# AGENT ISTORE GUIDE

## Introduction

Agent iStore is an Internet site that enables you and your clients to compare PacificSource Individual Medical and Dental 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.

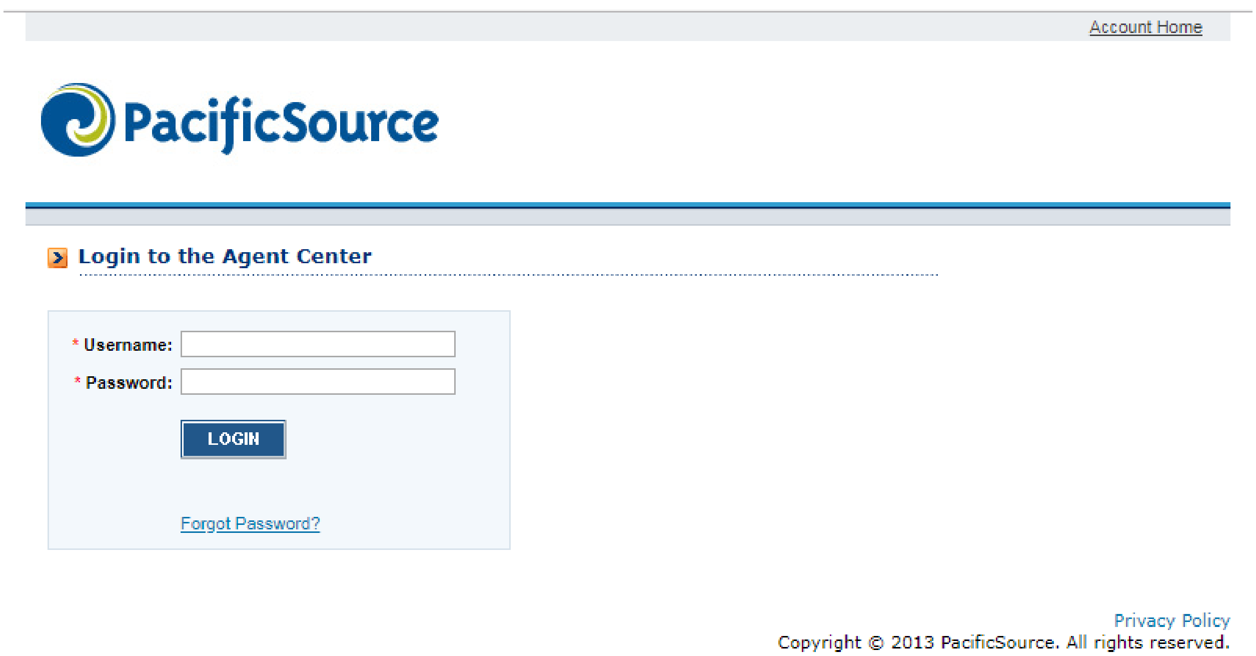
Once your PacificSource appointment has been approved and processed you will receive a unique URL for your Agent iStore along with login instructions.

## Login

- Follow your unique URL to the Agent Center Login page.
- Enter your username and password and click ***Login***.

If you forget your login detail, click the ***Forgot Password?*** Link.

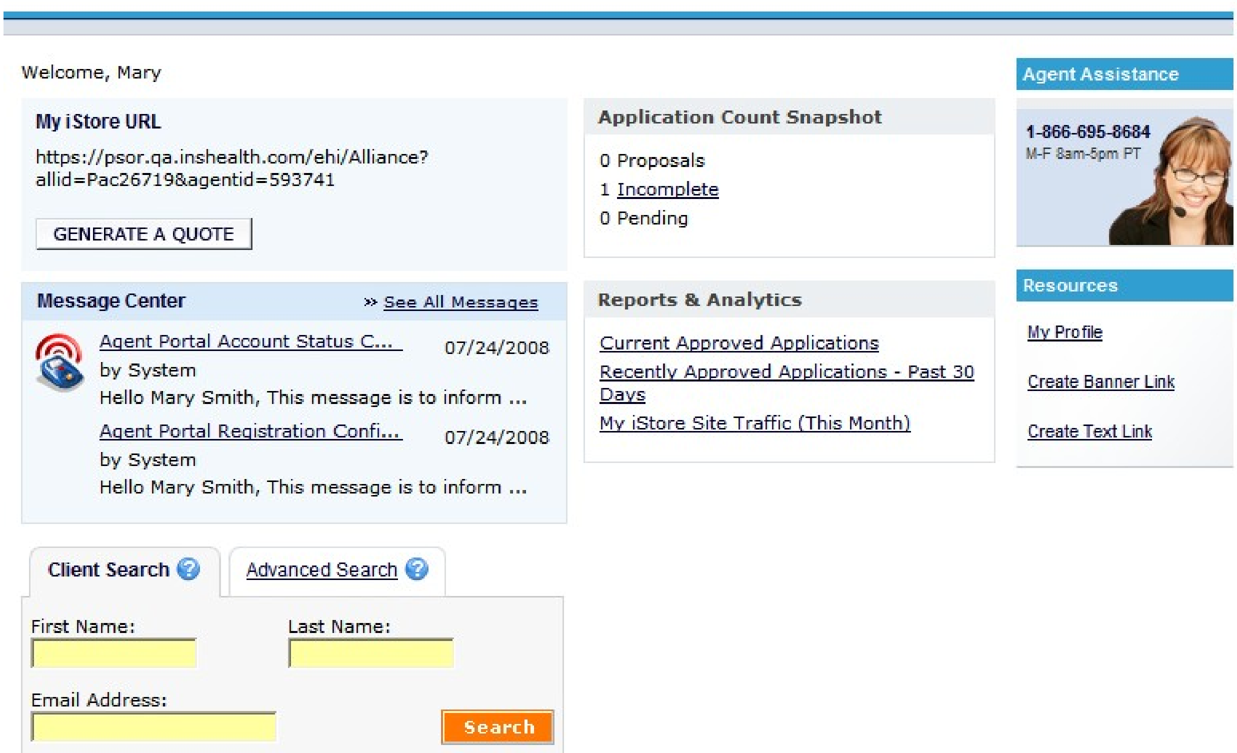
- If you forgot your password, enter your email address and it will be emailed to you.
- If you forgot your UserID or email address, please call our Agent Coordinators toll-free at (800) 624-6052 ext 5489 or via email at agentcoordinator@pacificsource.com



## 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*

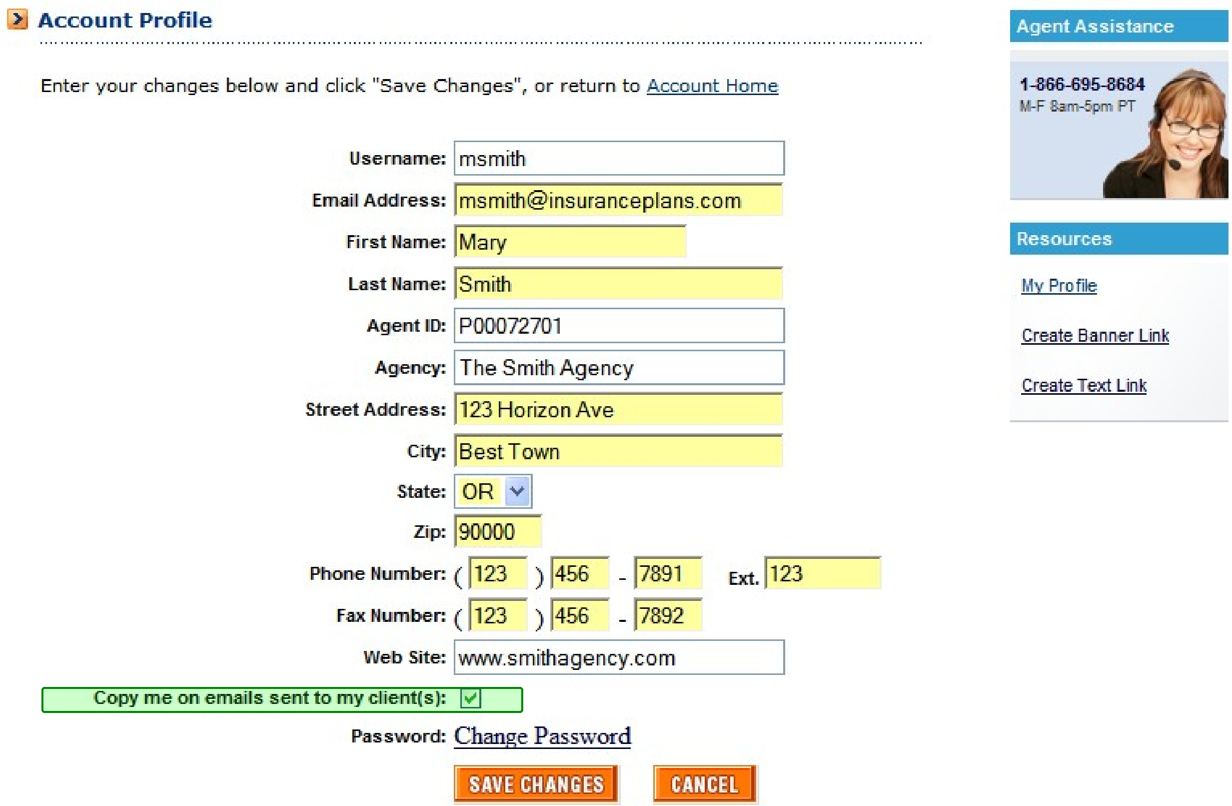



### Viewing and Editing Account Details

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 left hand side of page to view license, appointment, change your password, or to even add a picture to your account. For security, PacificSource will be notified

by email 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 email 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.

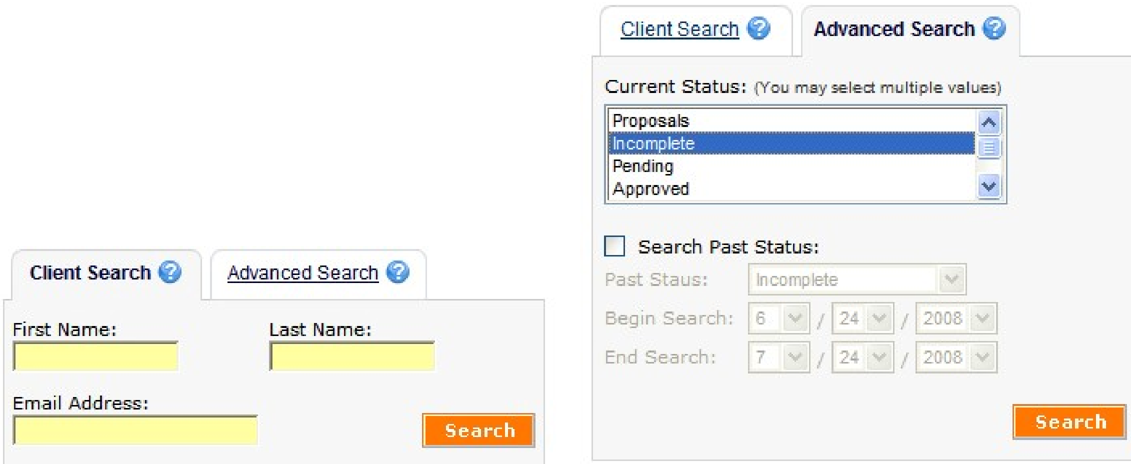
2. Click the ***Preview Results*** button to see what the agent information box will look like to your clients.

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


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

## 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.




**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 ***Email Address*** box, clients with email addresses *that begin in* ***jth*** would display. That means that clients with the email 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 email***: 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 email 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 ***7/1/2018*** in the ***Beginning this Date:*** drop-down.
- Enter ***7/31/2018*** 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.

## 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

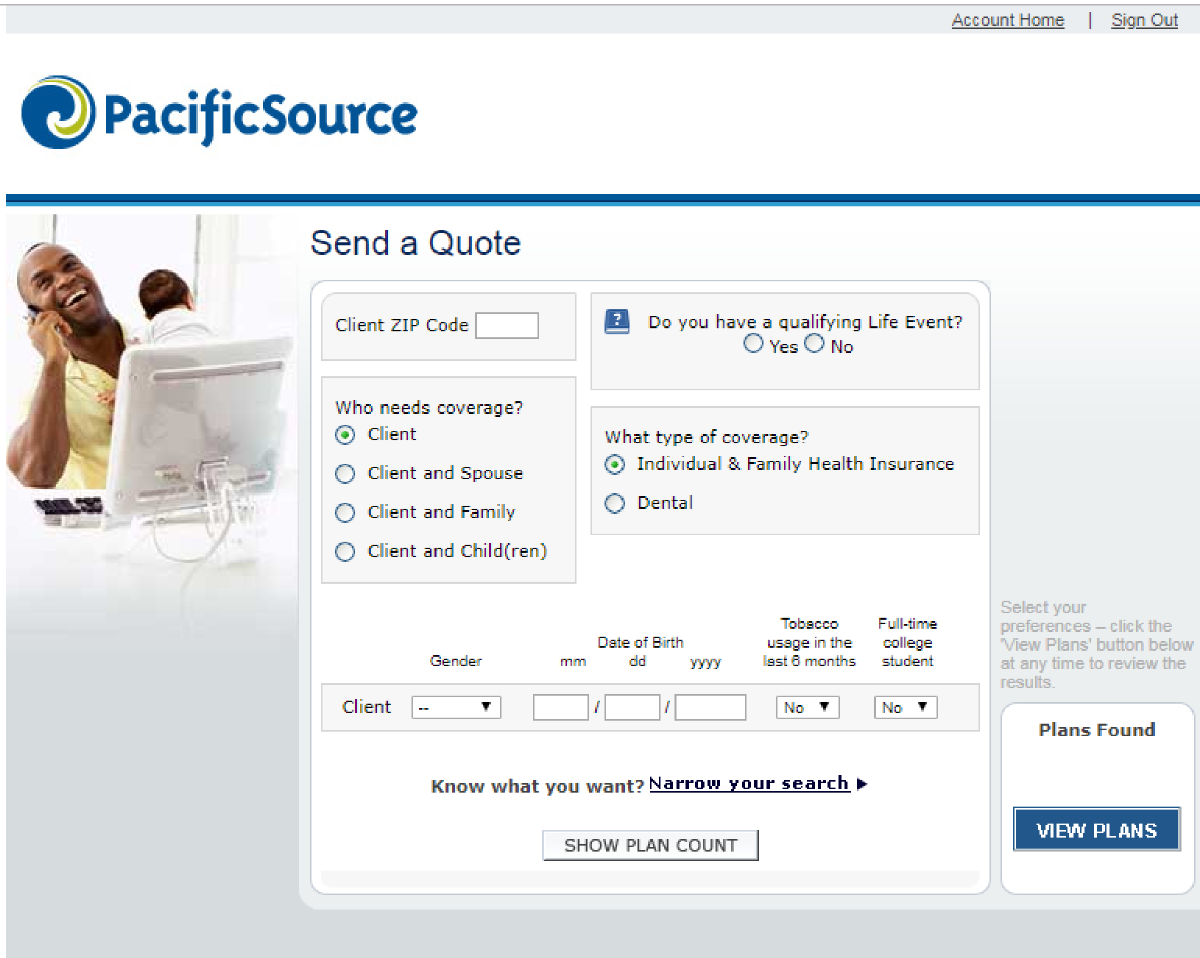
Click the ***Generate A Quote*** button in the Account Center to begin the proposal process. Proposals are generated in three easy steps: enter client census data, select plans, and send the proposal.

### Finding Plans

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

1. Enter client ZIP code.

2. Choose type of coverage (Individual & family Health Insurance or Dental Insurance).
3. Enter basic demographic data about the client and, if applicable, the client'sfamily.
4. Indicate if the client has a qualifying Life Event
5. Click ***View Plans*** to view the Quotes page.




## Narrow Your Search

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

## 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.

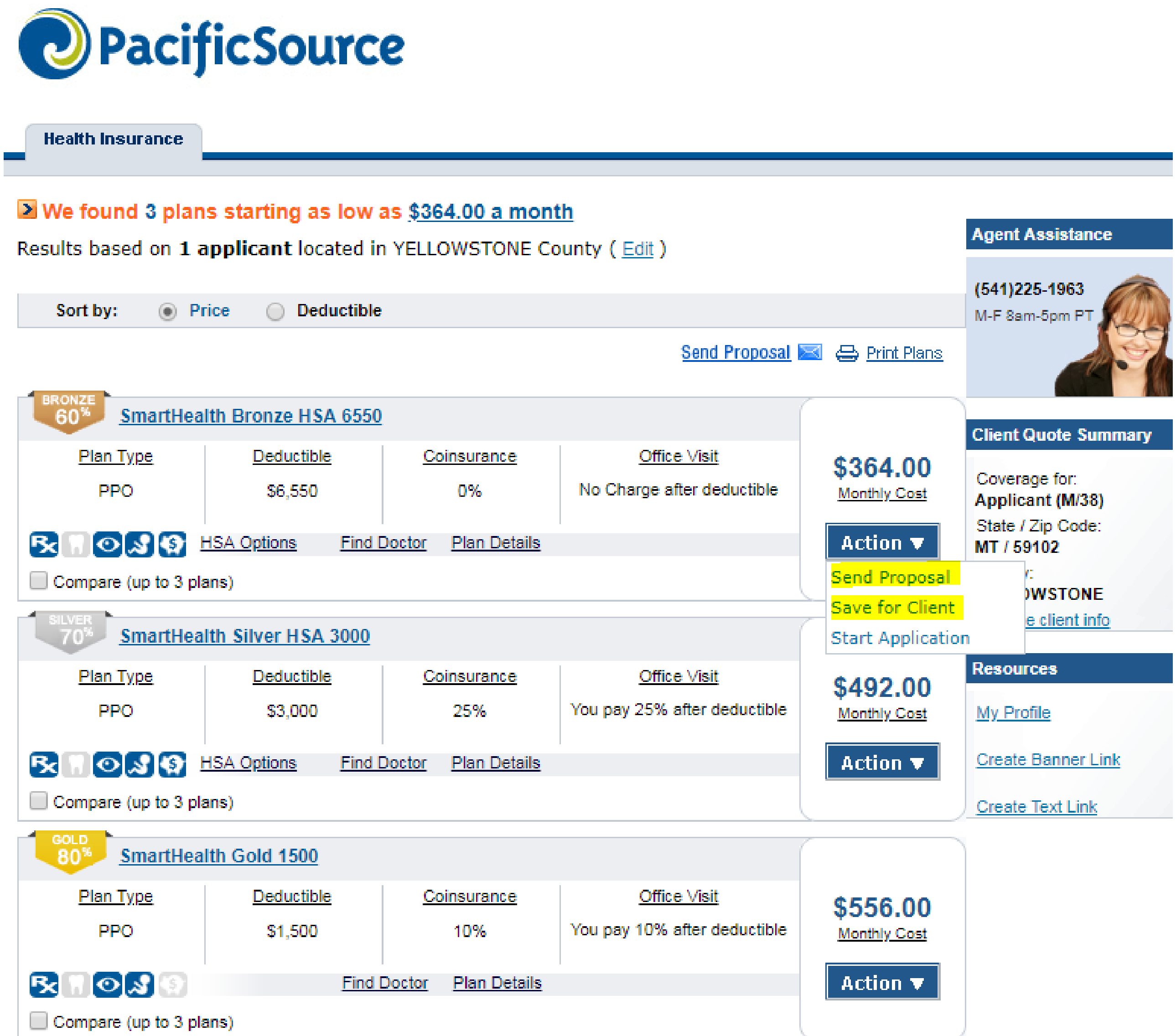
A box titled ***Client Quote Summary*** on the right-hand sidebar displays the client's demographic information. The state, ZIP code, county, coverage start date, gender, and age of the people on the application all display. If there are any mistakes, the ***Change client info*** link allows corrections 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 email address and name. It also includes the agent email address, which appears to the client as the sender of the email. This email address may be edited for agents that want clients to reply to a different email 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.

## 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 - Wet Signature Received | PacificSource | Used to indicate the application is in underwriting and the wet signature has been received. |
| Pending - Wet Signature Required | PacificSource | Used to indicate the application is in underwriting and a wet signature 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. |
| 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 is withdrawn because the signature date is no longer valid. |
| Withdrawn - Voluntary | PacificSource | Used when an application 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