

This document is for users of the new Aspirus Agent Portal. It is meant to explain the features that will be implemented Fall 2021.

Formatting in this document is as follows:

- *Italic font* – indicates something seen in the system. Things like headers, field names and titles on buttons.
- **Bold font** – indicates an action to be taken such as clicking, selecting, typing and so on.

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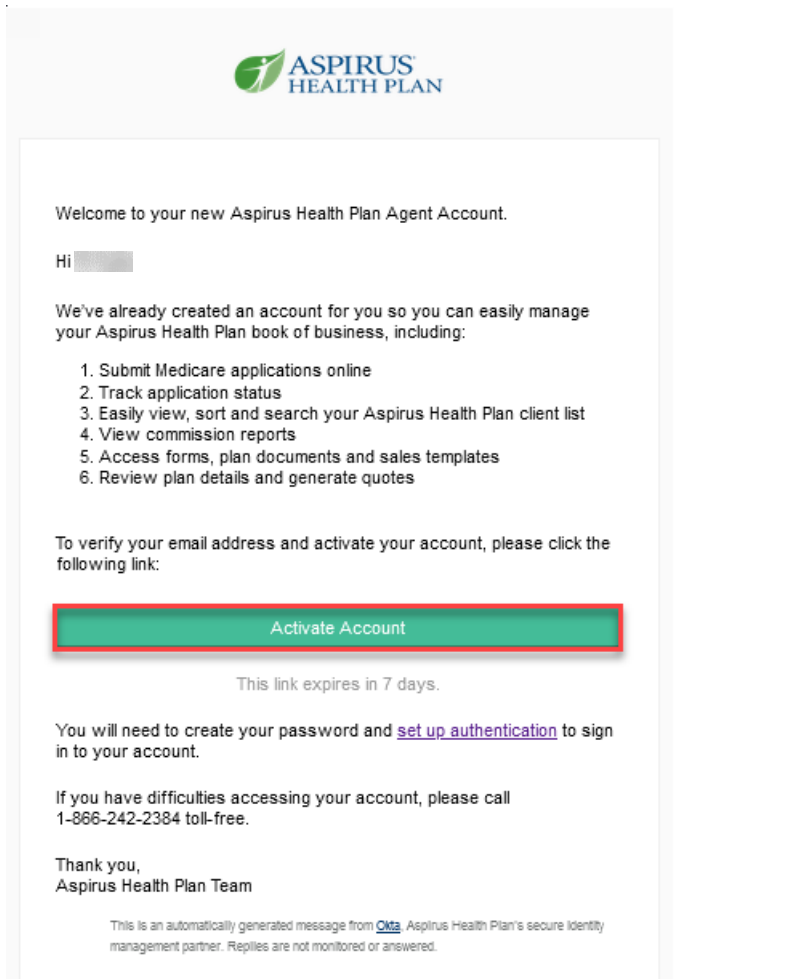
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Register for the Agent Portal

All new Aspirus Health Plan Agents will receive an activation email to complete the Agent Portal registration.

Select **Activate Account** to create your password and set up security questions.

When an Agent sign into the Portal for the first time after registration they will be asked to set up authentication. Follow the [Multifactor Authentication instructions](#) to complete the set up.



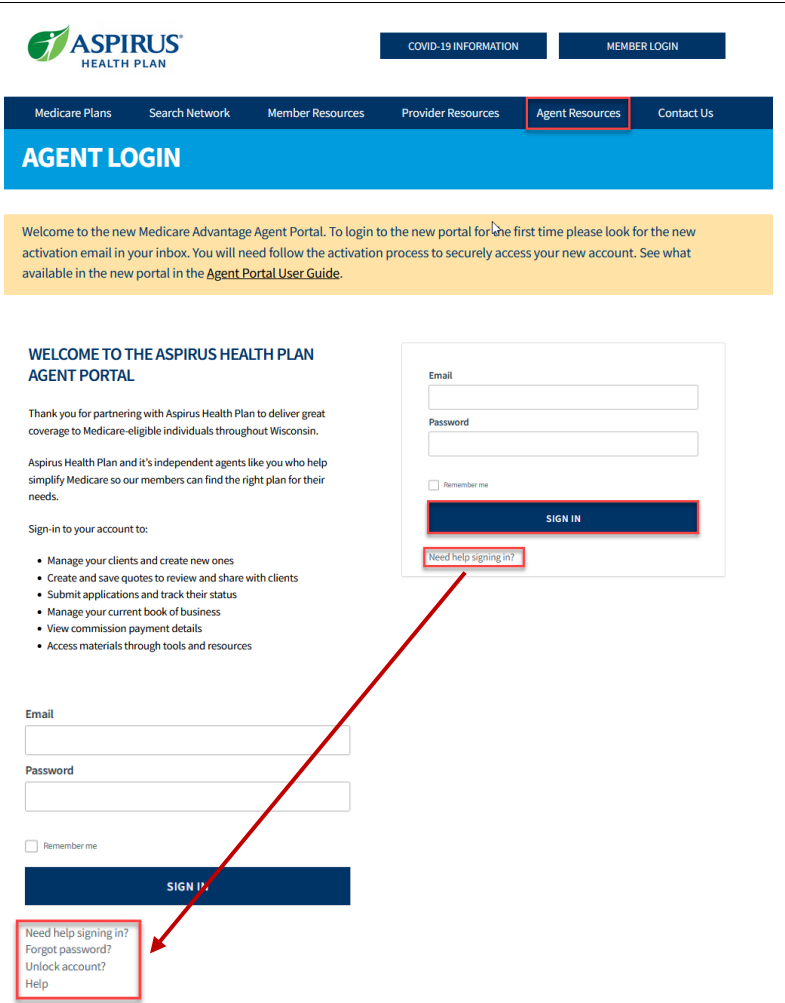
Sign into Agent Portal

Login with your *Email* and *Password*.

Click **SIGN IN**.

Need Help Signing in?

Select **Need help signing in?** to access additional help features for password reset and account unlock.



Navigation Menu

The top navigation bar represents the primary tool for accessing the various pages the Agent will want to utilize in the portal.



Workbench

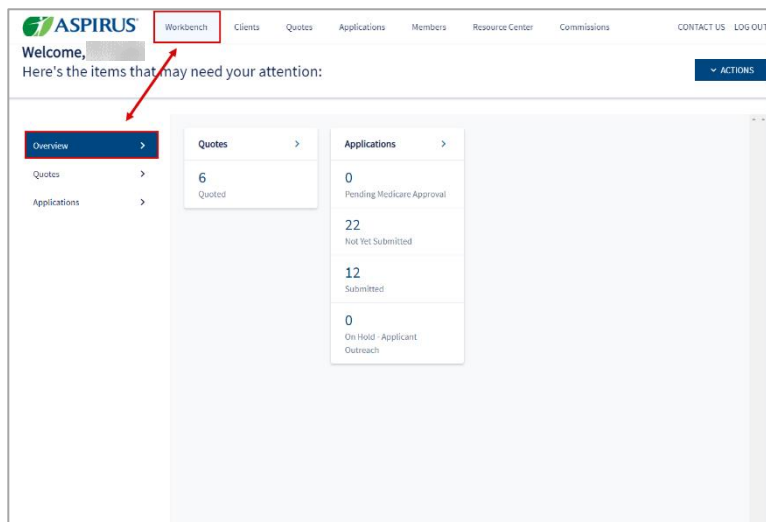
The Workbench is a central dashboard for Agents once they are logged in. There are three sections in the Workbench: Overview, Quotes and Applications.

Agent Workbench - Overview

This feature allows an Agent to view a summary of records requiring action across multiple record types relevant to the Agent.

NOTE: The items found on the *Workbench* include *Quotes* and *Applications* that may require the Agent's attention.

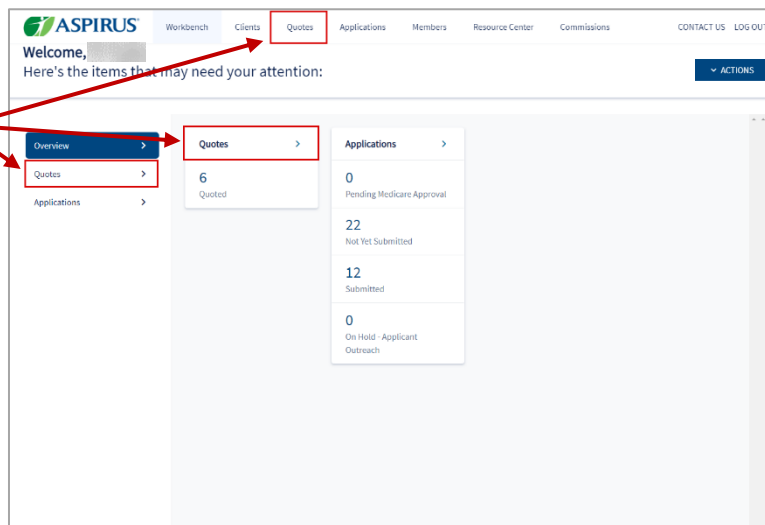
ALSO NOTE: Links to *Quotes* and *Applications* on the navigation bar at the top will give access to all quotes and applications not only those that need attention.



Agent Workbench - Quotes

The Agent may access a list of *Quotes* requiring action on their part by clicking **Quotes** in one of three places – the left navigation bar, the main body of the Agent interface, or the navigation bar at the top of the page.

NOTE: The *Quotes* link in the navigation bar at the top of the page will give access to ALL Quotes, not only those that require the Agent's current attention.



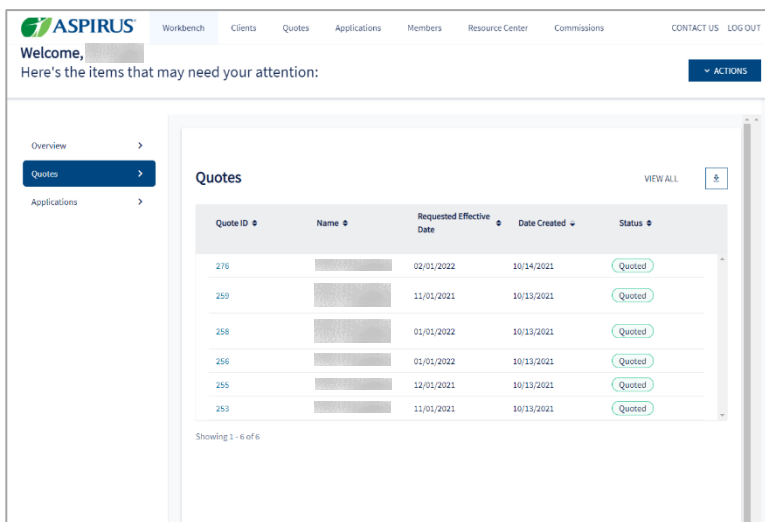
Agent Workbench - Quotes - continued

The following details can be viewed on the *Quotes* list:

- *Quote ID*
- *Name* (of the potential subscriber)
- *Requested Effective Date*
- *Date Created*
- *Status*

A Quote could have one of three statuses:

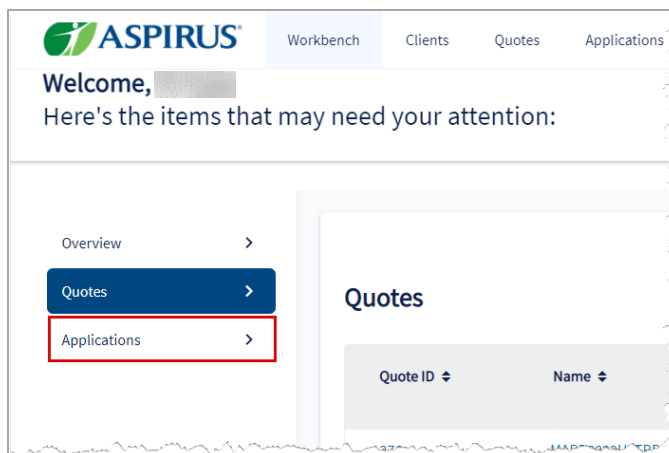
- *Quoted* – the quote has been successfully saved
- *Expired* – the Requested Effective Date has been exceeded
- *Applied* – the Agent has selected plans and initiated an application



Agent Workbench - Applications

The Agent may access a list of *Applications* requiring action on their part by clicking **Applications** on the left navigation bar.

REMEMBER: Clicking *Applications* on the navigation bar at the top gives access to all applications, not only those currently needing your attention.

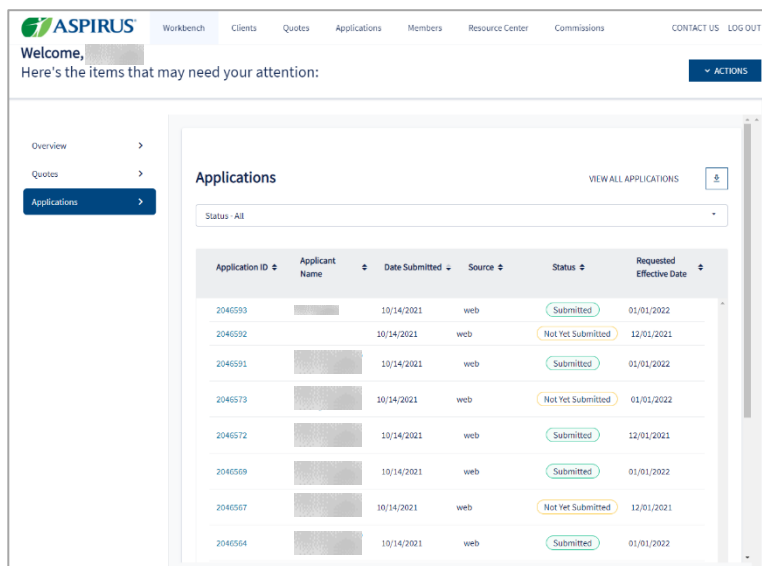


The following details can be viewed on the *Applications* list:

- *Application ID*
- *Applicant Name*
- *Date Submitted*
- *Source*
- *Status*
- *Requested Effective Date*

An Application could have one of eleven statuses:

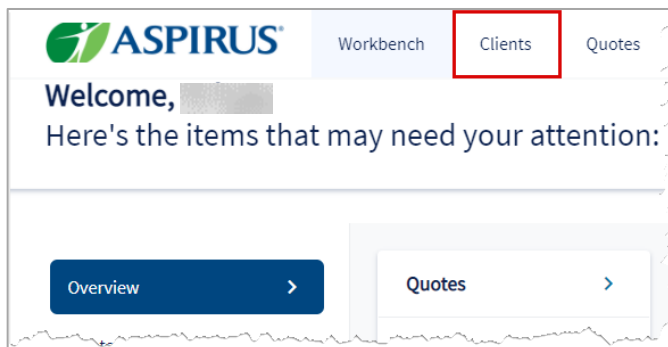
- *Not Yet Submitted* – has been started but not yet submitted
- *Expired* – started, but not submitted before the start date
- *Submitted* – the application was submitted. This status will display for up to two hours, then change to “In Progress”
- *In Progress* – submitted and being processed
- *On Hold – Applicant Outreach* – submitted, but more detail is needed from applicant
- *Pending Medicare Approval* – application has been sent to Medicare for review
- *Enrolled* – application has been approved by CMS
- *Duplicate* – received multiple applications
- *Rejected* – application rejected either because one or more required documents were not received, or CMS rejected it due to other reasons
- *Cancelled* – application was cancelled by request
- *Denied* – application was denied due to non-receipt of required information



Client Management

Client Management allows Agents to manage their clients.


From the *Workbench/Overview* page the Agent may access their Clients list by clicking the **Clients** link on the navigation header bar.



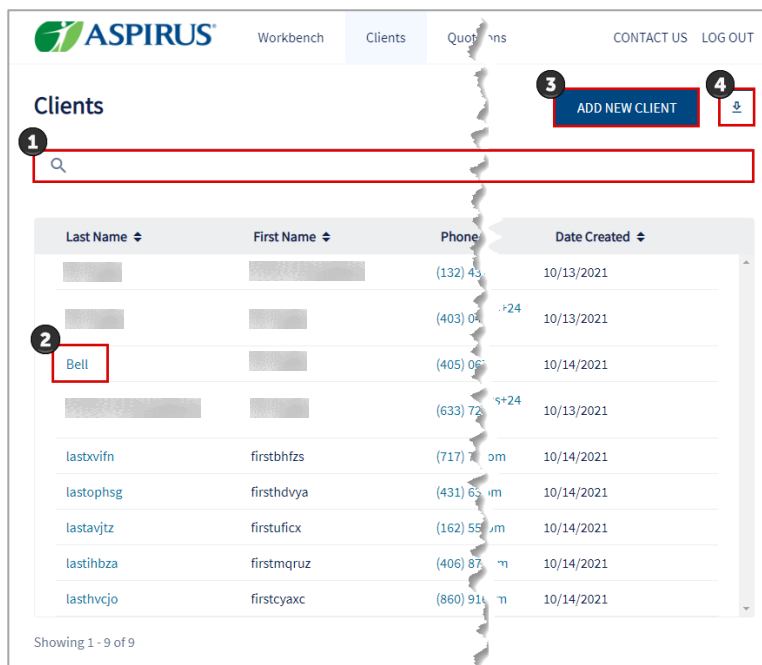
Manage Clients

Agents are able to manage their associated clients on the *Clients* page by: reviewing their client list, adding new clients, editing existing clients and reviewing client details.

Agents may:

1. Search for a client by typing all or part of the name
2. Access the client record by clicking the **Last Name** link
3. Add a new client by clicking the **Add New Client** button
4. Export the entire client list by clicking the export icon 

NOTE: To locate clients who have already been enrolled, go to *Members* on the navigation bar at the top.



Create New Client

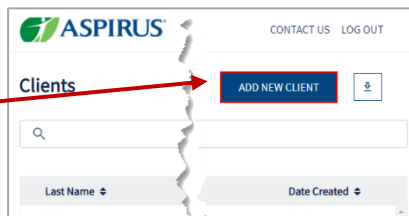
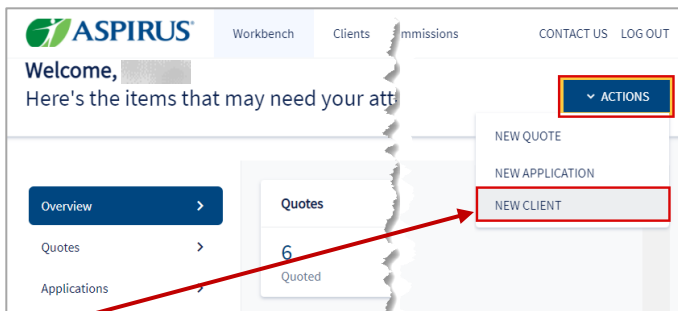
The Agent can create a new client in several different ways and stages of their process. It can be done as a new “stand alone” Client, or at the time a new quote or application is created.

Here we show creating the new Client from the Workbench by clicking **Actions** and **New Client**. Another alternative is to click **Add New Client** from the **Clients** page.

Complete the required fields for the new client such as:

- *First and Last Name*
- *Email*
- *Phone Number*
- *Address including City, State, Zip Code and County*

When all data has been entered, click **Save**.



Add New Client

New Client Details

First Name *

Last Name *

Email *

County *

Clients List

When the *Clients* list displays, the Agent can search the list and click the *Last Name* link to open the client record and see any applications and/or quotes for that client.

NOTE: Though the data under *Phone Number* and *Email* columns appear to be links in the same way *Last Name* is a link, the system behaves differently if you click either of these links. Clicking *Phone Number* prompts making a call to that number. Clicking *Email* initiates an email to that mailbox.

In this example, we click *Last Name* = **Bell** to view the details for this client.

Last Name	First Name	Phone Number	Address	Email	Date Created
[Redacted]	[Redacted]	[Redacted]	712 Karow St	vgudoori@zpari.com	10/13/2021
[Redacted]	[Redacted]	[Redacted]	213 WINDY HILL RD	v3shoppingcareaspirus*24@gmail.com	10/13/2021
Bell	[Redacted]	[Redacted]	213 WINDY HILL RD	teal@ucare.org	10/14/2021
[Redacted]	[Redacted]	[Redacted]	213 WINDY HILL RD	v3shoppingcareaspirus*24@gmail.com	10/13/2021
lastbovfn	firstbhfzs	[Redacted]	6251 FOUNTAINHEAD CIR	e2e_zfmqx@mailsac.com	10/14/2021
lastophsg	firsthdvya	[Redacted]	6251 FOUNTAINHEAD CIR	e2e_pvtfd@mailsac.com	10/14/2021
lastavjtz	firstufick	[Redacted]	6251 FOUNTAINHEAD CIR	e2e_dtcsp@mailsac.com	10/14/2021
lastshbaa	firstmqruz	[Redacted]	6251 FOUNTAINHEAD CIR	e2e_nhwxc@mailsac.com	10/14/2021
lasthvcjo	firstcyac	[Redacted]	6251 FOUNTAINHEAD CIR	e2e_cokzw@mailsac.com	10/14/2021

Showing 1 - 9 of 9

Client Details

Once the Client record is open, the Agent can view demographic information, as well as any *Applications* or *Quotes* for this client. In addition, a *New Quote* or *New Application* can be initiated from this page.

Application ID	Applicant Name	Date Created	Requested Effective Date	Plan	Status
2046593	Bell	10/14/2021	01/01/2022	Elite (PPO)	Submitted
2046591	Bell	10/14/2021	01/01/2022	Aspirus Choice Dental Essential Rx (PPO)	Submitted
2046567	Bell	10/14/2021	12/01/2021	Aspirus Choice Dental Elite (PPO)	Not Yet Submitted
2046564	Bell	10/14/2021	01/01/2022	Aspirus Choice Dental Elite Rx (PPO)	Submitted
2046502	Bell	10/14/2021	01/01/2022	Elite (PPO)	Not Yet Submitted

Clients Details - Application

From the Client record the Agent can view a list of applications related to the client.

When an Agent initiates a new application from the Client details page, a message displays to remind them the application will be associated with the client from whose page the application was launched.

The screenshot shows the client details page for 'Bell'. At the top right are 'NEW QUOTE' and 'NEW APPLICATION' buttons. Below is a table of applications:

Application ID	Applicant Name	Date Created	Requested Effective Date	Plan	Status
2046593	Bell	10/14/2021	01/01/2022	Elite (PPO)	Submitted
2046591	Bell	10/14/2021	01/01/2022	Aspirus Choice Dental Essential Rx (PPO)	Submitted
2046567	Bell	10/14/2021	12/01/2021	Aspirus Choice Dental Elite (PPO)	Not Yet Submitted
2046564	Bell	10/14/2021	01/01/2022	Aspirus Choice Dental Elite Rx (PPO)	Submitted
2046502	Bell	10/14/2021	01/01/2022	Elite (PPO)	Not Yet Submitted

Below the table is a navigation bar with '< All Clients' and 'Bell' (with a dropdown arrow). To the right are 'NEW QUOTE' and 'NEW APPLICATION' buttons. A dialog box is open, asking: 'To start an application for Bell select 'Continue'. To start an application for someone else select 'Cancel' and select a different client or create a new one.' The dialog has 'Cancel' and 'Continue' buttons. A red arrow points from the 'NEW APPLICATION' button to the dialog.

To view an application,

- Click the **Application ID**.

This is a close-up of the application list table. The 'Application ID' '2046502' is highlighted with a red box. The row shows: 2046502, Bell, 10/14/2021, 01/01/2022, Elite (PPO), and Not Yet Submitted.

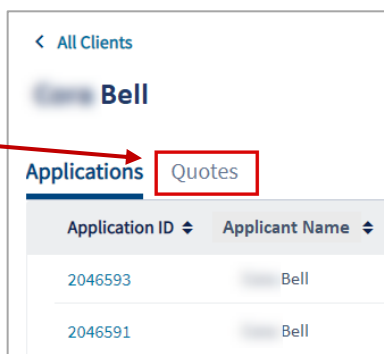
The status of this application is *Not Yet Submitted*, meaning the Agent is still working to enter all the information for this applicant.

There is a progress bar which shows the step or stage this application is currently at – in this example it's the first step, *Applicant Information*.

When you are done viewing the application, click **Save & Exit** to go back to the Client record.

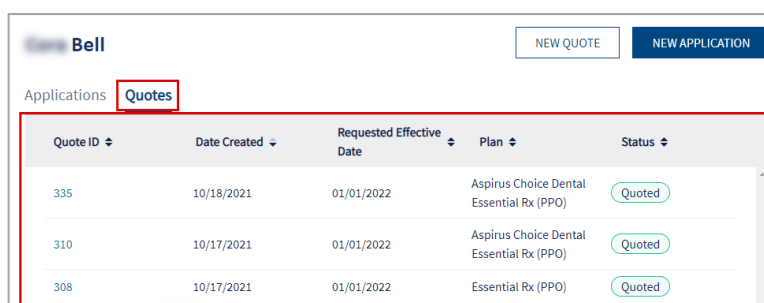
The screenshot shows the 'Applicant Information' form. At the top is the Aspirus logo and navigation tabs: Workbench, Clients, Quotes, Applications, Members, Resource Center, Commissions, CONTACT US, LOG OUT. Below is a progress bar with steps: 1 Applicant Information (highlighted with a red box), 2 Medicare Questions, 3 Payment Method, 4 Review Application, 5 Sign and Complete, 6 Confirmation. The form title is 'Applicant Information' with the subtitle 'To enroll your client into a new health plan, we need just a little more information.' The form fields include: 'What is your relationship to the enrollee?' (radio buttons for Self, Legal Guardian, Power of Attorney), 'Requested Effective Date' (calendar icon, 01/01/2022), 'Prefix' (text input), 'First Name' (text input), 'Middle' (text input), and 'Last Name' (text input). At the bottom right are 'SAVE & EXIT' and 'SAVE & CONTINUE' buttons. A red arrow points from the 'Applicant Information' step in the progress bar to the form.

To view quotes for this same applicant/client, click the header link for *Quotes*.

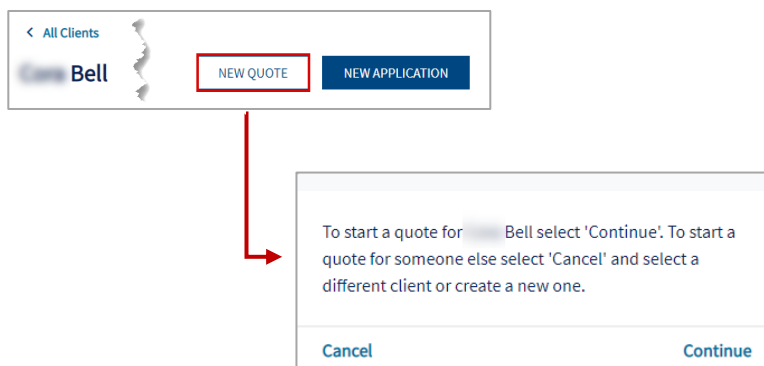


Clients Details - Quotes

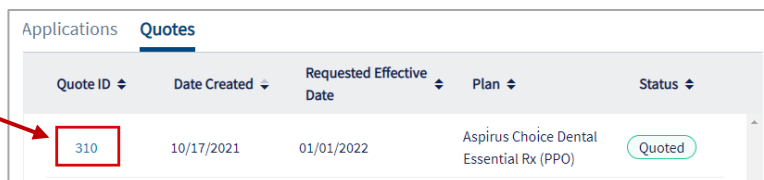
From the Client record the Agent can view a list of quotes related to that client.



When an Agent initiates a new quote from the Client details page, a message displays to remind them the quote will be associated with the client from whose page the quote was launched.



To view a quote for this client, click the **Quote ID**.



The quote shows high-level details of any included *Plans*. The Agent may view *Quote Criteria* as well as, when ready, **Select Plan** for any or all plans included in the quote, and **Enroll** the client from this page.

Quote #310 Quoted

Plans Quote Criteria

Health & Drug Coverage

Essential Rx (PPO)

Access to Aspirus Health providers with \$0 premium, drug coverage and affordable out-of-pocket costs

\$0.00 Monthly Premium	\$0.00 Annual Deductible	\$5,900.00 Out of Pocket Max
----------------------------------	------------------------------------	----------------------------------------

Primary Care Doctor Office Visits
Specialty Office Visits
Benefit Highlights

In Network Copay: \$0 copay
In Network Copay: \$45 copay
Highlights: Annual physical: Yes ; Dental: Yes; Eyewear: Yes; Hearing Aids: Yes; Hearing: Yes; Medicare Part D: Yes; Over-the-counter: Yes; Vision: Yes; Worldwide emergency care: Yes

View details SELECT PLAN

Dental

Aspirus Choice Dental

Optional dental coverage to enhance included routine dental coverage

\$25.00 Monthly Premium	\$75.00 Annual Deductible	\$2,000.00 Annual Plan Maximum
-----------------------------------	-------------------------------------	------------------------------------------

Oral examinations
Routine cleanings
X-rays

Dental: Two per year
Dental: Two per year
Dental: Annual bitewing and full mouth every 5 years

View details SELECT PLAN

ENROLL

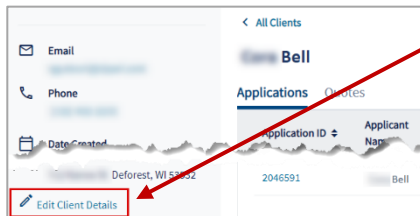
Edit Client

The Agent may make edits to client information by clicking **Edit Client Details**.

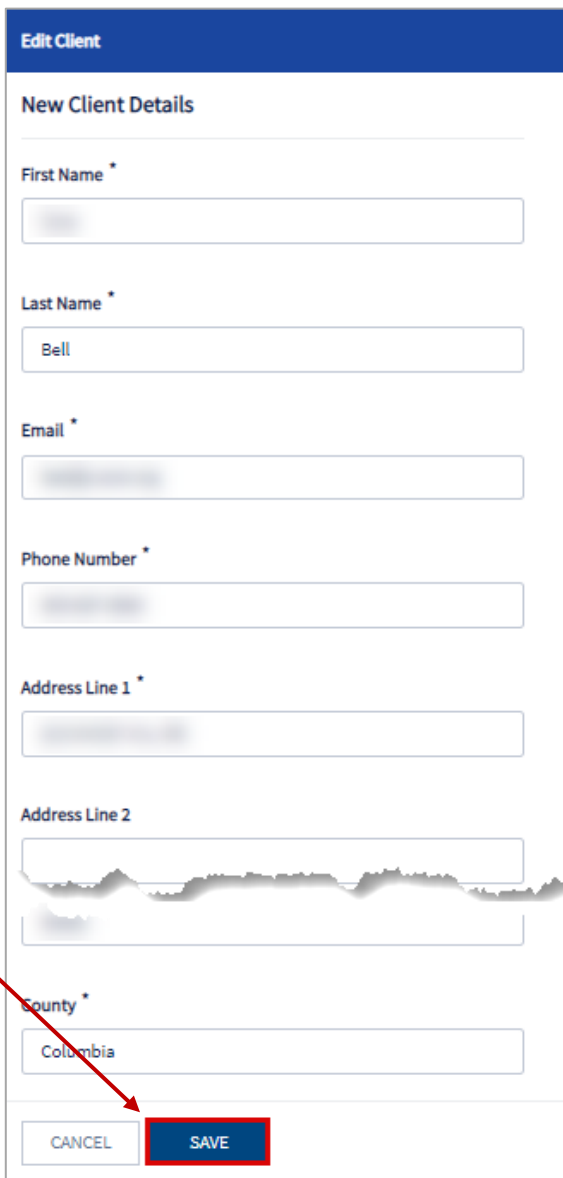
In the *Edit Client* window, these are the fields that may be updated:

- *First Name*
- *Last Name*
- *Email*
- *Phone Number*
- *Address (Lines 1 & 2)*
- *City*
- *State*
- *Zip*
- *County*

Once all edits have been made, click **Save**.



Edit Client Details.



A screenshot of the 'Edit Client' form. The form is titled 'Edit Client' and contains a section for 'New Client Details'. The fields are: First Name (with an asterisk), Last Name (with an asterisk, containing 'Bell'), Email (with an asterisk), Phone Number (with an asterisk), Address Line 1 (with an asterisk), Address Line 2, and County (with an asterisk, containing 'Columbia'). At the bottom, there are two buttons: 'CANCEL' and 'SAVE'. The 'SAVE' button is highlighted with a red box, and a red arrow points from the text 'click Save.' to it.

Medicare Quoting

Medicare Quoting allows Agents to obtain a Medicare quote for Medicare Advantage, Medicare Supplement and Medicare Part D plans.

On the Home page (*Workbench*) of the Agent Portal there are several access points for the new Medicare Quoting functionality.

Create Medicare Quoting

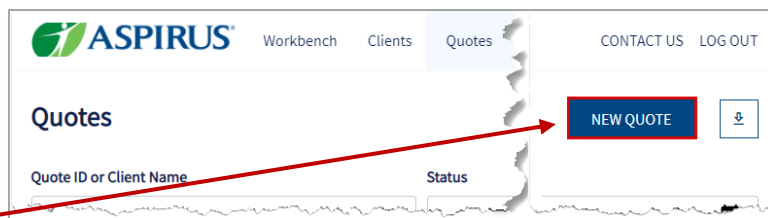
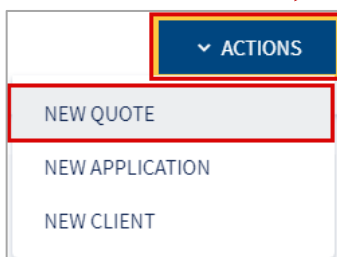
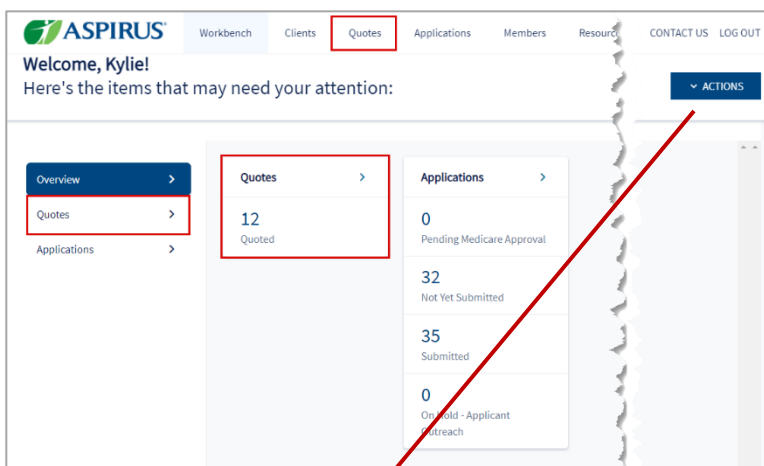
Agents generate a new Medicare quote using the 'Create New Quote' feature.

The feature consists of the following workflow steps:

1. Medicare Shopping Home
2. Select Medicare Plans
3. Select Ancillary Plans (separate Dental plans)
4. Review Medicare Quote

From the *Workbench*, click the **Actions** button and choose **New Quote** to begin creating a new Medicare quote.

It is also possible to initiate a new quote from the *Quotes* page. Click the **New Quote** button to begin.



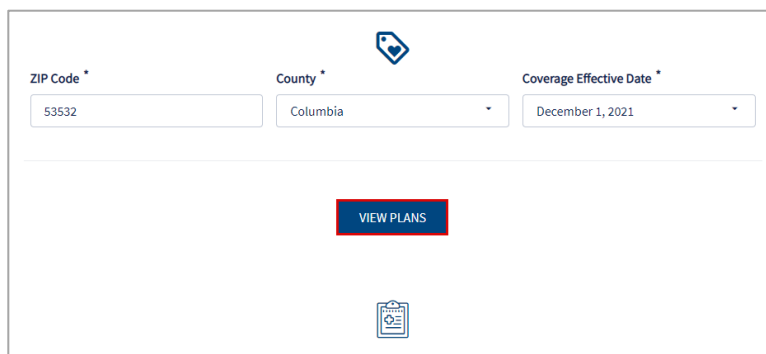
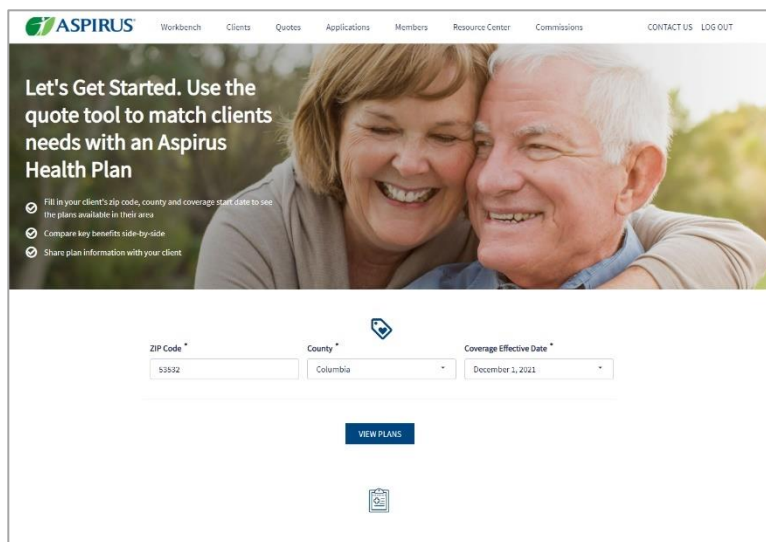
Medicare Shopping Home

This feature serves as the landing page of the Medicare Shopping Portal as well as the start of Quoting for Agents.

This new quote tool simplifies how the Agent will present plan options to their clients.

To use the tool, the Agent follows these 3 steps:

1. Enter the client's *Zip Code*, *County* and *Coverage Effective Date*
2. Compare key benefits to the clients in a side-by-side format
3. Share plan information with their client



Select Medicare Plans

Select Health Plans without Drug Coverage Tab

This feature allows Agents to review plans returned in their Medicare quote that do not include drug coverage.

Click the tab labeled **Health Plans without Drug Coverage**.

Select Health & Drug Coverage Tab

Agents may also review plans that include drug coverage.

Click the tab labeled **Health & Drug Coverage**.

Compare Medicare Plans

This feature allows Agents to review plans benefits side by side for comparison.

As noted in the section to *Compare*, up to 4 plans may be selected and compared.

To select a plan to be included in the comparison exercise, check the **box** labeled *Compare* in the plan details area.

By checking the boxes, the plans are added to the *Compare panel*. When the Agent is satisfied with their selections, they will click **Compare Plans**.

NOTE: The comparison results can be sorted in one of four possible ways:

- *Lowest Monthly Premium*
- *Lowest Deductible*
- *Plan Name A – Z*
- *Plan Name Z – A*

Compare
Select up to 4 plans to compare

Compare

Elite Rx (PPO) ×

Essential Rx (PPO) ×

add plan to compare

add plan to compare

COMPARE PLANS

Sort by

Lowest Monthly Premium

Lowest Deductible

Plan Name A - Z

Plan Name Z - A

Filters

Health & Drug Coverage 2 Health Plans without Drug Coverage 1

Essential Rx (PPO)

Access to Aspirus Health providers with \$0 premium, drug coverage and affordable out-of-pocket costs

\$0.00	\$0.00	\$5,900.00
Monthly Premium	Annual Deductible	Out of Pocket Max

Primary Care Doctor Office Visits In Network Copay: \$0 copay

Specialty Office Visits In Network Copay: \$45 copay

Benefit Highlights Highlights: Annual physical: Yes; Dental: Yes; Eyewear: Yes; Hearing Aids: Yes; Hearing: Yes; Medicare Part D: Yes; Over-the-counter: Yes; Vision: Yes; Worldwide emergency care: Yes

View details Compare SELECT PLAN

Elite Rx (PPO)

Access to Aspirus Health providers, with comprehensive broad coverage, Part D, low out-of-pocket costs and an affordable premium

\$79.00	\$0.00	\$4,000.00
Monthly Premium	Annual Deductible	Out of Pocket Max

Primary Care Doctor Office Visits In Network Copay: \$0 copay

Specialty Office Visits In Network Copay: \$40 copay

Benefit Highlights Highlights: Annual physical: Yes; Dental: Yes; Eyewear: Yes; Hearing Aids: Yes; Hearing: Yes; Medicare Part D: Yes; Over-the-counter: Yes; Vision: Yes; Worldwide emergency care: Yes

View details Compare SELECT PLAN

NOTE II: It is also possible to filter the plans in comparison by either the Monthly Premium or the Deductible amounts.

Seeing the selected plans side by side is helpful in comparing things like costs for office and specialist visits, out of pocket maximum amounts, and dental, vision, and pharmacy coverage levels.

PDFs of the *Summary Of Benefits*, *Drug Formulary* and *Evidence Of Coverage* for each plan are available.

When finished examining and analyzing the plans, you may return to the previous page and see all plans by clicking **Back to All Plans**.

The screenshot shows a comparison table for two health plans. A red arrow points from the 'Back to All Plans' button in the top left to the 'Back to All Plans' button in the table header. Another red arrow points from the 'Summary Of Benefits', 'Drug Formulary', and 'Evidence Of Coverage' links for the Elite Rx (PPO) plan to the corresponding text in the left column.

	Essential Rx (PPO) \$0	Elite Rx (PPO) \$79
Primary Care Doctor Office Visits	In Network Copay: 50 copay	In Network Copay: 50 copay
Specialty Office Visits	In Network Copay: 545 copay	In Network Copay: 540 copay
Benefit Highlights	Highlights: Annual physical: Yes; Dental: Yes; Eyewear: Yes; Hearing Aids: Yes; Hearing: Yes; Medicare Part D: Yes; Over-the-counter: Yes; Vision: Yes; Worldwide emergency care: Yes	Highlights: Annual physical: Yes; Dental: Yes; Eyewear: Yes; Hearing Aids: Yes; Hearing: Yes; Medicare Part D: Yes; Over-the-counter: Yes; Vision: Yes; Worldwide emergency care: Yes
Urgent Care	In Network Copay: 525 copay	In Network Copay: 525 copay
Ambulance	In Network Copay: 5275 copay	In Network Copay: 5250 copay
Annual Physical	Routine Copay: 50 copay	Routine Copay: 50 copay
Emergency Care	Emergency Care Copay: 590 copay (waived if admitted within 24 hours)	Emergency Care Copay: 590 copay (waived if admitted within 24 hours)
Routine Hearing Exam	Routine Copay: 1 per year, 50 copay	Routine Copay: 1 per year, 50 copay
Inpatient Hospital Care	In Network Copay: 5350 copay per day (days 1 - 30)	In Network Copay: 5300 copay per stay (not per day), then
	Summary Of Benefits Drug Formulary Evidence Of Coverage	Summary Of Benefits Drug Formulary Evidence Of Coverage

After returning to the plans under review, if the Agent is ready to proceed, they click **Select Plan**. For the plan they've chosen *Select Plan* now reads *Selected*. The Agent may now click **Continue** to move to the next page.

The screenshot shows the details for the Elite (PPO) plan. It includes a description: "For those who want a plan without Part D drug coverage, with rich benefits and low out-of-pocket costs for a \$0 premium". Below this, three key values are displayed: Monthly Premium (\$0.00), Annual Deductible (\$0.00), and Out of Pocket Max (\$4,000.00). A table of benefits follows, and at the bottom, there are buttons for 'View details', 'Compare', and 'SELECT PLAN'.

Benefit Category	Details
Primary Care Doctor Office Visits	In Network Copay: \$0 copay
Specialty Office Visits	In Network Copay: \$40 copay
Benefit Highlights	Highlights: Annual physical: Yes; Dental: Yes; Eyewear: Yes; Hearing Aids: Yes; Hearing: Yes; Medicare Part D: No; Over-the-counter: Yes; Vision: Yes; Worldwide emergency care: Yes

The screenshot shows the details for the Essential Rx (PPO) plan. At the bottom, the 'SELECTED' button is highlighted with a checkmark. Below this, a summary bar shows "You've selected 1 Health & Drug Coverage" and a 'CONTINUE' button.

Select Dental Plans

Agents may review and select separate, *Comprehensive Dental* plans that can be added to the quote based on their Medicare plan selections

This step is an optional step within the Medicare quoting workflow and is only available if the carrier offers *Comprehensive Dental* plans that can be purchased alongside the Medicare plans selected in the preceding step.

When ready to move on, click **Continue**.

Comprehensive Dental
Select an optional comprehensive dental plan to enhance your health plan

Monthly Premium	Annual Deductible	Annual Plan Maximum
\$25.00	\$75.00	\$2,000.00

Oral Examinations: Dental: Two per year
 Routine Cleanings: Dental: Two per year
 X-rays: Dental: Annual bitewing and full mouth every 5 years

SELECT PLAN (OPTIONAL)

Review Medicare Quote

This feature allows Agents to review the quote criteria used to generate the quote along with the Agent's plan selections.

From here, Agents can save the quote, begin the enrollment process, or create a proposal.

In this example, click **Save Quote**.

Review Quote
Please review your quote before saving. You can find your saved quotes on your Workbench or under Quotes.

Quote Criteria

ZIP Code: 53532
 County: Columbia
 Requested Effective Date: 12/01/2021

Plan Selected

Aspirus Choice Dental

Monthly Premium	Annual Deductible	Annual Plan Maximum
\$25.00	\$75.00	\$2,000.00

Oral Examinations: Dental: Two per year
 Routine Cleanings: Dental: Two per year
 X-rays: Dental: Annual bitewing and full mouth every 5 years

SELECT FOR ENROLLMENT

Essential Rx (PPO)

Access to Aspirus Health providers with \$0 premium, drug coverage and affordable out-of-pocket costs

Monthly Premium	Annual Deductible	Out of Pocket Max
\$0.00	\$0.00	\$5,900.00

Primary Care Doctor Office Visits: In Network Copay: \$0 copay
 Specialty Office Visits: In Network Copay: \$45 copay
 Benefit Highlights: Highlights: Annual physical: Yes; Dental: Yes; Eyewear: Yes; Hearing Aids: Yes; Hearing: Yes; Medicare Part D: Yes; Over-the-counter: Yes; Vision: Yes; Worldwide emergency care: Yes

SELECT FOR ENROLLMENT


SAVE QUOTE

Review Quote / Assign Client

The Review Quote window includes assigning a client to the quote and confirming their information such as First and Last Name, Email, Phone, Address and County. The Agent may save the quote for an existing Client by searching for them by name, or for a new client by creating the client record.

If the choice is to save for a new client, the Agent enters all the demographic details on this page. Then, the Agent clicks **Confirm**.

Remove Plan Confirmation

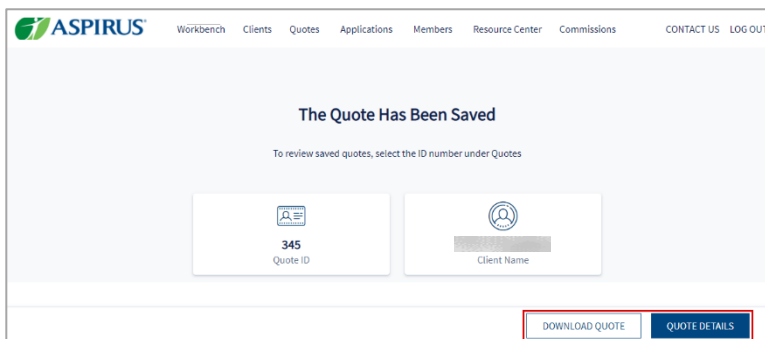
When an Agent tries to remove a plan from the quote by clicking the 'Trash Can' icon , they will be asked to confirm their intent to remove the selected plan.

To remove the plan, click **Remove**. If you do not intend to remove the plan, click **Cancel**.

Save Quote Confirmation

You receive confirmation the quote has been saved.

You may view details of the quote by clicking *Quote Details*. You may also use the *Download Quote* button to download them to your device.



Manage Quotes

Quote Status

This table explains the statuses that are used to track the lifecycle of a quote.

Quote Status	Definition
Quoted	The quote has been successfully saved.
Expired	The quote has expired
Applied	The user has selected plans and initiated an application.

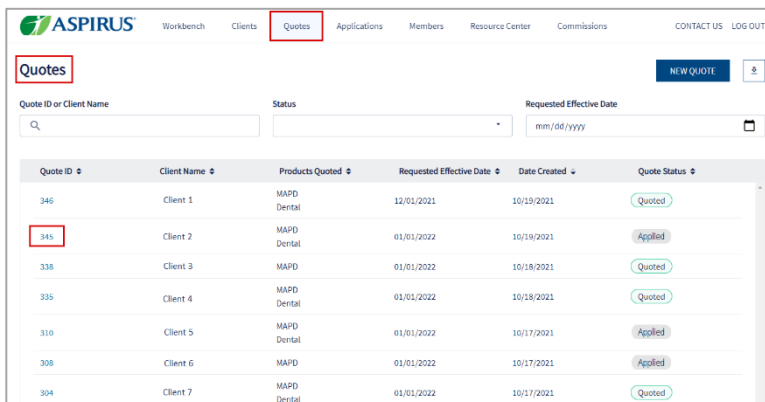
Quote List

The Agent can view a list of Quotes across all Clients on the *Quotes* list page.

They may search for a quote by entering the *Quote ID*, the *Client Name* and/or the *Requested Effective Date*.

It is also possible to filter the Quotes list by *Status*.

Click the **Quote ID** to view Quote details.



Quote Details

It is possible to enroll the client in the plans included in this quote.

To enroll, the Agent clicks the **Select Plan** button for the desired plans. The *Enroll* button then becomes active.

Quote Details

Quote #345 Quoted

Plans Quote Criteria

Health & Drug Coverage

Essential Rx (PPO)

Access to Aspirus Health providers with \$0 premium, drug coverage and affordable out-of-pocket costs

\$0.00	\$0.00	\$5,900.00
Monthly Premium	Annual Deductible	Out of Pocket Max

Primary Care Doctor Office Visits In Network Copay: \$0 copay
Specialty Office Visits In Network Copay: \$45 copay
Benefit Highlights Highlights: Annual physical: Yes; Dental: Yes; Eyewear: Yes; Hearing Aids: Yes; Hearing: Yes; Medicare Part D: Yes; Over-the-counter: Yes; Vision: Yes; Worldwide emergency care: Yes

View details SELECT PLAN

Dental

Aspirus Choice Dental

Optional dental coverage to enhance included routine dental coverage

\$25.00	\$75.00	\$2,000.00
Monthly Premium	Annual Deductible	Annual Plan Maximum

Oral examinations Dental: Two per year
Routine cleanings Dental: Two per year
X-rays Dental: Annual bitewing and full mouth every 5 years

View details SELECT PLAN

ENROLL

The Agent clicks **Enroll** to finish signing the client up for these plans.

Health & Drug Coverage

Essential Rx (PPO)

Access to Aspirus Health providers with \$0 premium and affordable out-of-pocket costs

\$0.00	\$5,900.00
Monthly Premium	Out of Pocket Max

View details

SELECTED

ENROLL

Share Quote – PDF

An Agent may share a PDF of the Quote with a Client.

This can be done in two ways: via PDF or through Live Sharing. For Live Sharing, the client is then able to login and view/edit that quote.

NOTE: Live Sharing coming soon.

Delete Quote Confirmation

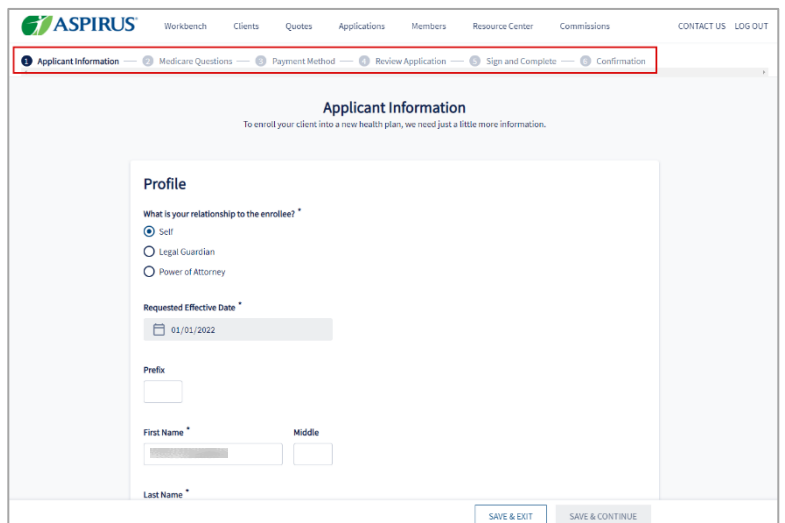
When deleting a quote, the Agent will be asked to confirm they do, indeed wish to permanently delete a saved quote.

NOTE: Quotes can only be deleted when they are in an expired status.

Workflow Stepper

The workflow stepper tracks the steps of creating or completing the application from *Applicant Information* through *Confirmation*. The current step in the process displays in bold text.

The workflow stepper is situated above the main workspace / interface in a horizontal arrangement.



The screenshot displays the Aspirus Agent Portal interface. At the top, a navigation bar includes the Aspirus logo and menu items: Workbench, Clients, Quotes, Applications, Members, Resource Center, Commissions, CONTACT US, and LOG OUT. Below the navigation bar is a horizontal workflow stepper with six steps: Applicant Information, Medicare Questions, Payment Method, Review Application, Sign and Complete, and Confirmation. The 'Applicant Information' step is highlighted in bold text and enclosed in a red box. The main content area is titled 'Applicant Information' with the subtitle 'To enroll your client into a new health plan, we need just a little more information.' The form contains a 'Profile' section with the following fields: 'What is your relationship to the enrollee?' with radio buttons for 'Self' (selected), 'Legal Guardian', and 'Power of Attorney'; 'Requested Effective Date' with a date picker set to '01/01/2022'; 'Prefix' with a text input field; 'First Name' and 'Middle' with text input fields; and 'Last Name' with a text input field. At the bottom right of the form are two buttons: 'SAVE & EXIT' and 'SAVE & CONTINUE'.

Medicare Applications

Create New Medicare Application

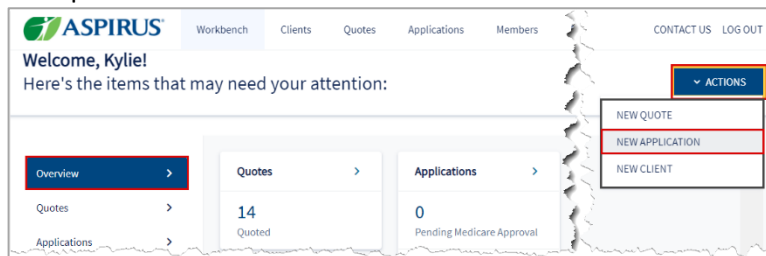
Start Applications (without Quote)

There are several ways to start an application, either associated to an existing Client, or not.

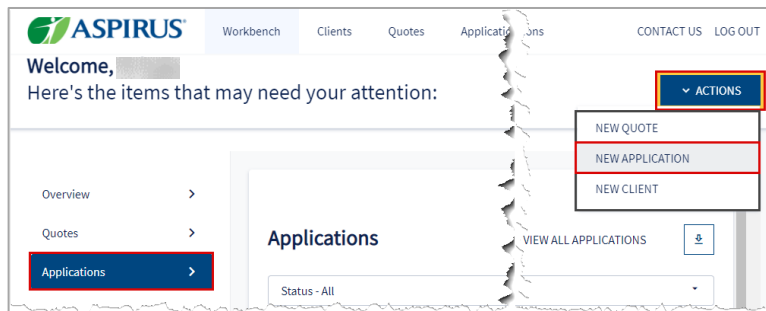
The examples that follow show initiating the application without an associated client or quote.

1. From the *Overview* page of the *Workbench*, click **Actions**, then choose **New Application**.
2. From the *Applications* page of the *Workbench*, click **Actions** then choose **New Application**.
3. From the *Applications* page, then click the **New Application button**.

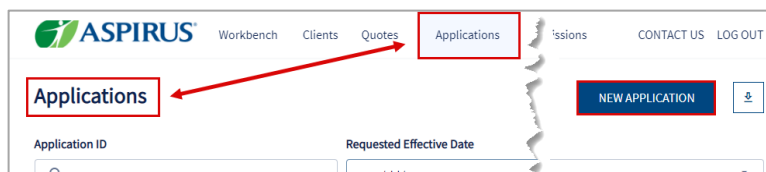
Example 1



Example 2



Example 3



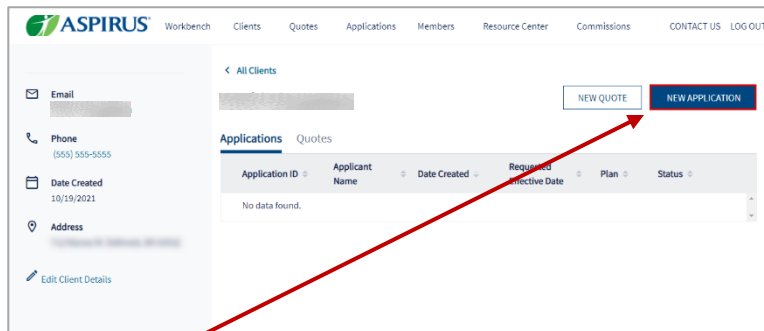
Application Initiation Alternatives

Although the above methods provide steps for starting an application without either an associated client or quote, an Agent can also complete an application from an existing client record, or by using a saved quote.

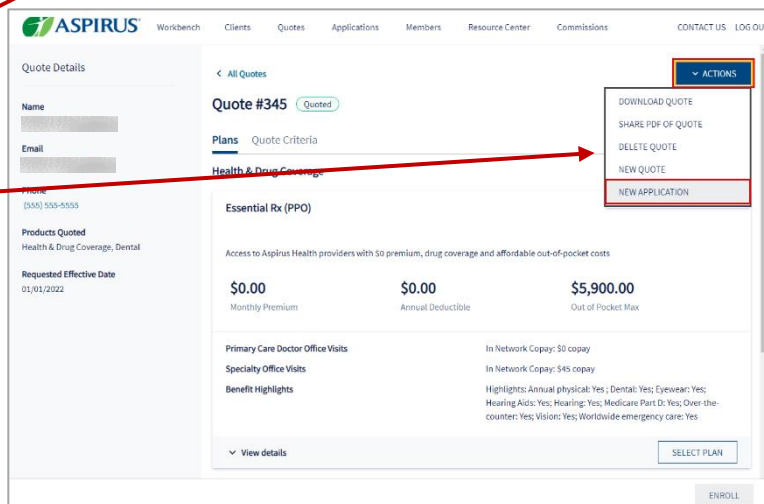
Below are the two alternative methods an Agent may use to initiate an application:

1. From the Client profile page, click **New Application**.
2. From the Quote itself click the **Actions** button, the select **New Application**.

From an existing Client record:



Using a Saved Quote:



On the *Start Application* page, enter **ZIP Code** and **Requested Effective Date** (*County* will fill in from the corresponding *ZIP Code*).

Click **Show Plans**.

Two selection options display: Drop-down lists containing *Health Plans without Drug Coverage* and *Health & Drug Coverage* options allow the Agent to make a selection as to the type of plan to be included in this application. In this example, **Elite RX (PPO)** is selected under *Health & Drug Coverage*.

Aspirus Choice Dental is the choice for *Dental*.

Click **Continue**.

You're Ready to Enroll

Select the button **Apply online** to activate the button to proceed:

Click the **Start Application** button.

The application can be saved for an existing client, or a new one.

If completing for an existing client, select the *Existing* button and proceed to search for the client.

For a new client, click **New**.

Before You Start

The information on this page must be reviewed before starting the application.

It includes a section with the heading 'You must read this information before you enroll in Aspirus Health Plan Medicare:'

ASPIRUS Workbench Clients Quotes Applications Members Resource Center Commissions CONTACT US LOG OUT

1 Applicant Information 2 Medicare Questions 3 Payment Method 4 Review Application 5 Sign and Complete 6 Confirmation

Before You Start

Please review the following information before starting the application.

Who can use this form?

People with Medicare who want to join an Aspirus Health Plan

To join a plan you must:

- Be a United States citizen or be lawfully present in the U.S.
- Live in the plan's service area

Important: To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

When do I use this form?

You can join a plan:

- Between October 15-December 7 each year (for coverage starting January 1)
- Within 3 months of first getting Medicare
- In certain situations where you're allowed to join or switch plans

Visit [Medicare.gov](https://www.Medicare.gov) to learn more about when you can sign up for a plan.

How do I get help with this form?

- Call Aspirus Health Plan at 1-855-931-4855. TTY users call 1-855-931-4852. Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. En español: Llame a Aspirus Health Plan al 1-855-931-4855 (TTY: 1-855-931-4852) o a Medicare gratis al 1-800-633-4227 y oprimiendo el 2 para asistencia en español y sin representante estará disponible para asistirle.

You must read this information before you enroll in Aspirus Health Plan Medicare:

- Aspirus Health Plan is a PPO plan with a Medicare contract. Enrollment in Aspirus Health Plan depends on contract renewal.
- Out-of-network/non-contracted providers are under no obligation to treat Aspirus Health Plan Medicare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.
- Medicare beneficiaries may also enroll in Aspirus Health Plan Medicare through the CMS Medicare Online Enrollment Center located at [Medicare.gov](https://www.Medicare.gov) (external site).
- You must continue to pay your Medicare Part B premium.
- This information is not a complete description of benefits. Please call Aspirus Health Plan Medicare at 1-855-931-4850, toll free, TTY users should call 1-855-931-4852, toll free, for more information.
- This information is available in alternate formats or languages. Please call Aspirus Health Plan Medicare at 1-855-931-4850, toll free, TTY users should call 1-855-931-4852, toll free, to request this information in other formats or languages.

CONTINUE

You must read this information before you enroll in Aspirus Health Plan Medicare:

- Aspirus Health Plan is a PPO plan with a Medicare contract. Enrollment in Aspirus Health Plan depends on contract renewal.
- Out-of-network/non-contracted providers are under no obligation to treat Aspirus Health Plan Medicare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.
- Medicare beneficiaries may also enroll in Aspirus Health Plan Medicare through the CMS Medicare Online Enrollment Center located at [Medicare.gov](https://www.Medicare.gov) (external site).
- You must continue to pay your Medicare Part B premium.
- This information is not a complete description of benefits. Please call Aspirus Health Plan Medicare at 1-855-931-4850, toll free, TTY users should call 1-855-931-4852, toll free, for more information.
- This information is available in alternate formats or languages. Please call Aspirus Health Plan Medicare at 1-855-931-4850, toll free, TTY users should call 1-855-931-4852, toll free, to request this information in other formats or languages.

Medicare Eligibility

Applicant Information

The first question on the *Applicant Information* page is, *What is your relationship to the enrollee?* The choices are:

- *Self*
- *Legal Guardian*
- *Power of Attorney*

Complete remaining required fields and click **Save & Continue**.

Important Questions

The questions on the *Medicare Questions* page help identify the types of care needed and clarifies eligibility status.

After answering the questions, including any sub-questions, click **Save & Continue**.

Primary Care Clinic Selection

Allows Agents to select a Primary Care clinic for the applicant during the application process. This step is optional. If the Agent would like to proceed, they click **Skip**.

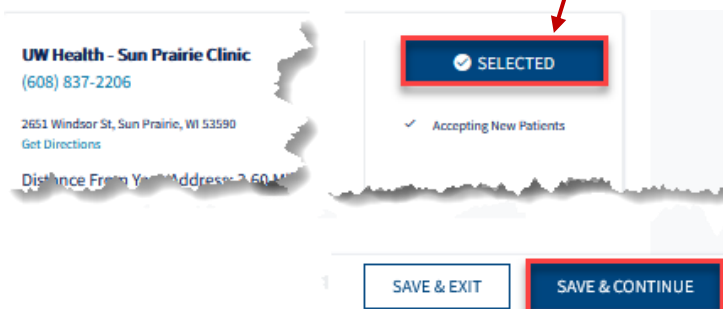
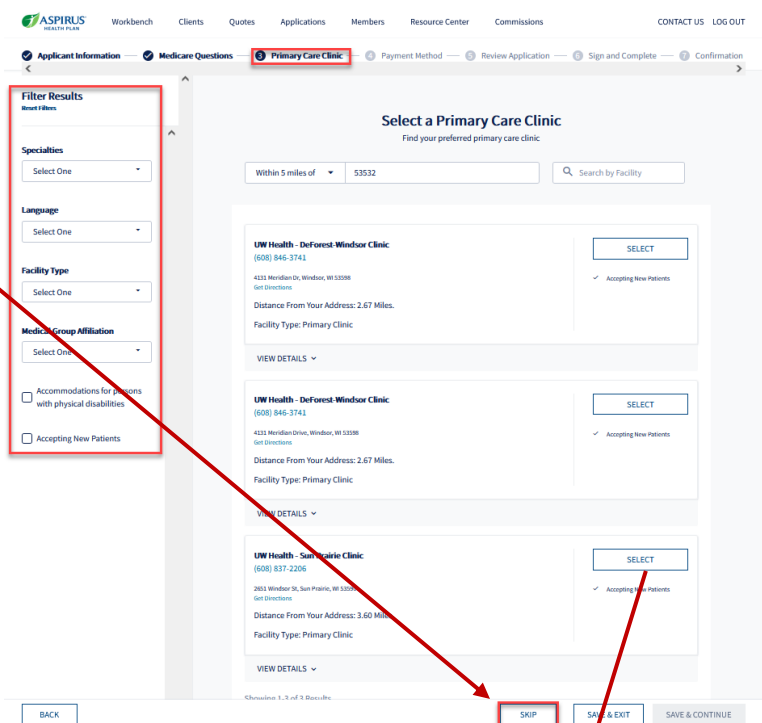
The clinics options are populated based on the applicant's zip code and the plan selected.

Agents may search for a specific clinic by entering a clinic in *Search by Facility* field.

It is also possible to filter the clinic by:

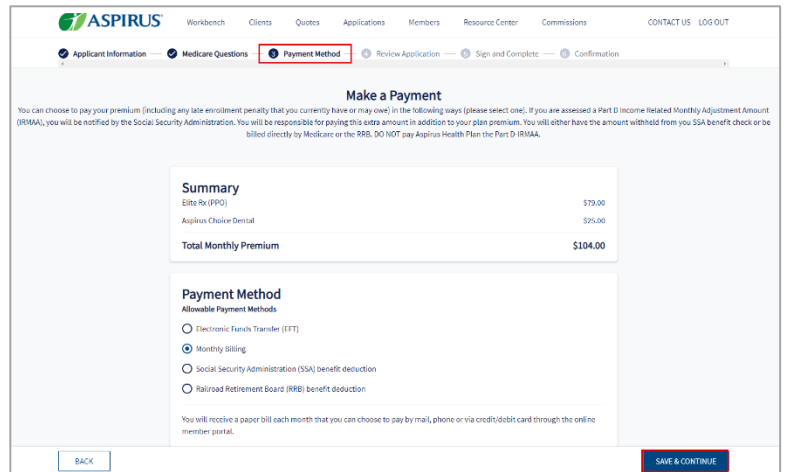
- *Specialties*
- *Language*
- *Facility Type*
- *Medical Group Affiliation*
- *Accommodations for persons with physical disabilities*
- *Accepting New.*

If the Agent is ready to proceed, they click **Select**. For the plan they've chosen *Select* now reads *Selected*. The Agent may now click **Save & Continue** to move to the next page.



Payment Information

This feature requires Agents to indicate how the monthly premiums will be paid.



ASPIRUS Workbench Clients Quotes Applications Members Resource Center Commissions CONTACT US LOG OUT

Applicant Information Medicare Questions **Payment Method** Review Application Sign and Complete Confirmation

Make a Payment

You can choose to pay your premium (including any late enrollment penalty that you currently have or may owe) in the following ways (please select one). If you are assessed a Part D Income-Related Monthly Adjustment Amount (IRMAA), you will be notified by the Social Security Administration. You will be responsible for paying this extra amount in addition to your plan premium. You will either have the amount withheld from your SSA benefit check or be billed directly by Medicare or the RRB. DO NOT pay Aspirus Health Plan the Part D IRMAA.

Summary	
Elite Ro (PPO)	\$79.00
Aspirus Choice Dental	\$25.00
Total Monthly Premium	\$104.00

Payment Method

Allowable Payment Methods

- Electronic Funds Transfer (ETF)
- Monthly Billing
- Social Security Administration (SSA) benefit deduction
- Railroad Retirement Board (RRB) benefit deduction

You will receive a paper bill each month that you can choose to pay by mail, phone or via credit/debit card through the online member portal.

BACK SAVE & CONTINUE

Review Application

Review each section of the application carefully before saving it.

Sections include:

- *Plan Selection*
- *Applicant Information*
- *Medicare Questions*
- *Payment*

When satisfied, click the **Save & Continue** button.

ASPIRUS Workbench Clients Quotes Applications Members Resource Center Commissions CONTACT US LOG OUT

Applicant Information Medicare Questions Payment Method **Review Application** Sign and Complete Confirmation

Please Review Your Application

Plan Selection

Elite Rx (PPO)

Access to Aspirus Health providers, with comprehensive broad coverage, Part D, low out-of-pocket costs and an affordable premium

\$79.00	\$0.00	\$4,000.00
Monthly Premium	Annual Deductible	Out of Pocket Max

Primary Care Doctor Office Visits In Network Copay: \$0 copay
 Specialty Office Visits In Network Copay: \$40 copay
 Benefit Highlights Highlights: Annual physical: Yes

View details

Applicant Information

Profile

What is your relationship to the enrollee? Self
 Requested Effective Date 12/01/2021
 Prefix
 First Name
 Primary Phone Number (555) 555-5555
 Secondary Phone Number

Medicare Information
 Medicare Number

Medicare Questions

Other than Medicare, will you continue to have any other medical coverage? No
 Will you have other prescription drug coverage? No
 Are you enrolled in a Medicare plan that is ending its Medicare contract or choosing to make a change during the MA Open Enrollment Period (Jan. 1 - March 31)? No

Payment

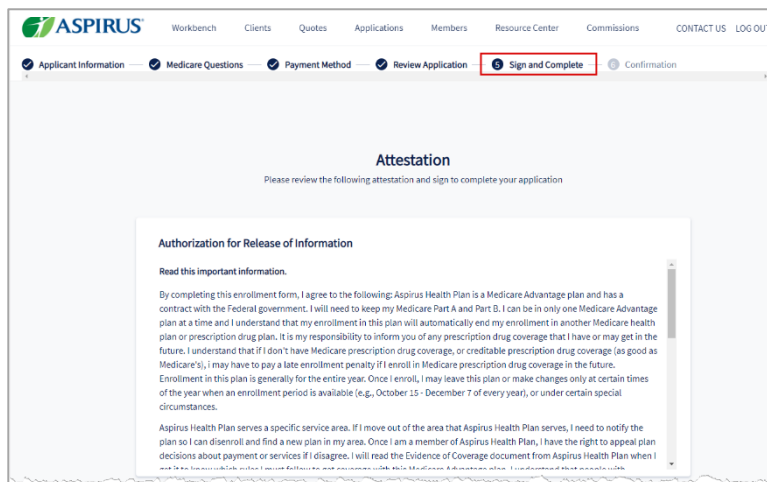
Summary

Elite Rx (PPO)	\$79.00
Aspirus Choice Dental	\$25.00
Total Monthly Premium	\$104.00

BACK SAVE & EXIT **SAVE & CONTINUE**

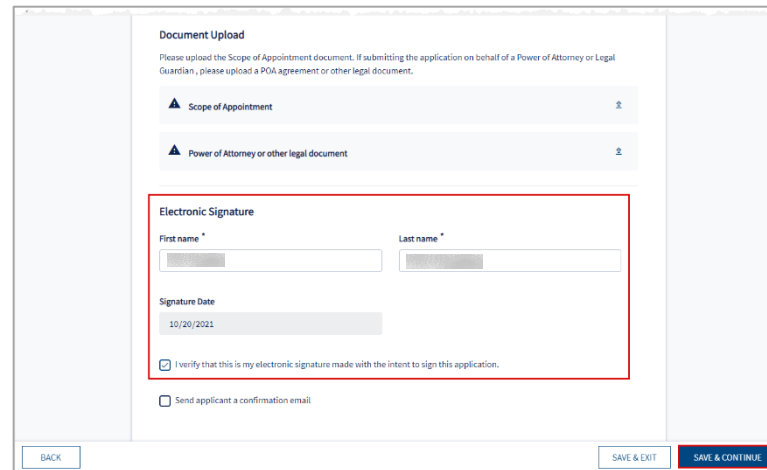
Authorization & Signature

The *Attestation* page includes verbiage the applicant must agree with to submit the enrollment form and sign and complete the application.



The *Electronic Signature* section is at the bottom of this page.

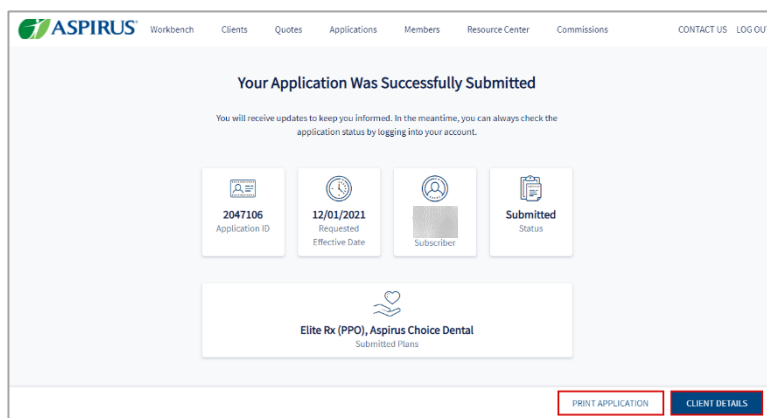
Enter *First Name* and *Last Name*, check the box to verify the electronic signature, then click **Save & Continue**.



Application Submission Confirmation

After submitting the application, a confirmation page displays.

You may *Print Application* or view *Client Details* by using either of the buttons at the bottom of the page.



Resource Center

Click the *Resource Center* link on the navigation bar at the top of the page to view folders filled with resources available to Agents for working with Aspirus.

Resource Center

Folder	Description
Plan Documents	Access sales and member brochures and materials
Broker Toolkit	Access administrative documents and forms
Education	Access educational resources
Resources	Order Aspirus plan materials and access other resources
Marketing Templates Presentations	Access sales presentations and tools
Marketing Templates Letters	Access sales presentations and tools
Marketing Templates Ads	Access advertising templates
Marketing Templates Direct Mail	Access direct mail postcard and flier templates

Showing 8 of 8

Education

Resources


- 2022 Aspirus Medicare Product Training
- Broker Portal FAQ

Showing 1 - 2 of 2

Members List

The Agent may view a list of *Members* and their associated policies.

It is possible to search the list of members by entering the *Member ID*, *Member Name*, or filtering on *Policy Status*.

It is also possible to export the list by clicking the **Export** button. 

Click on the **Member ID** to open and view the Member record.

Members

Member ID:

Member Name:

Policy Status:

Member ID	Member Name	Coverage Effective Date	Status
MEMBER 7		01/01/2022	Active
MEMBER 2		01/01/2021	Inactive
MEMBER 9		01/01/2022	Active
MEMBER 10		01/01/2022	Active
MEMBER 8		01/01/2022	Active
MEMBER 4		01/01/2022	Active
MEMBER 1		01/01/2022	Active
MEMBER 5		01/01/2022	Active
MEMBER 6		01/01/2022	Active
MEMBER 3		01/01/2022	Active

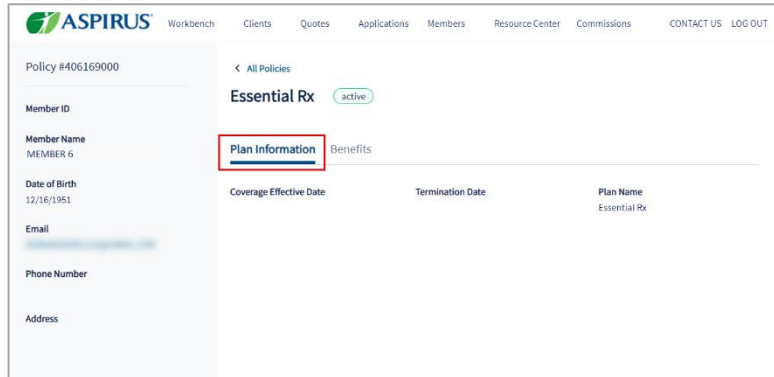
Showing 1 - 10 of 10

Member Details

This feature allows the Agent to view the details of a specific policy.

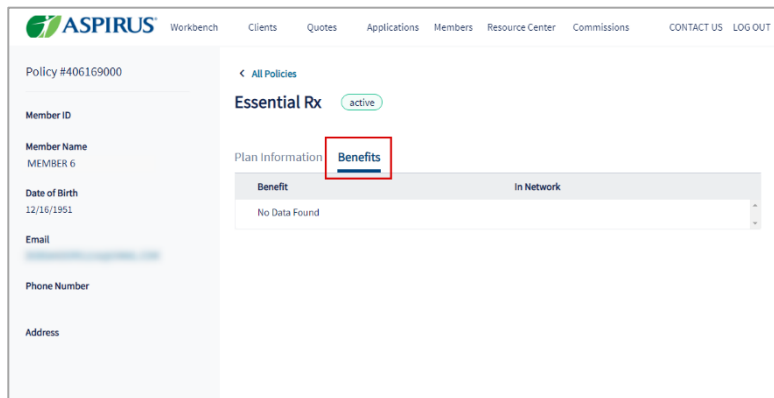
NOTE: Benefit Details Coming soon.

Plan information:



The screenshot shows the Aspirus Agent Portal interface for Policy #406169000. The left sidebar contains member details: Member ID, Member Name (MEMBER 6), Date of Birth (12/16/1951), Email, Phone Number, and Address. The main content area displays the plan name 'Essential Rx' with an 'active' status. Below this, there are two tabs: 'Plan Information' (highlighted with a red box) and 'Benefits'. The 'Plan Information' tab shows a table with columns for 'Coverage Effective Date', 'Termination Date', and 'Plan Name' (Essential Rx).

Benefits information:

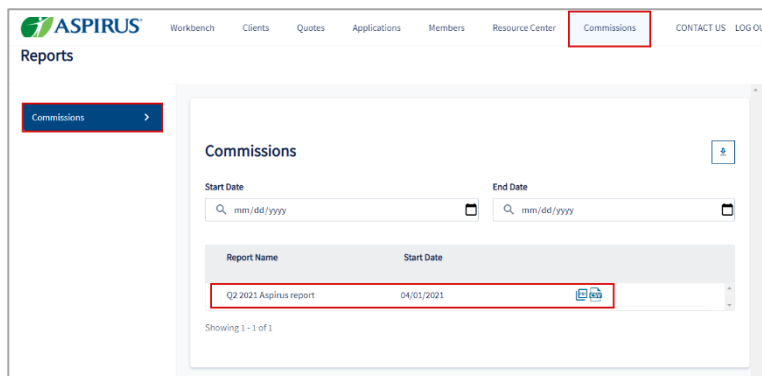


The screenshot shows the Aspirus Agent Portal interface for Policy #406169000, focusing on the Benefits section. The left sidebar contains the same member details as the previous screenshot. The main content area displays the plan name 'Essential Rx' with an 'active' status. Below this, there are two tabs: 'Plan Information' and 'Benefits' (highlighted with a red box). The 'Benefits' tab shows a table with columns for 'Benefit' and 'In Network'. The 'Benefit' column contains the text 'No Data Found'.

Commissions

The Commissions Report allows Agents to review a list of their commission statements and access their details.

Select the **PDF** icon to download a .pdf file format of the report or select the **CSV** icon to access a .csv file.



Session Inactivity

Agents will automatically be logged out of the Portal during an inactive session.

A warning that you are about to be logged out displays giving you a chance to extend the session or logout.

To remain in the system, click **Continue** and you will be able to keep working.

If you do nothing, you will be logged out after approximately 30 minutes of inactivity.

