. Click ***Submit*** or ***Continue*** to proceed to the home page. Then click on ***Account Home*** at the top-right corner of the screen to go to the Account Center. You will also receive a confirmation e-mail (sent to the address you entered on the registration page) that you have successfully registered.



The Agent Registration Account Confirmation page.

A PacificSource administrator will review the registration details and approve or decline the new Agent iStore account. This process takes approximately 24 hours. You will be notified of this status decision via e-mail (see Appendix B for example). Once your iStore account is approved and activated, you will have access to all features of the Account Center, and can begin selling plans through your Agent iStore.

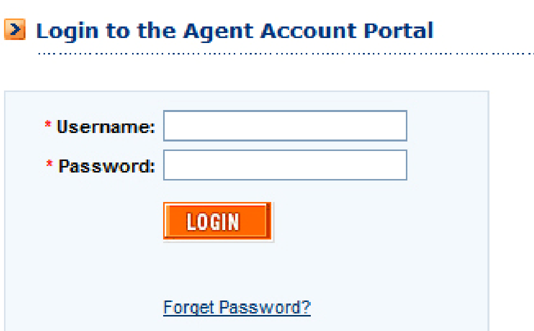
Login

Once registered, you can view and edit account details by logging in to the Account Center.

- Click the ***`My Account`*** link in the top right corner of any iStore page or follow the "account profile" link provided in your approval e-mail.
- Enter your username and password and click ***`Login`***.

If you forget your login details, click the ***`Forget password?`*** link.

- If you forgot your password, enter your e-mail address and it will be e-mailed to you.
- If you forgot your userID or e-mail address, please call our Agent Coordinators toll-free at (800) 624-6052 ext 1963 or via email at agentcoordinators@pacificsource.com.

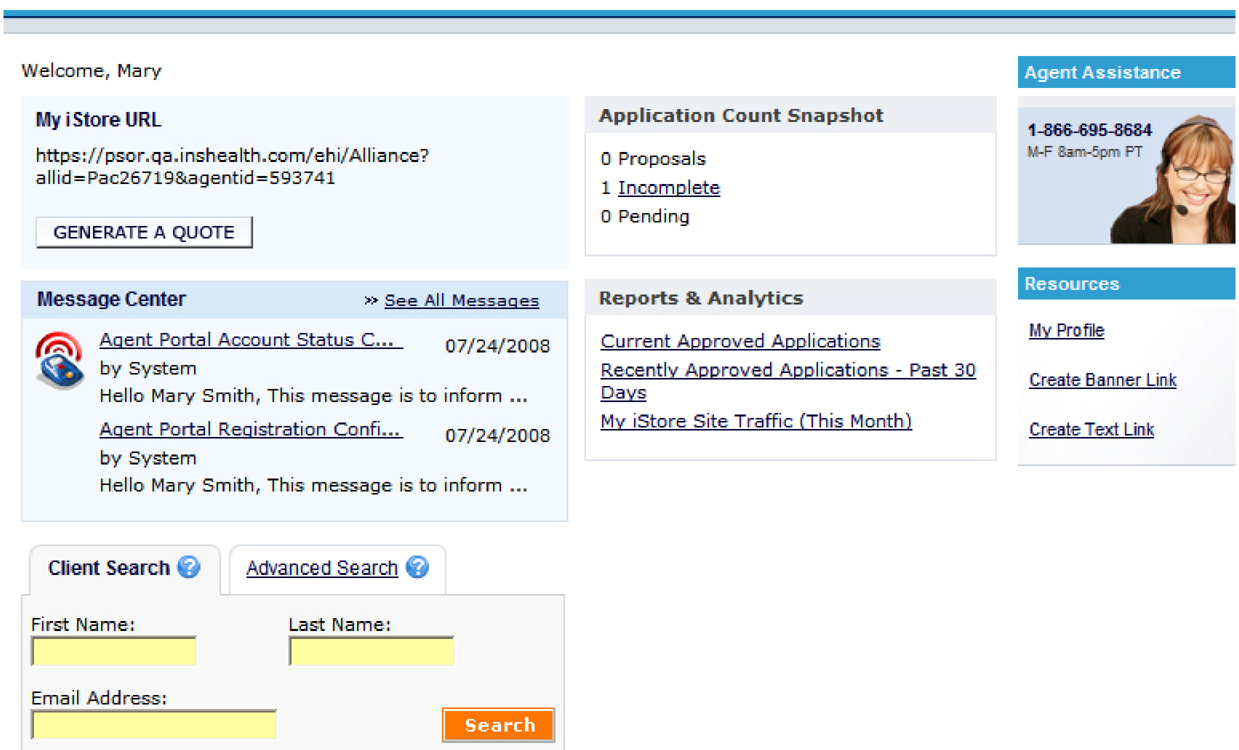


The Login page.

Account Center

The Account Center is the hub for:

- Viewing and editing your account details—*My Profile*
- Generating a proposal for a client—*Generate A Quote*
- Checking your iStore-specific messages in the Message Center
- Tracking and managing PacificSource Health Plans applications—*Application Count Snapshot* and *Reports & Analytics*
- Viewing client information—*Client Search* and *Advanced Search*
- Accessing marketing tools under Resources—*My Profile, Create Banner Link,* and *Create Text Link*

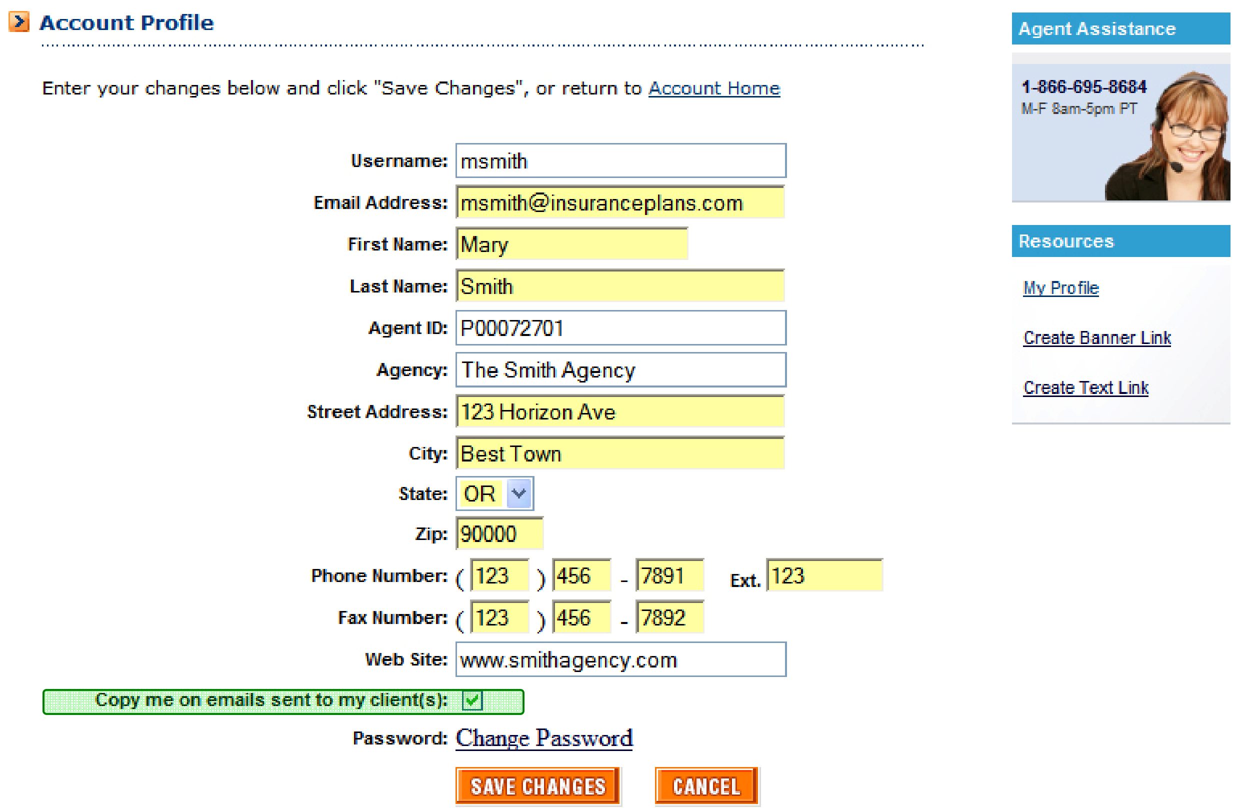


The Account Center.

Viewing and Editing Account Details

Your name and Agent iStore URL are listed on the top left of the Account Center page. To view or change your account details(except user name):

1. Click the ***`My Profile`*** link to view all of your account information.
2. Click items listed on right hand side of page to add license, appointment, change your password, or to even add a picture to your account. For security, PacificSource will be notified by e-mail of all account changes.



Change Account Information.

Resources

Take advantage of tools to customize the information on your iStore page and generate links to direct clients to your Agent iStore. Access these tools in the right sidebar of the Account Center.

My Profile

Click the ***`My Profile`*** link in the right sidebar to change your account details and customize your information displayed in the agent information box on your Agent iStore site. Basic information is displayed on the front screen.

Change your info?

Click on each of the items to make edits to your account details. For security, PacificSource will be notified by e-mail of all account changes.

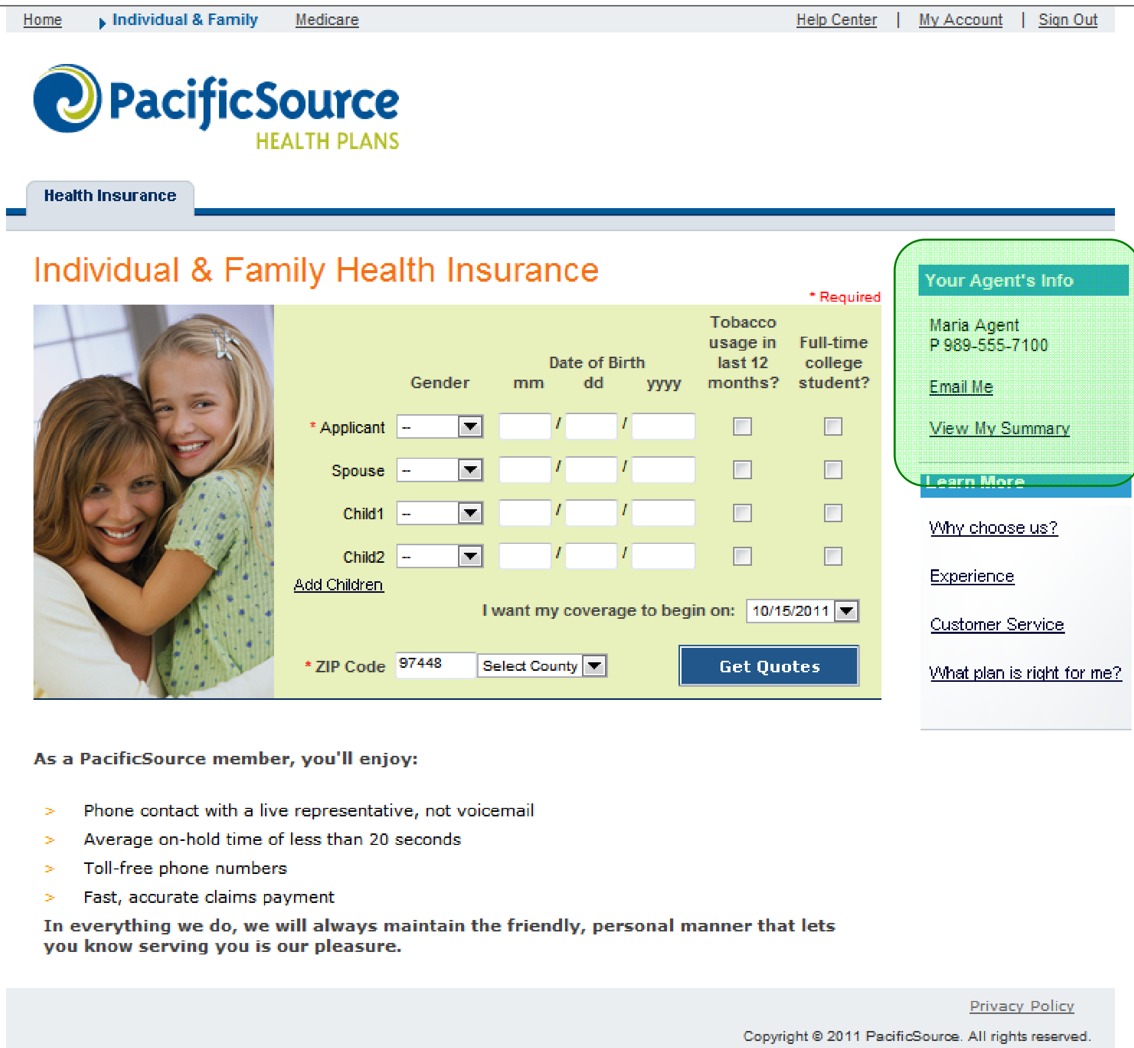
Customize Agent Info Box

Click ***Agent Info Box Customization*** to customize the contact information that your clients see while using your Agent iStore site.

1. Select the check boxes next to the items that you would like displayed. Shaded check boxes cannot be changed.

2. Click the ***Preview Results*** button to see what the agent information box will look like to your clients.

3. Click ***Save Changes***.



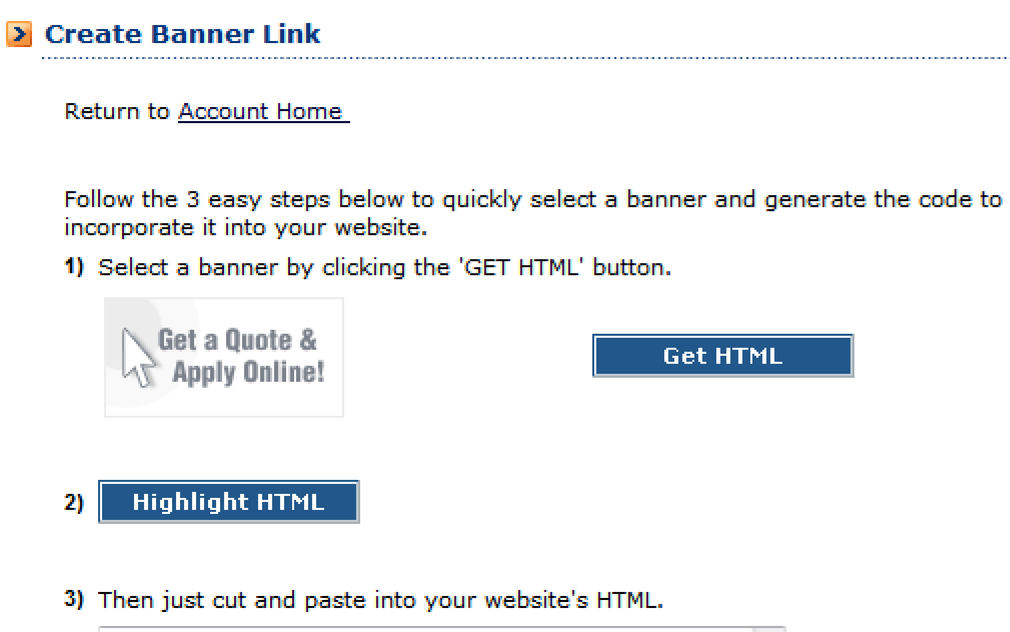
The customizable Agent Info box (in green) as seen by your clients throughout the plan shopping process.

Banner Creation Tool

The Banner Creation Tool generates HTML code that can be inserted into your Web page or e-mail signature to show a banner image that links to your Agent iStore URL. Your Web administrator can insert this for you if you are not familiar with HTML code.

1. Click the ***Create Banner Link*** in the right sidebar of the Account Center.
2. Click the ***Get HTML*** button. This will generate the HTML code that represents the banner and links to your Agent iStore site.
3. Click the ***Highlight HTML*** button.
4. Select ***Copy*** from the ***Edit*** menu.
5. Insert the banner HTML code:
    a. Find the HTML code for the Web site where you want the banner to appear. Place the cursor in the spot that you want to display the banner, and select ***Paste*** from the ***Edit*** menu. For help with this process, contact your Web administrator.

    b. To include the banner in your e-mail signature, edit the e-mail signature in your e-mail program (make sure that your e-mail program supports HTML e-mails). Paste the HTML code into the place within the signature that you want the banner to appear by pressing CTRL+V. For help with this process, contact your e-mail software company.



The Banner Creation Tool.

Text Link Creation Tool

The Text Link Creation Tool generates HTML code that displays a custom text link to your Agent URL when inserted into your Web page or e-mail signature.

1. Click the ***Create Text Link*** in the right sidebar of the Account Center.

2. Type in the text that you want to appear in the link.

3. Click the ***Get HTML*** button. This will generate HTML code that displays the text link.

4. Click the ***Highlight HTML*** button.

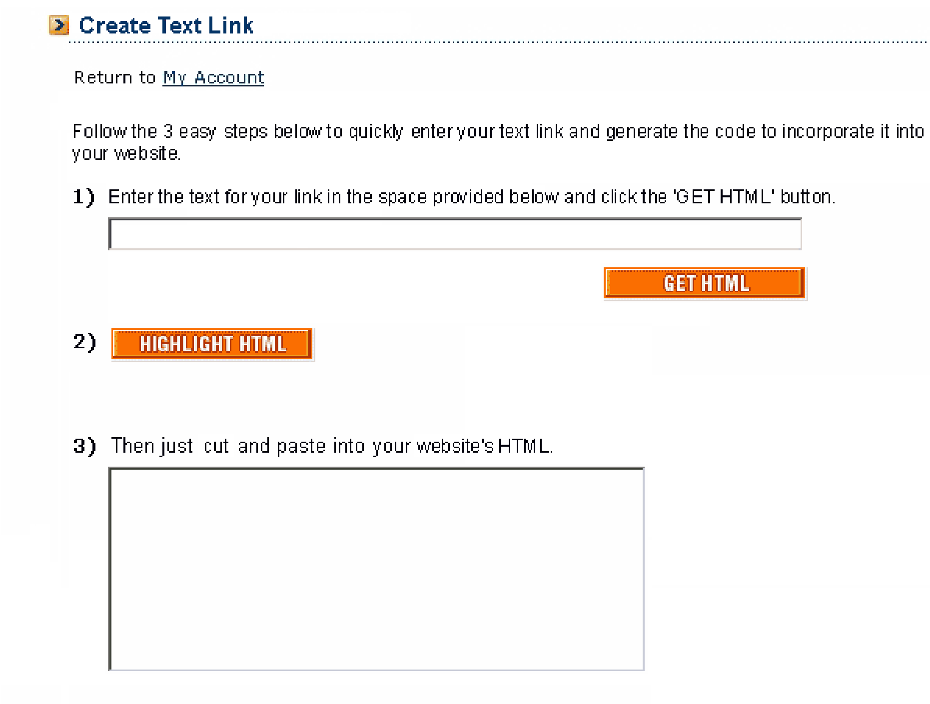
5. Select ***Copy*** from the ***Edit*** menu.

6. Insert the text link HTML code:

   a. Find the HTML code for the Web site where you want the text link to appear. Place the cursor in the spot that you want to display the link, and select ***Paste*** from the ***Edit*** menu. For help with this process, contact your Web administrator.

   b. Alternatively, ask your Web administrator to insert the HTML for you.

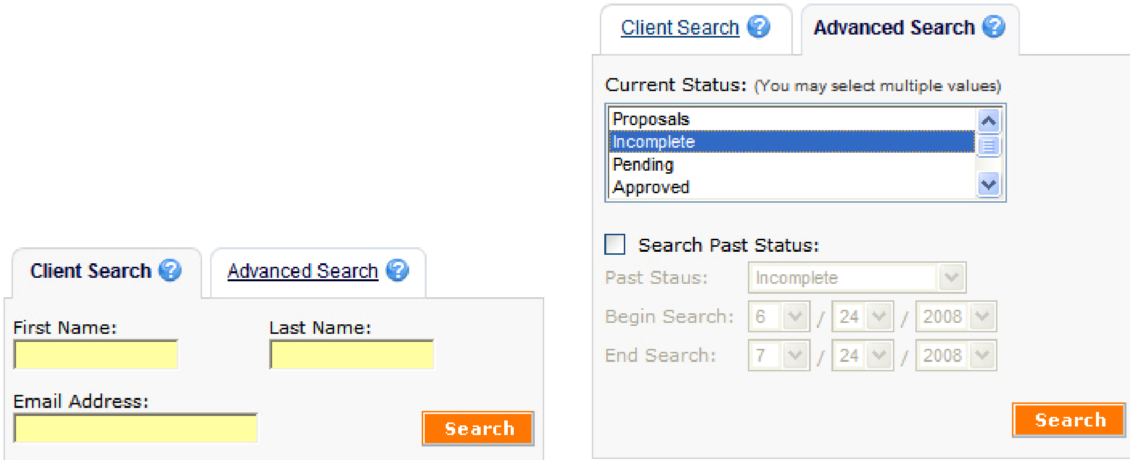
   c. To include the text link in your e-mail signature, edit the e-mail signature in your e-mail program (make sure that your e-mail program supports HTML e-mails). Paste the HTML code into the place within the signature that you want the banner to appear by pressing CTRL+V.



The Text Link Creation Tool.

Client Search Tool

Use the Client Search Tool to find the plan applications you are looking for and to acquire insight into client transactions. From start to approval, you can view the actual status of your clients' applications, as well as high-level application information. You can also view and print the complete health plan application as filled out by your clients.



The Client Search Tool for general agents—Client Search and Advanced Search.

Search for Specific Clients

Search for specific clients by specifying any combination of the following criteria in the ***Client Search*** box. Please note that *all* of the search criteria in the ***Client Search*** box must match the client information in order to pull up the client's record within the search results. Pay close attention to the criteria search rules.

You may enter partial values for indicated fields—the system always returns only those clients for which *the first part of the application details* match the values you enter.

- For example, if you enter ***jth*** in the ***E-mail Address*** box, clients with e-mail addresses *that begin in* ***jth*** would display. That means that clients with the e-mail addresses jthompson@yahoo.com, jtheron@inshealth.com, and jth@index.com would display, but applications with rjthayes@inshealth.com and rajth@inshealth.com would not.

You cannot search using wildcards at the beginning or in the middle of your search terms.

- ***Client e-mail***: enter an entire e-mail address to find the client with that e-mail address. You may also search using just the beginning of an e-mail address.
- ***First Name*** and ***Last Name***: A first *and* last name must be entered. The query will match *any* member on the application, including children and spouses. You may also search using just the beginning of the name.
- ***Phone Number***: you do not need to enter the area code.

Search for Groups of Clients

You can also search for a *set* of clients in the ***Advanced Search*** box. Find a set of applications that changed to a specified status during a particular window of time:

- ***Status Over Date Range:*** Select the status you are interested in from the drop-down and specify the start and end dates. The date range can be as long as 90 days.

- ***Current Status:*** Further narrow your search to include only those applications with a particular current status. Remember, the ***`Status Over Date Range`*** criteria still apply, so be sure to set them appropriately.

For example, to find applications started in July:

- Select ***Incomplete Application*** in the ***Status Over Date Range*** list box.
- Enter ***7/1/2011*** in the ***Beginning this Date:*** drop-down.
- Enter ***7/31/2011*** in the ***Ending this Date:*** drop-down.
- Make sure that ***Any Status*** is selected in the ***Current Status*** list box
- Select ***Any Product*** from the ***Product Line*** drop-down.
- Select ***All*** from the ***Type*** drop-down.

Tip: Press and hold the Ctrl key to select multiple statuses to include in your search.

Indicate how many results to display per page by clicking the drop-down on the top-right of the screen. Choose from 25, 50, 75, or 100 results per page.

When the Client Search Tool first opens, it displays all clients with applications from the last 30 days that are still in the **Incomplete** status.

Results (1-1 of 1) Save this Search Export to Excel Page 1 of 1

Client Name	Current Status	Status Updated	Plan Name (PDF)	Plan Details	Effective Date	Action
John Doe jdoe@horizon.net	Signature Required	Today	Elect Premiere $1000 deductible	View	08/01/2008	

Page 1 of 1

IMPORTANT NOTICES AND DISCLAIMERS

- To view or print your application you will need Adobe Acrobat Reader. If you do not have Adobe Acrobat Reader, click here Get Acrobat Reader to download a FREE version.

Client Search Tool results table.

Results

Results are displayed in a table with seven fields. Indicated fields can be sorted by clicking on the field title in the table header.

1. ***Client Name***: Click header to sort. Click an individual name to see the details of the applicant and all dependents. In the Client Details window, click on the e-mail address to generate an e-mail to the client.

2. ***Current Status***: Click header to sort. Click an individual status to see status details, including the Process Date.

3. ***Status Updated***: Displays the date that the application was submitted, as well as the submission method. Applications submitted electronically are marked with an *E*; paper applications are marked with a *P.* Click the header to sort by submission date.

4. ***Plan Details***: Click ***View*** to see a summary of plan details.

5. ***Effective Date***: Coverage effective date.

6. ***Action:***

   Print: If available, click to print the health plan application as filled out by the applicant.

   View: If available, click to view the health plan application as filled out by the applicant.

   Mail: If available, click to send a message to a client who has started an application.

Generate a Quote

Customers shopping for health plans face a dizzying array of choices. Special vocabulary and lots of numbers can make it seem like a complicated process, which is why agents play such an important role in the health plan sales process. Send a Quote allows agents to suggest particular plans to clients with email proposals. Send a Quote lets agents find plans that are right for their clients; save, generate, and send proposals; and track proposals for easy follow up.

Generating Proposals

Click the ***Generate A Quote*** button in the Account Center to begin the proposal process. Proposals are generated in three easy steps: enter client census data, select plans, and send the proposal.

Finding Plans

Follow these steps to find plans, referring to the picture on the following page:

1. Enter client ZIP code.

2. Indicate who needs coverage.

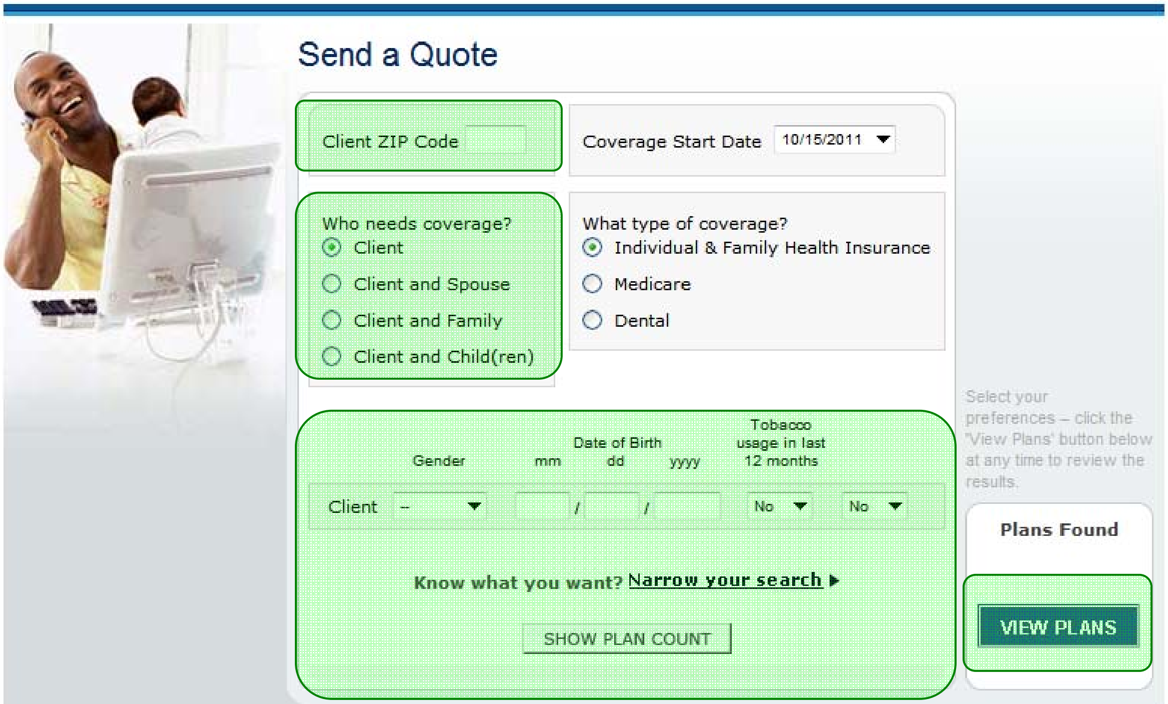
3. Enter basic demographic data about the client and, if applicable, the client’s family.

4. Choose type of coverage.

5. Click ***View Plans*** to view the Quotes page. (See the section *Select Your Plans* on page 12 for more information about the Quotes page.)

You have the option to specify an alternate coverage start date or other options, but these are not required.

PacificSource HEALTH PLANS



Get a list of plans by entering basic demographic information about your client.

Narrow Your Search

The initial quote page requires that a plan product line type be specified, either Individual and Family Health Insurance, Medicare Advantage, or Dental..

Select Your Plans

Plans are displayed on a Quotes page very similar to the Quotes page on the iStore. The Quotes page lists key information for the plans that best meet search criteria. All eligible plans are listed on a single page.

If applicable, the tabs at the top of the page allow agents to view quotes for the different product lines displayed there.

The most important points of each plan are displayed on the Quotes page:

- Plan Type

- Deductible
- Coinsurance
- Office Visit
- Monthly Premium

Clicking on underlined terms for each of these categories displays their definition in the Glossary. For example, clicking on the word ***Plan Type*** on the left side of the plan information box displays the definition of the plan type in question.

Complete information on plan benefits is available by clicking ***Plan Details***.

The ***Find Doctors*** link opens the Doctor Finder tool in a new window. This tool allows agents to find plan doctors near a particular address, such as the client's home.

Plans may be sorted by clicking the ***Sort by: Price*** and ***Sort by: Deductible*** radio button at the top of the page.

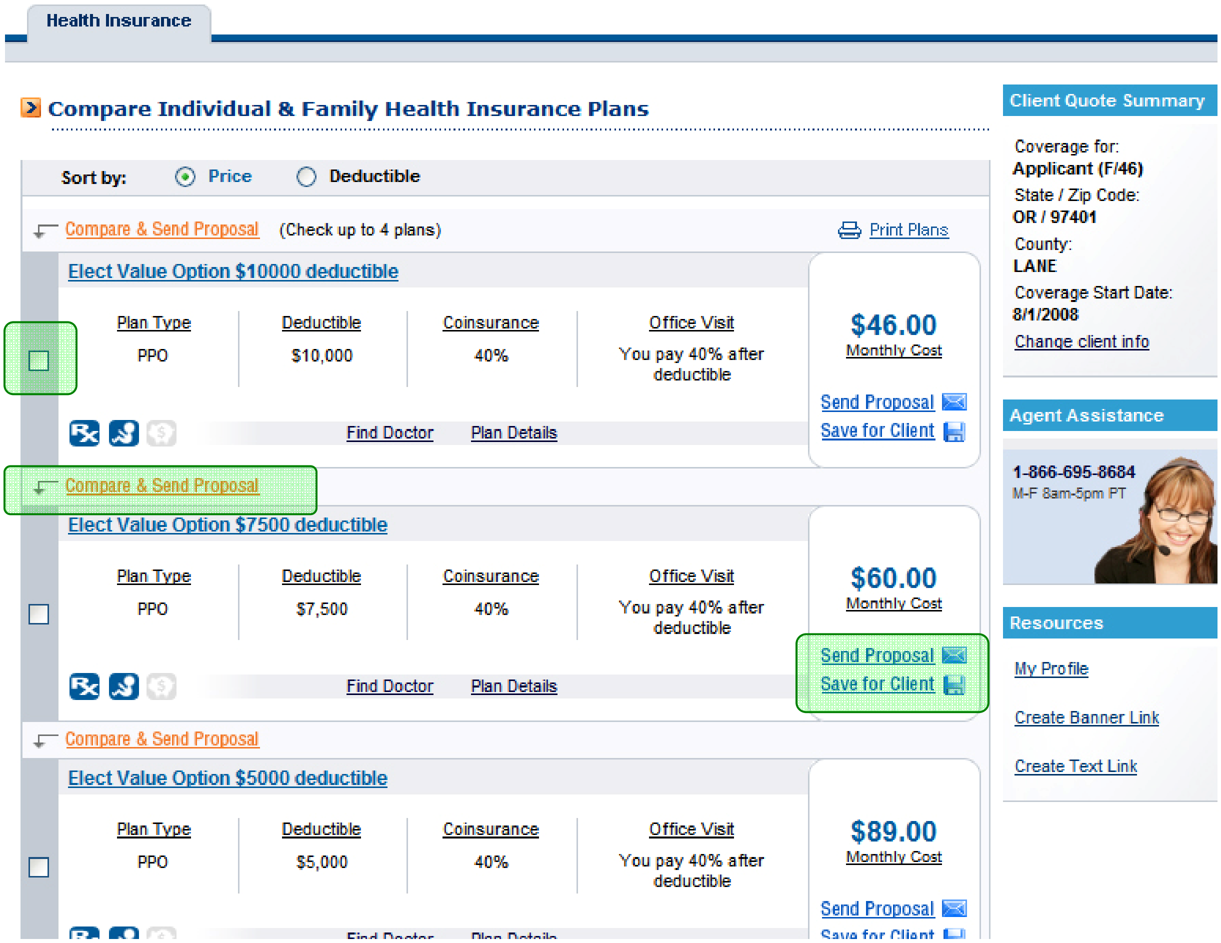
A box titled ***Client Quote Summary*** on the right-hand sidebar displays the client's demographic information. The state, ZIP code, county, coverage start date, gender, and age of the people on the application all display. If there are any mistakes, the ***Change client info*** link allows corrections to be made.

The icons appearing at the bottom of the plan information box indicate special features of the plan. Bright blue icons mean that the plan includes the special feature; dull gray ones show that the plan lacks the feature. Clicking an icon opens a new window explaining its meaning. A brief description of each follows:

Prescription Drug Coverage Included: Prescription drug coverage typically means that all or part of the cost of prescription drugs is covered by the plan. A copay is sometimes required.

Maternity Coverage Included: Maternity coverage typically means that all or part of the medical costs incurred during a woman's pregnancy is covered by the plan. See the Benefit Details section of the plan for more information.

Health Savings Account (HSA) Available: An HSA is a tax-favored savings account that may be used in conjunction with an HSA-eligible health insurance plan to pay for qualifying medical expenses.



The Quotes page.

Sending Proposals

Agents may start proposals including up to four plans by selecting the checkbox next to each plan to include in the proposal and clicking the ***Compare & Send Proposal*** link. Alternatively, the ***Send Proposal*** link on any one plan starts a proposal for just that plan.

After starting the proposal, the benefit details of all plans are displayed so that agents may verify that the plans work for their client. After review, agents click the ***Send Proposal*** link to proceed to the Proposal Form page, or click ***Save for Client*** to save the proposal for sending at a future date. Saved proposals are recovered in the Client Search Tool.

The Proposal Form page asks for client information such as client e-mail address and name. It also includes the agent email address, which appears to the client as the sender of the e-mail. This e-mail address may be edited for agents that want clients to reply to a different e-mail or want it to appear like the proposal originated from a different sender.

The message the client sees in the Message box may be customized. However, the block of text that says *<ReferralLink>* must not be changed, as this contains the link to the plan information. The default signature may also be edited if desired.

Clicking ***Save*** completes the proposal; the proposal may be previewed with the ***View Email*** button.

Changing the default signature

Although you cannot change the format of the default signature, you can change the contents by editing your profile.

Proposal

The client will receive an e-mail with a link to the plan information.

Apply	Start Application	Start Application	Start Application
Remove plan from comparison	Remove Plan	Remove Plan	Remove Plan
Plan Type	PPO	PPO	PPO
Estimated Cost	$338.56 monthly	$437.52 monthly	$474.90 monthly
Online Physician Directory	Find Doctors	Find Doctors	Find Doctors
Primary Care Physician Required	No	No	No
Specialist Referrals Required	No	No	No
HSA Eligible	No	No	No
Out-of-Network Coverage	Yes (More Details)	Yes (More Details)	Yes (More Details)
Optional Benefits (Example: Dental, Maternity, Life, etc.)	Yes (View Quotes)	Yes (View Quotes)	Yes (View Quotes)

Proposal plan information.

Saving Proposals

Save a proposal by clicking the ***Save Proposal*** link on the Quote page or the Proposal page. Enter the client's name and email address and click the ***Save*** button. The proposal can later be found in the Client Search Tool.

Saved Plans.

Tracking Proposals

Click ***Proposals*** in the Application Count Snapshot section of the Account Center to see the results in the Client Search Tool. ***Proposals*** shows proposals saved or sent in the last 90 days. Once a client starts an application, they will appear in reports, such as ***Incomplete*** or ***Pending***, depending on the application status.

The Client Search Tool

Sent and saved proposals are stored in the Client Search Tool together with applications that clients have started on their own.

The Client Search tool returns single clients according to name or contact information, or returns groups of clients according to their status. Application statuses such as ***Incomplete***, ***Pending, Proposal, Approved, Declined, and Cancelled/Withdrawn*** are useful for managing the application process.

Find Saved Proposals

1. From the Account Center, click ***Client Search***.
2. In the Advanced Client Search box, enter a date range for the clients you want to find. The Client Search Tool accepts any date range up to 90 days.

3. Choose Proposals as the Current Status and the Past Status Enter ***Date Range*** to find proposals.

Appendix A – Application Status List

The following is a list of available statuses:

Status Name	***Set By***	***Description***
Application Received	PacificSource*	Used when a wet-signed application is passed to the carrier and before it goes into underwriting.
Application Submitted	Customer	Set when the customer clicks ***Submit*** on the Web site.
Cancelled - Carrier Misc.	PacificSource	Used when an approved application is cancelled.
Cancelled - Voluntary	PacificSource	Used when an approved application is cancelled based on a customer request.
Carrier Approved	PacificSource	Used when an application is approved.
Carrier Declined	PacificSource	Used when an application is declined coverage.
Carrier Partially Approved	PacificSource	Used when some but not all members on an application are approved. System requires the indication of who is and who is not approved.
Incomplete Application	Customer	Set when the customer creates an account after clicking “Apply” on the Web site.
Mailed to Applicant	PacificSource	Used to indicate an application has been mailed out for wet signature.
Pending - Additional Forms	PacificSource	Used to indicate the application is in underwriting but additional forms are needed.
Pending - Alternative Coverage	PacificSource	Used to indicate that the application is being underwritten for a different plan than the member originally applied for.
Pending - Carrier Missing Information	PacificSource	Used to indicate the application is in underwriting but additional information is needed.
Pending - Carrier Received	PacificSource**	Used to indicate the application is in underwriting.
Pending - Medical Records	PacificSource	Used to indicate the application is in underwriting but medical records are needed.

Pending - Wet Signature Received	PacificSource	Used to indicate the application is in underwriting and the wet signature (typically for medical records release) has been received.
Pending - Wet Signature Required	PacificSource	Used to indicate the application is in underwriting and a wet signature (typically for medical records release) is needed.
Printed	PacificSource***	Used to indicate the application has been printed and will be wet signed instead of eSigned.
Printed/Downloaded	Agent	Indicates that an agent has printed an application for a client.
Saved for Client	Agent	eCommerce On-Demand sets this status when an Agent saves a proposed plan for a client through the Agent Portal.
Sent Proposal	Agent	eCommerce On-Demand sets this status when an Agent sends a proposed plan to a client through the Agent Portal.
Sent to Carrier	PacificSource****	Set when the customer eSigns by clicking ***I Agree*** on the eSign page. This status is synonymous with ***Sent to Underwriting***.
Submitted-eSign Only	Customer	Some iStores only allow electronically submitted applications. This is the status used on those iStore sites when the customer clicks ***Submit***.
Withdrawn - Sig/Date Expired	PacificSource	Used when an application in underwriting is withdrawn because the signature date is no longer valid.
Withdrawn - Voluntary	PacificSource	Used when an application in underwriting is withdrawn per the applicant's request.

* Status is also set by the customer when they eSign an application before it enters the Sent to Carrier status.

** Status set automatically by system if PacificSource clicks on an action button in the Application Business Center for an electronically submitted application and the current status is Sent to Carrier.

*** Status set automatically by the system if PacificSource clicks on the ***Print PDF*** button in the Application Business Center for a paper-signed application in the status Application Submitted.

**** Status should be manually set to Sent to Carrier by PacificSource for paper applications once they are received.

Appendix B – Sample E-mail Communications

E-mail to Agents

Your registration is pending:

Hello,

This message is to inform you that your registration request has been received and we will look to process it in a timely manner. If you have any questions, feel free to contact us at 1-866-695-8684.

Thank you,
Agent Administration
PacificSource Health Plans

You are approved for an Agent iStore:

Hello,

This message is to inform you that your agent portal account has changed from 'Pending' to 'Approved' status.

Login E-mail Address: johnagent@yourinternet.net

Your PacificSource Health Plans Agent Web site: [The site you will direct clients too.]
https://psor.inshealth.com/ehi/Alliance?allid=Pac26719 (Oregon) or
https://psid.inshealth.com/ehi/Alliance?allid=Pac26720 (Idaho)

To access your account profile:

- Go to https://psor.inshealth.com/ehi/APLogin.ds?allid=Pac26720 (Oregon) or https://psid.inshealth.com/ehi/APLogin.ds?allid=Pac26720 (Idaho)
- Enter your email address and password to log in to your account
- View/change your account information

If you encounter any problems, call 1-866-695-8684 to speak to a service representative or reply to this e-mail message.

Thank you,
Agent Administration
PacificSource Health Plans

E-mail to Clients

Your clients will receive auto-correspondence at various stages throughout the application process. Below are examples of approval, application confirmation, and decline e-mails. You can be copied on these e-mails by selecting the ***E-mail Carbon Copy*** option (see Account Center).

Approval:

You've Been Approved!

Congratulations! PacificSource Health Plans has approved your health insurance application. Your coverage will be effective as of {ApprovedEffectiveDate}. Please save this e-mail for your reference and do not cancel any current health insurance coverage you might have until you receive your policy information.

You should receive your PacificSource policy information and identification card(s) by mail in the next few weeks. (These will arrive separately.) Please be sure to present your member ID card at your doctor's office and pharmacy every time you use your plan benefits. Your card contains the information healthcare providers and pharmacies need to submit your claims to us.

We're happy to have you as a customer and hope that you take advantage of the value-added benefits that your policy affords you. As part of your individual plan, you have free access to:

- **Online Tools and Resources**—View your claim and benefit information using our secure InTouch system. InTouch With Your Health, an online health and wellness center, includes personalized wellness information through Health Manager, an easy-to-use Web tool powered by WebMD®.
- **Provider Directory**—Go to our Web site, www.pacificsource.com, to find a participating provider near you.
- **Wellness and Care Management Programs**—Our wellness programs focus on prenatal care, quitting tobacco use, and other health issues. Our disease management programs cover heart health and diabetes, as well as many chronic and rare diseases.
- **Discount Programs**—Your member ID card can get you a discount on drugs not covered by your plan. Simply show it at any Caremark® network pharmacy. Or use our AlternaCare program to receive discounts on acupuncture, massage, vitamins, fitness club memberships, and more.

These programs are available at no additional cost to you. You can learn more about these value-added benefits on our Web site, www.pacificsource.com.

Questions?

Give us a call. Our Individual Sales Department is happy to assist you. You're welcome to contact us by phone toll-free at (866) 695-8684, or by e-mail at individual@pacificsource.com.

Thank you for choosing PacificSource as your insurer. We truly look forward to providing you with personal service and a hassle-free health insurance experience.

Application confirmation:

Thank you for applying for health insurance through PacificSource Health Plans. We have received your application and look forward to serving you.

You now have two options for signing your application:

1. eSign

If you would like to reduce the time it takes to process your application by more than 50 percent, we encourage you to electronically sign your application. To do so, click on the link below and follow the instructions on how to electronically sign your application and instantly return it to us. For security purposes, the eSign option will be available to you only for the next 24 hours.

2. Hard copy signature

If you choose not to sign your completed application electronically, you do not need to take any action at this time. We will mail your application to you in the next few days for a hard copy signature and will notify you when it has been sent.

If you have any questions or need assistance, our Individual Sales Department is happy to assist you. You're welcome to contact us by phone toll-free at (866) 695-8684, or by e-mail at individual@pacificsource.com.

Decline:

We're sorry. Your PacificSource Health Plans application has been denied. We have reviewed your application and health history carefully. Unfortunately, we are unable to offer you coverage at this time. A letter listing the specific reason for your denial will be mailed directly to you.

Please know that our decision not to issue coverage was based on your medical history profile. We evaluated your history based on the potential for significant future medical expenses and found your profile to be outside our acceptable criteria. This does not necessarily mean there is a serious medical condition. We attempt to apply our health criteria fairly and consistently to everyone who applies for coverage. The decision we made in your case is consistent with decisions reached in other similar cases.

Again, thank you for considering PacificSource. If you have any questions or concerns, you are welcome to contact our Individual Sales Department by phone at toll-free at (866) 695-8684, or by e-mail at individual@pacificsource.com