



MASSACHUSETTS

General Information for Brokers and Benefit Administrators

Frequently Asked Questions

What is BluesEnrollSM?

BluesEnroll is our online benefits management tool that seamlessly coordinates the efforts of Benefit Administrators, Brokers, and employees from a single platform.

In addition to automating the enrollment process, BluesEnroll:

- Improves the accuracy and timeliness of eligibility information
- Reduces the time, expense, and hassle of paper forms
- Offers a secure, single point of access available anytime, anywhere
- Includes over 30 standard reports, including membership lists

What does BluesEnroll cost?

BluesEnroll is free of charge to Blue Cross Blue Shield of Massachusetts accounts.

Are there any legal agreements to execute to access BluesEnroll?

Yes. Both Agents and Benefit Administrators must execute an online license agreement before access is granted to additional Agents or Benefit Administrators.

What products does BluesEnroll support?

BluesEnroll supports Medical, Dental, Medicare Supplement, and Personal Spending Account benefits. Medicare Advantage products aren't supported.

What accounts are eligible for BluesEnroll?

All accounts are eligible for BluesEnroll except the following:

- Any account using our FileLink tool to submit transactions
- Accounts already on private exchanges or other Benefit Administration tools

How long does it take for a typical account to be installed on BluesEnroll?

It usually takes 24-48 hours from the date the installation form is received for an account to be activated. Accounts that have a complex group structure may take longer. In addition, newly sold accounts must have their benefits, rates, and group structure finalized.

Can a new business account submit paper for initial enrollment?

Yes. While not the preferred method, accounts can still use paper or spreadsheets. When possible, initial enrollment for a new business account should be done using the BluesEnroll tool.

Depending on the time of year, the paper or spreadsheet method may add significant time to enrollment processing. If an account chooses a method other than BluesEnroll, they won't be granted access until all paper applications are completed or the initial spreadsheet has been processed.

What are the steps for an account that wants to use BluesEnroll for initial enrollment?

Coordinate the installation with the BluesEnroll teams. Accounts can contact the team at Blue.Enroll@bcbsma.com.

In all cases, a demographic census from the account will be required before benefit selection begins.

After the initial configuration is complete, any combination of Benefit Administrators, Brokers, and employees may elect benefits.

Is special hardware or software needed for BluesEnroll?

No. BluesEnroll requires internet access and commonly used Internet browsers.

For more information about browser compatibility and support, visit <https://benefitfocus.com/support/browsers>

Can an account restrict BluesEnroll access to Benefit Administrators?

Yes, accounts set up access in the way that best fits their business. When a Benefit Administrator registers for the first time, they may provide access to other Benefit Administrators. In addition, an account can choose the employee self-service option, allowing employees to perform transactions. Lastly, a Benefit Administrator may be restricted to a sub-segment of employees within an account (specific groups or categories).

How frequently is data exchanged between BluesEnroll and Blue Cross Blue Shield of Massachusetts?

Member transactions are retrieved Monday through Friday, excluding holidays, at 8:30 a.m. and 1:00 p.m. ET. Transactions performed after 1:00 p.m. ET are retrieved the following business day.

For example, transactions entered on Monday before 1:00 p.m. ET are retrieved and updated that day.

Transactions entered on Monday after 1:00 p.m. ET are retrieved the following day.

What help is available after the installation?

For questions about the BluesEnroll platform including navigation, reporting, or general assistance, call 1-843-284-1177, Monday through Friday, 8:30 a.m. to 5:30 p.m. ET. For Benefit Administrators with access to care, lost cards, and any other Blue Cross Blue Shield of Massachusetts BluesEnroll enrollment questions, please call 1-888-426-8811.

For Benefit Administrators with benefits or claims issues contact your Account Executive or Account Service Consultant. Employees with immediate access to care issues should contact Blue Cross Blue Shield of Massachusetts Member Service at the phone number on their ID card.

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How can I learn more about BluesEnroll?

Visit: <http://www.bluesenrollma.com/training> for more information.

How much of an account's history is transferred to BluesEnroll?

For new accounts, all active employees at the time of installation are available. Where applicable, any terminated employees on COBRA are transferred during the initial implementation. Canceled employees won't be migrated as part of a new installation.

Information about employee eligibility, including active or canceled members, is available based on the effective date of your account installation, as long as your account remains active with Blue Cross Blue Shield of Massachusetts.

How do I have a change made in my BluesEnroll configuration?

Configuration changes can include items such as changes to probationary periods, cancellation rules, etc. Email any configuration changes to the BluesEnroll team at Blue.Enroll@bcbsma.com.

Configuration changes are typically reflected on the platform within 24–48 hours.

How long before I receive an employee identification number for a new hire?

Member IDs are provided as soon as the new hire transaction is completed in BluesEnroll. If your account is using the member role, the member ID is visible directly below the confirmation number when the member completes the new hire process.

For Benefit Administrators, the member ID is visible in the employee overview screen as well as the employee detail report.

Employees should receive their physical cards in 7–10 days after the transaction is received at Blue Cross Blue Shield of Massachusetts.

When are ID cards created?

ID Cards are automatically created for the following transactions: Adds, Rehires, Transfers, and Name Changes. You don't need to request cards for these transactions. If an employee loses their Blue Cross Blue Shield ID card, BluesEnroll allows the Benefit Administrator to request an ID Card on behalf of the employee.

When your account is in Open Enrollment or you have recently made a change to an employee that would generate an ID card, the ID card option won't be available for 45 days from the date of transaction. You can also email blue.enroll@bcbsma.com to request an ID card.

What are the primary advantages of using employee self-service?

Self-service assists Benefit Administrators and Brokers by removing the need to manage paper applications. Employee information is verified at the time of entry, saving time, preventing errors, and avoiding the increased costs of downstream research and corrections.

Most importantly, changes submitted via BluesEnroll are processed in most instances the same day (see How frequently is data exchanged between BluesEnroll and Blue Cross. Paper, email, or fax requests to Blue Cross are inventoried to our Enrollment team and can take between 7-14 business days to be completed.

Can employee self-service changes go to Blue Cross Blue Shield of Massachusetts without approval of a Benefit Administrator?

No. All employee changes are marked as pending approval and create approval tasks for Benefit Administrators. When Benefit Administrator log into BluesEnroll, they are alerted to all outstanding approval requests. The request is forwarded to Blue Cross Blue Shield of Massachusetts only after approval by the Benefit Administrator.

Can an employee change his or her benefit coverage at any time?

No. Benefit elections and or changes can only be made during the following periods:

- New Hire eligibility period
- Upon a valid life event
- Open Enrollment

An authorized Benefit Administrator must approve any election/change before it's sent to Blue Cross Blue Shield of Massachusetts.

Renewals:

How will I know that my renewal has been processed and my account is in Open Enrollment (OE)?

Benefit Administrators and Brokers receive two emails. A notification is sent when the renewal is first available for processing. A second email is sent when ten days are left in Open Enrollment (OE).

What BluesEnroll UI changes are visible during OE?

For Benefit Administrators or Brokers, and employees where applicable, the BluesEnroll landing page automatically displays the number of days left in OE. Also, additional tabs are available in the Benefits section to enter transactions in the proper period.

Aside from the UI changes, the major change during OE is that Benefit Administrators, Brokers, and employees make changes for the new period without entering a life event.

Frequently Asked Questions

Sample Open Enrollment Landing Page:

OE Manager

Welcome to Open Enrollment!

In order to send Open Enrollment elections to the carrier, please complete the following:

- Complete 'Sections Need to be Approved' tasks
- Complete all benefit elections

NOTE: To complete benefit elections, you must complete any 'Not Started', 'Invalid Data', and 'Provide More Data' tasks if they display in the Personal, Work, and Benefit task sections.

Time Remaining ⬆


2 Days Remaining
COBRA DENTAL Offer, COBRA MEDICAL Offer

18 Days Remaining
BCBSMA Dental Offer 2016-17, BCBSMA Medical Plans 2016-17

Prior to an account's Anniversary Date, open enrollment changes are made in the Open Enrollment tab. On and after the Anniversary Date, if an account is still in Open Enrollment, changes are made in the Current tab.

The Open Enrollment tab displays before your Anniversary Date


Benefits Snapshot

Open Enrollment Benefits	Current Benefits
 Dental Dental Blue Program 2 100/100/60 Employee + 1 Effective as of 05/01/2016	\$0.00 Monthly

The Open Enrollment tab is available until your anniversary Date. Open Enrollment may still be available after the Anniversary Date but the tabs change as detailed below.

After Anniversary Date but still in OE:

Benefits Snapshot

Current Benefits	Previous Benefits
 Medical Coverage Declined	

If there are still days left in OE, make any OE changes in the Current Benefits tab without a life event.

The Previous Benefits tab is where you can make changes in the previous participation period, and is available for sixty days after your Anniversary Date.

How do I know when to make a change during Open Enrollment?

Most Open Enrollments are Passive, meaning that action is required only if the employee requests changes in the new period. If an account elects a Forced OE, then all employees must indicate their selection for OE, even if they are electing to remain in the same plan. If you're adding additional products in the renewal year, your requirements may differ slightly.

How do I change my Open Enrollment dates?

If you require a change to your Open Enrollment dates, email Blue.Enroll@bcbsma.com with your new dates. It usually takes 24 hours before the changes are visible in BluesEnroll.

How do I report on Open Enrollment activity?

The standard Benefit Detail and Benefit Summary reports may be used to list enrollments in the renewal period. On the initial options screen after selecting a Benefit Detail or Summary report select the Open Enrollment period.

Benefit Detail Report while Open Enrollment is open

Benefit Type*

- All--
- Current Benefits
- Dental: Dental Blue
- Open Enrollment Benefits
- Dental: Dental Blue Program 2 100/100/60

We use employee self-service. Does that change the process?

Employees only need to take action if changes are required in the new period. A Benefit Administrator/Broker must approve changes made by employees before the transactions are sent to Blue Cross Blue Shield of Massachusetts.

On the landing page in the OE section is an Approve All button. Selecting this button will approve all outstanding changes and remove any outstanding tasks at once.

When are ID cards created during a renewal?

You don't need to make special ID card requests when using BluesEnroll. ID cards are generated as enrollments are added/changed and approved.

If you prefer to hold cards for all members until a specific date, send a request to Blue.Enroll@bcbsma.com before your renewal is processed on BluesEnroll.

Should I continue to send in spreadsheets or paper with a BluesEnroll account on renewal?

BluesEnroll will map existing employees into the correct plan for the new period and perform any necessary transfers. Once the renewal is processed, Benefit Administrators and Brokers make any additions/changes directly in BluesEnroll.

If your account is adding plans/employees in the new period and you have any questions about processing the additional enrollments, contact the BluesEnroll team at Blue.Enroll@bcbsma.com.

How do I know that BluesEnroll is ready for Open Enrollment?

Once the renewal information has been processed, the BluesEnroll landing page for Benefit Administrators and Brokers (and employees where applicable) displays the number of days left in OE, and where applicable, the number of members left to enroll in benefits.

During OE, Benefit Administrators/Brokers make changes for employees, or employees make changes for themselves, in the new period without entering a life event.

A new tab Open Enrollment appears for Brokers and Benefit Administrators to make changes in the new period.

OE processing can continue past the Anniversary Date. When this happens, before the Anniversary Date, OE changes are made in the Open Enrollment tab. Beginning on the Anniversary Date, OE changes are made in the Current Period tab.

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How is the Open Enrollment period extended?

The Benefit Administrator or Broker emails the BluesEnroll team at Blue.Enroll@bcbsma.com with the request. The extension is usually processed overnight. Alternately, accounts may close OE early in the same manner.

What is expected of Benefit Administrators and Brokers during OE?

No action is required for Benefit Administrators or Brokers.

An account may request a renewal where employees are required to elect benefits for the new period regardless of previous history. If your account chooses this method, they must email this request, prior to the renewal being processed on BluesEnroll, to Blue.Enroll@bcbsma.com.

Where accounts use self-service, changes made by employees must be approved by a Benefit Administrator/ Broker before the transactions are sent to Blue Cross Blue Shield of Massachusetts.

If my account uses employee self-service, do I have to individually approve all transactions?

No. On the landing page in the OE section there is an Approve All button. Selecting this button approves all outstanding changes in one batch and removes any outstanding tasks.

How do I configure my renewal?

Renewals are configured automatically and are visible in BluesEnroll shortly after the renewal has been processed by Blue Cross Blue Shield of Massachusetts. If you want to make eligibility rule changes for the new period or have questions on the status of your renewal, contact the BluesEnroll team at Blue.Enroll@bcbsma.com.

Agent/Broker Information:

Is there an automated transfer of Agency information to BluesEnroll?

Yes. When your Agency's first BluesEnroll account is migrated, or first new business account is installed, Agency and Broker information contained in the Manage Profile section in Broker Central is transferred to BluesEnroll.

This includes role information associated with each broker.

Is there a one to one relationship between my role in Broker Central and BluesEnroll?

The roles in Broker Central differ slightly from those in BluesEnroll. See below for the translation

Broker Central	BluesEnroll
Super User	Administrator
Agency Admin	Administrator
Broker	Agent
Broker Support	Agent Assistant

Are subsequent additions/changes to Agency or Broker information automatically transferred to BluesEnroll?

Yes. Continue to make additions/changes in the Manage Profile section of Broker Central. Changes are automatically synchronized to BluesEnroll, usually within 24–48 hours.

Please note that brokers must be registered in Broker Central before they will be given access to BluesEnroll.

Each agent must have and use their individual login credentials in Broker Central, as required by Blue Cross Blue Shield of Massachusetts. Access to BluesEnroll can be delegated to a broker through the agency's assigned Super User.

What type of account access is provided by BluesEnroll?

The following is a list of roles and associated visibility into the Agency's book of business:

- Agent – Agents have access only to the accounts to which he/she is assigned.
- Administrator - Agency Administrators have access to all accounts associated with the Agency.
- Agent Assistant - Agent Assistants have access to all accounts associated with the Agency.

What is the difference between access and privilege?

The Agency's book of business is visible via the BluesEnroll search operation. Any tasks a user can perform on behalf of the account are determined by your privileges. Privileges may differ from account to account within an Agency.

Two types of privileges are assigned to Agency personnel in BluesEnroll:

Benefit Administration privileges – this privilege mirrors the Benefit Administrator and allows the Agent to Add, Edit, and Terminate employees at the account

Read-Only privileges – this privilege provides access to reporting features but doesn't allow you to Add, Edit, or Terminate employees at the account. Agent Assistants are typically granted Benefit Administrator privileges. Agents are typically granted Read-Only privileges when allowed to log in.

Can I access my accounts directly from Broker Central?

Yes. Once the Super User for your agency allows you access to BluesEnroll, you'll notice the BluesEnroll link is available in the My Online Tools section of Broker Central.

Additions/changes to Broker Central permissions are processed within 24–48 hours on BluesEnroll.

Frequently Asked Questions

What should I do if I have an access problem?

Contact the BluesEnroll email box at Blue.Enroll@bcbsma.com.

Benefit Administrators

How do I gain access to BluesEnroll after migration?

Migrating accounts self-register. On the day of migration, your assigned Benefit Administrator will receive an email from Blue Cross Blue Shield of Massachusetts with a URL and detailed instructions on how to create the initial administrative account.

To create the account, the initial administrator must know account specific identifying information.

How do I manage administrative accounts?

Additional Benefit Administrators are managed directly within BluesEnroll by selecting the Group Settings Section and then choosing Manage Administrator Accounts. From the Manage Administrator Accounts section you are able to create, edit, and disable administrative accounts. You'll only see the Manage Administrator option if your administrative account has the correct privileges.

Will Blue Cross Blue Shield of Massachusetts still manage administrative accounts?

No. To allow accounts more timely access when creating administrators and more flexibility in configuring privileges, accounts may now manage this process themselves.