

Small Group Quoting Tool User Guide

September 2025

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SMALL GROUP QUOTING GUIDE

Quoting Tool User Guide

Purpose

The purpose of this user guide is to provide **step-by-step instructions** and guidance to Producers as they complete their tasks, using the Small Group and Middle Market Quoting tool.

Quoting Tool Process Overview

The Quoting tool allows the user to quickly create quotes for **Fully Insured** and **Blue Balance FundedSM** ASO quotes for small groups with an average of 50 or fewer employees in the preceding calendar year (including full-time, part-time, and seasonal).

If your group employed more than 50 employees in the preceding calendar year, contact your Sales Executive to learn more about your group's options.

Life, Disability, Critical Illness, Accident, and Vision products are issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Illinois is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Medical, Pharmacy, and Dental products are offered by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Quoting Availability

Fully Insured quotes are available for small businesses with 1–50 employees. This option includes:

- Medical, Dental and Ancillary
- Dental and Ancillary Only

Blue Balance Funded quotes are available for small businesses with 5–50 employees. This funding type is a Medical-only option but can be quoted alongside Fully Insured Dental.

What you can do with this tool:

- Add and Quote a New Prospect
- Search for Existing Prospects
- View Recently Run Quotes
- Duplicate Existing Quotes
- Create New Quotes
- Modify Life Insurance Settings
- Download Quote Documents
- View and Print Member Information Displaying Monthly Premiums

Getting Started

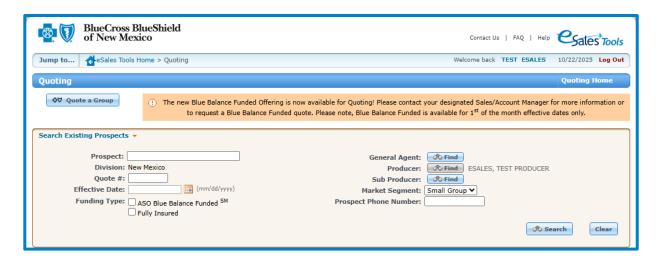
To begin submitting/creating a quote, log into Blue Access for ProducersSM (BAPSM).

Navigate to the eSales Tools Home Page by clicking **Group**, then **Quote a Group**.

Click Small Group and Middle Market Quoting.



You will be directed to the **Quoting Tool homepage**.

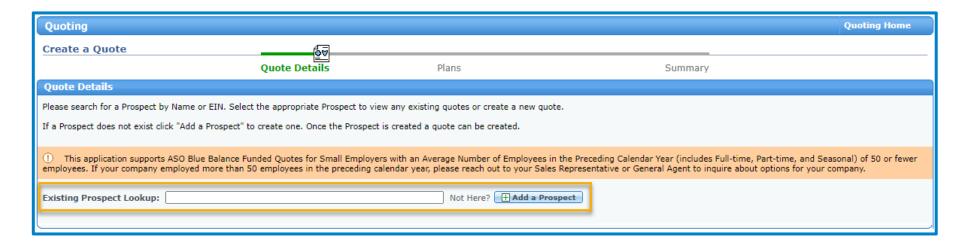


Quoting a Group

1. Select Quote a Group.



2. Find an existing Prospect or create a new prospect.

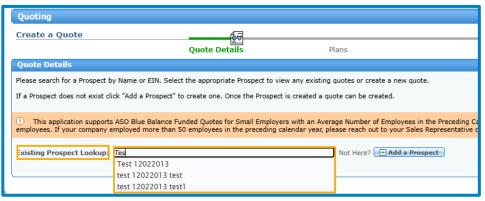


Finding an Existing Prospect

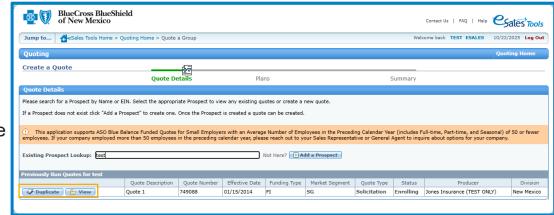
- Enter a Prospect's name in the
 Existing Prospect Lookup field.
 Click on the Prospect when it appears in the space below.
- Duplicate or View an existing Blue Cross and Blue Shield of New Mexico (BCBSNM) quote.

Note: Users can only view quotes associated with their BAP Login ID

- When Duplicate is selected all the quote details are duplicated, allowing you to make changes to the details for new quotes, as needed.
- When View is selected you are able to view a delivered quote or continue quoting on a prospect.

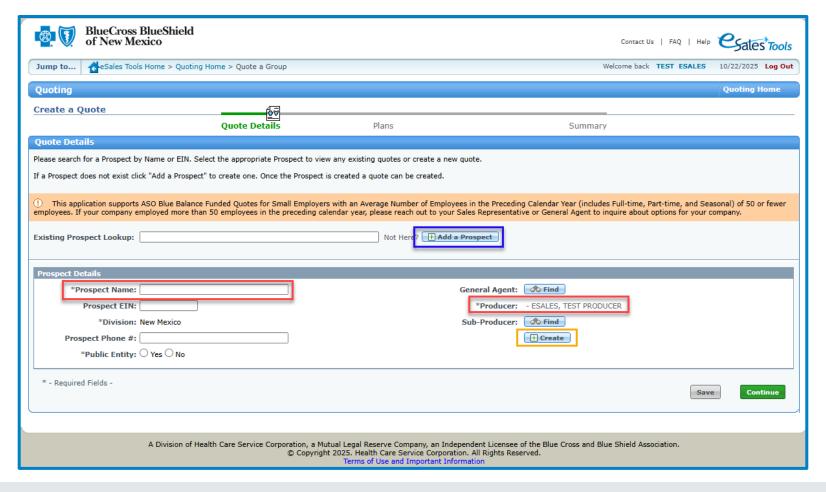


Enter at least 3 characters to look up an existing prospect.



Adding a Prospect

Select Add a Prospect in Quote Details. Enter mandatory data in Prospect Details (fields marked with an asterisk). Producer and Division default based on the ID used to log in. Click Create.



Creating a New Quote

Once a new prospect or quote is duplicated, **complete all the required information fields** (identified with asterisks) to create a new quote. Although the tool currently shows that all prospects must be regulated by ERISA, BCBSNM will provide a Fully Insured quote for non-ERISA prospects. At this time, BCBSNM will provide Blue Balance Funded quotes only for ERISA-regulated prospects.

Note: Blue Balance Funded is available for groups with 5–50 employees. The group's current coverage must have been effective for a minimum of one year, for at least 75% of all eligible employees.

* How many employees (full-time, part-time, seasonal) did your company average on business days in the preceding calendar year? If your company did not exist in the preceding calendar year, how many employees (full-time, part-time, seasonal) does your company reasonably expect to average on business days in the current calendar year?	: Fifty (50) or fewer employees Fifty-one (51) or more employees
Quote Description: Quote1	*Funding Type: ASO Blue Balance Funded SM Fully Insured
*Market Segment: Small Group ♥	*Effective Date: 🔻
*Number of Enrolled Employees:	*Product Type:
*Employer Zip Code:	
*Employer County: □Select ▼	
*SIC Code:	
Sales Rep. D/C: /	

Funding Types

Users can select Fully Insured only, Fully Insured and Blue Balance Funded, or Blue Balance Funded only. Product Type options vary by Funding Type selection.

Fully Insured Product Type selection defaults to Health/ Dental/ Ancillary, but the option of Dental & Ancillary Only is available (should not be used by accounts with existing BCBSNM medical only coverage).

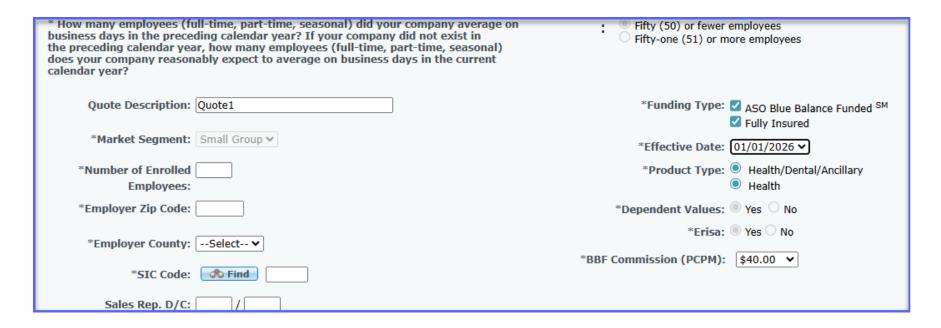
Note: Blue Balance Funded rates are Illustrative only until submitted to BCBSNM for Underwriting evaluation

* How many employees (full-time, part-time, seasonal) did your company average on business days in the preceding calendar year? If your company did not exist in the preceding calendar year, how many employees (full-time, part-time, seasonal) does your company reasonably expect to average on business days in the current calendar year?	: Fifty (50) or fewer employees Fifty-one (51) or more employees
Quote Description: Quote1	*Funding Type: ☐ ASO Blue Balance Funded SM ✓ Fully Insured
*Market Segment: Small Group V	*Effective Date: 01/01/2026 ✔
*Number of Enrolled	*Product Type: Health/Dental/Ancillary
Employees:	O Dental & Ancillary Only
*Employer Zip Code:	
*Employer County: ☐Select ✔	
*SIC Code:	
Sales Rep. D/C: /	

Funding Types

When selecting a combined Fully Insured and Blue Balance Funded quote, the Product Type defaults to Health/Dental/Ancillary for Fully Insured, and Health for Blue Balance Funded. The Product Types can not be changed.

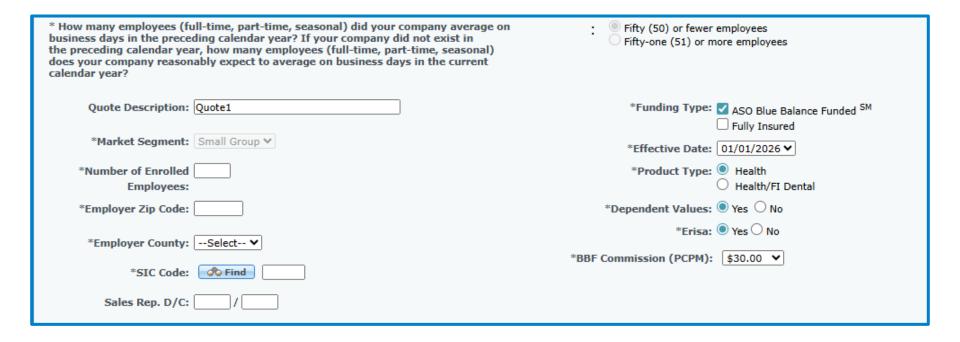
Note: Blue Balance Funded rates are Illustrative only until submitted to BCBSNM for Underwriting evaluation



Funding Types

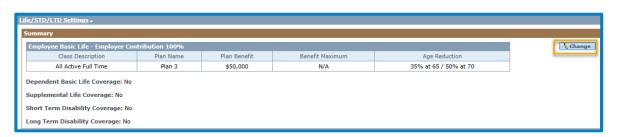
When selecting a Blue Balance Funded quote, the Product Type defaults to Health, but the option of Health/ FI Dental is available.

Note: Blue Balance Funded rates are Illustrative only until submitted to BCBSNM for Underwriting evaluation

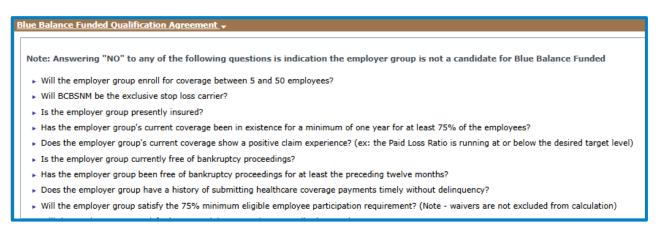


Quote Settings

If the Fully Insured funding type has been selected, Life,
Short Term Disability, and
Long Term Disability will be available. Click Change to modify the default settings.



If Blue Balance Funded is selected, the **Blue Balance Funded Qualification Agreement** will display. Please read through the questionnaire. If the answer to any question is **No**, the employer group may not be eligible for Blue Balance Funded.



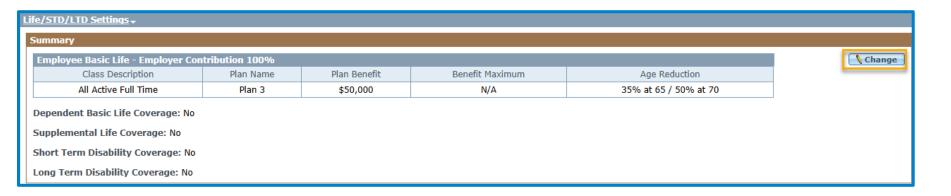
The Blue Balance Funded Qualification Agreement section only applies to Blue Balance Funded and is not required for Fully Insured quotes.

Life, STD and LTD Settings

If **Fully Insured** is selected, the number of enrolled employees can have less than 5 members.

If **ASO Blue Balanced Funded** is selected, the number of enrolled employees cannot be less than 5 or greater than 50.

Life defaults to the amount and the information below but can be changed by selecting the change button on the right-hand side.



Life Offerings

Term Life Contribution

Any number 1–100. Employer Contribution for Life cannot be above 100%.

NOTE: If you enter a contribution amount under 100 **before** selecting a Life plan, the contribution will **auto-default** back to 100% upon plan selection. To adjust, go back and **manually re-enter** the desired contribution amount **after** selecting a Life plan.

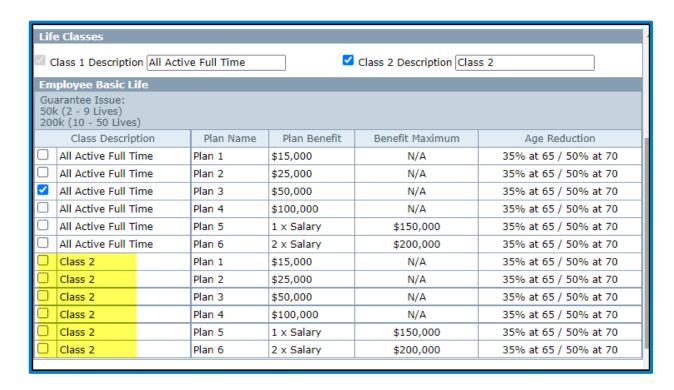
Life Classes

Class 1 Default:

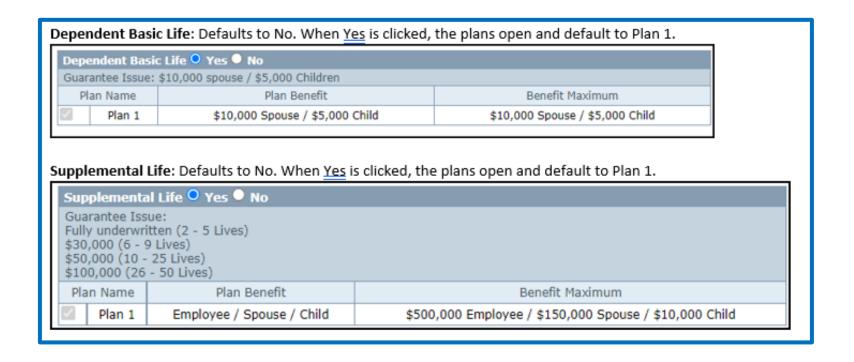
All Active Full Time.

Class 2 Description:

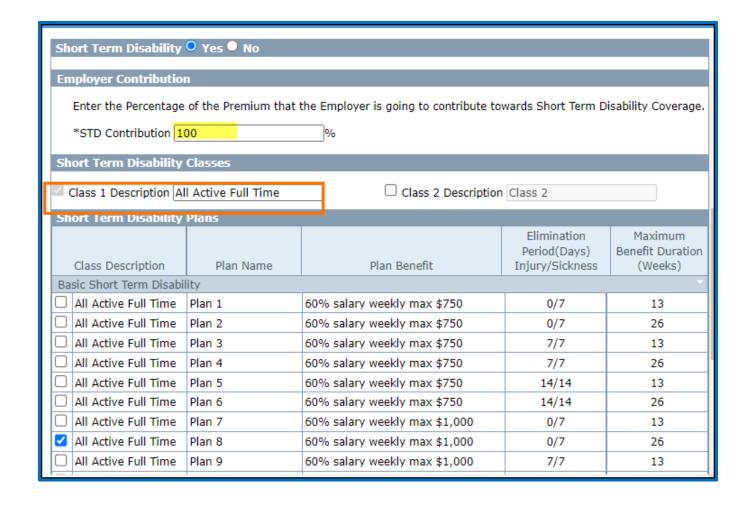
User can type in the description for Class 2, with up to 20 characters; Class 2 plans will display for plan selection.



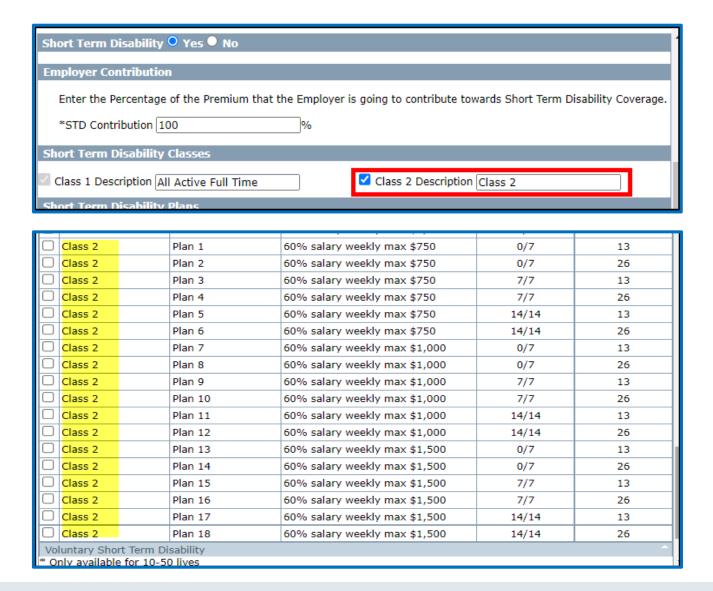
Dependent and Supplemental Life



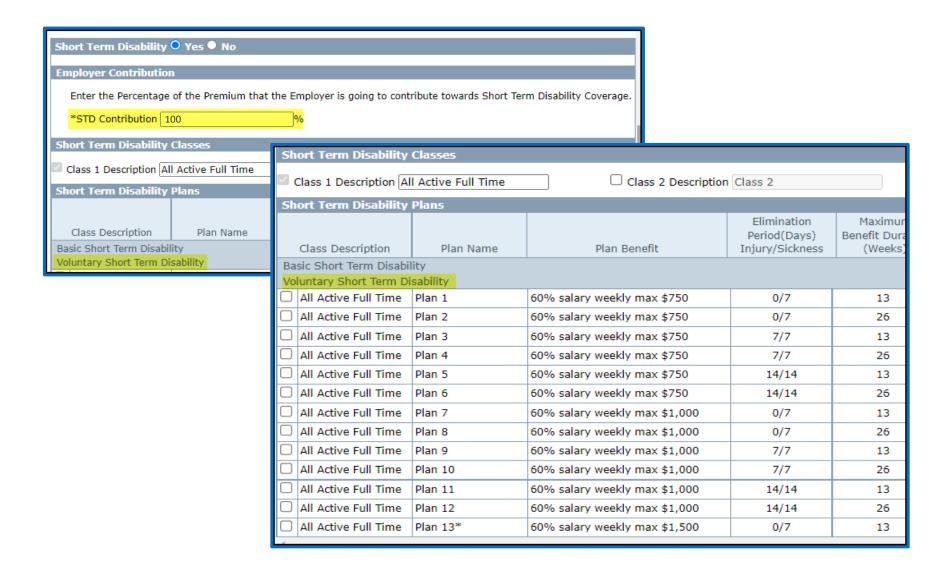
Short Term Disability – Class 1 Plans



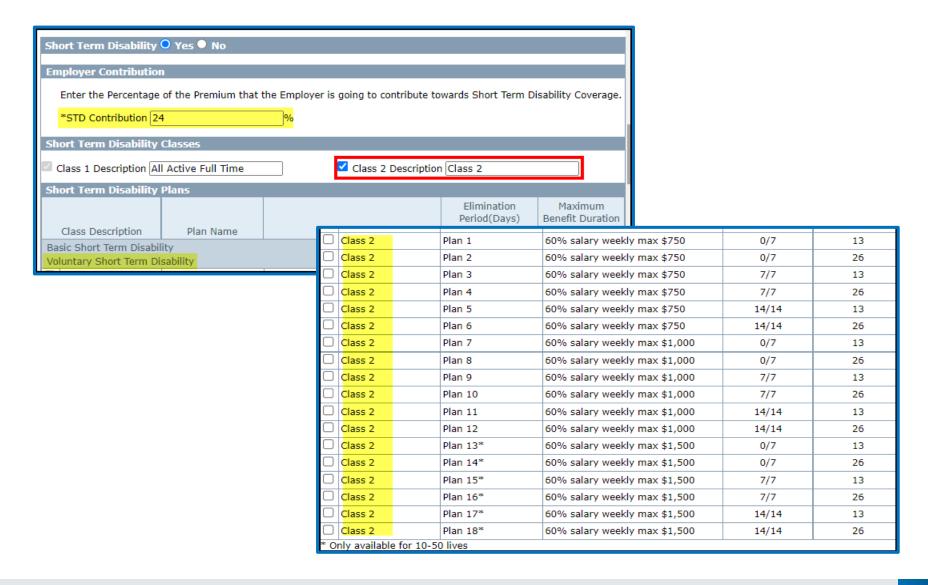
Short Term Disability – Class 2 Plans



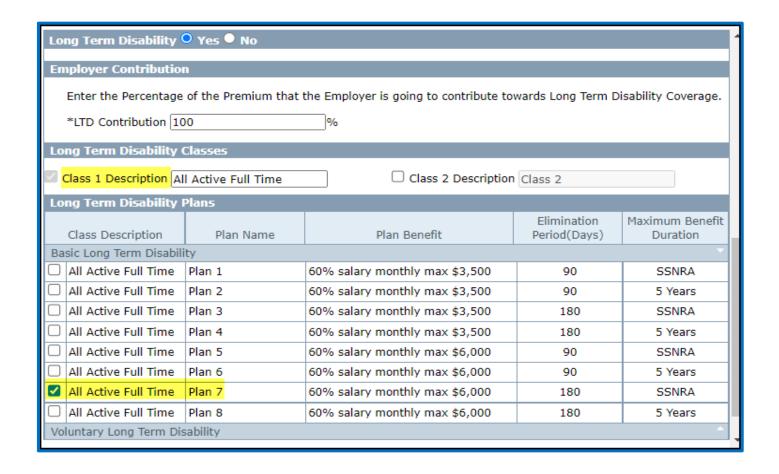
Voluntary Short Term Disability – Class 1 Plans



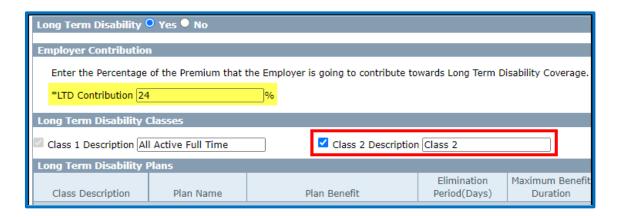
Voluntary Short Term Disability – Class 2 Plans



Long Term Disability – Class 1 Plans

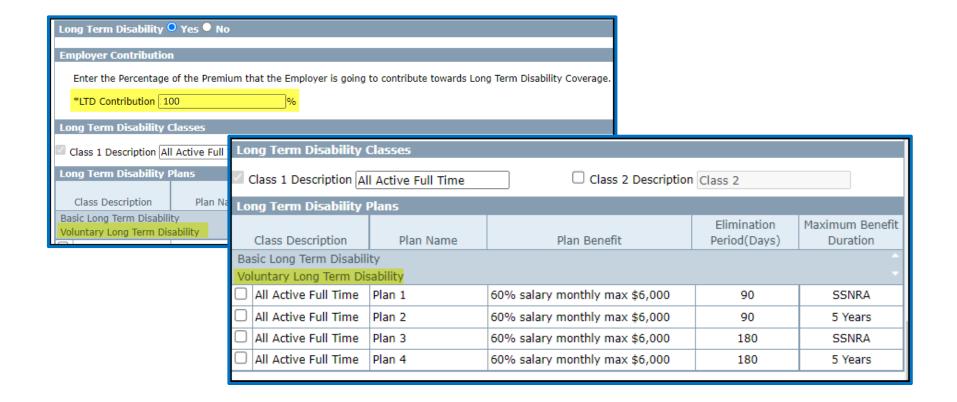


Long Term Disability – Class 2 Plans

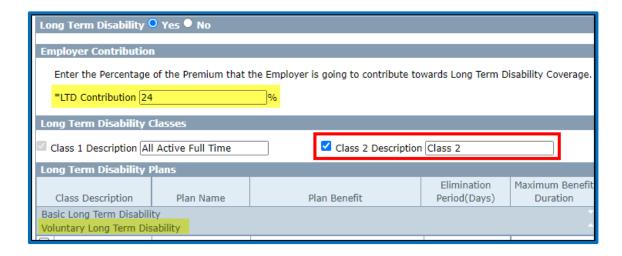


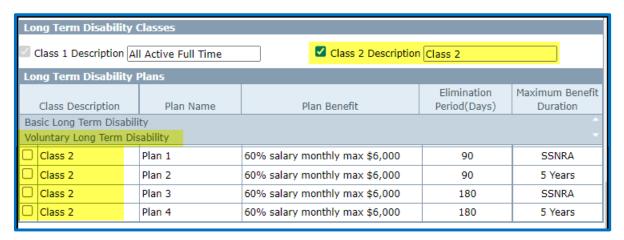
	Class 2	Plan 1	60% salary monthly max \$3,500	90	SSNRA	
	Class 2	Plan 2	60% salary monthly max \$3,500	90	5 Years	
	Class 2	Plan 3	60% salary monthly max \$3,500	180	SSNRA	
	Class 2	Plan 4	60% salary monthly max \$3,500	180	5 Years	
	Class 2	Plan 5	60% salary monthly max \$6,000	90	SSNRA	
	Class 2	Plan 6	60% salary monthly max \$6,000	90	5 Years	
	Class 2	Plan 7	60% salary monthly max \$6,000	180	SSNRA	
	Class 2	Plan 8	60% salary monthly max \$6,000	180	5 Years	
Vol	Voluntary Long Term Disability					

Voluntary Long Term Disability – Class 1 Plans



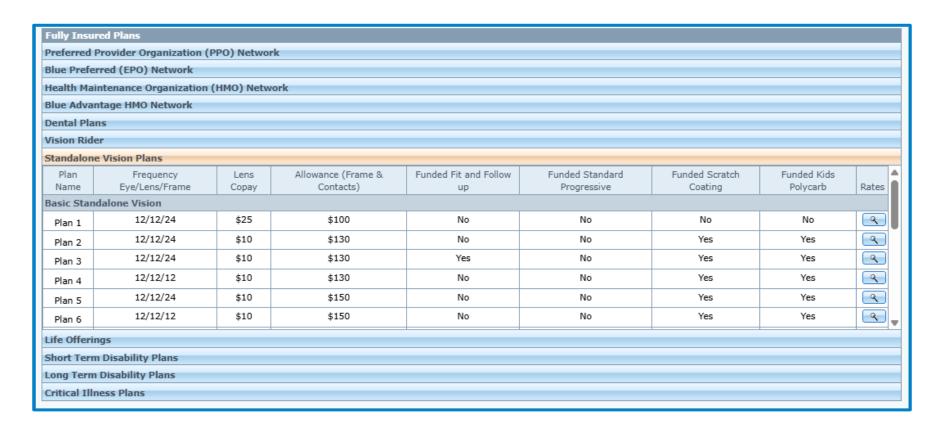
Voluntary Long Term Disability – Class 2 Plans





Ancillary – Standalone Vision Plans

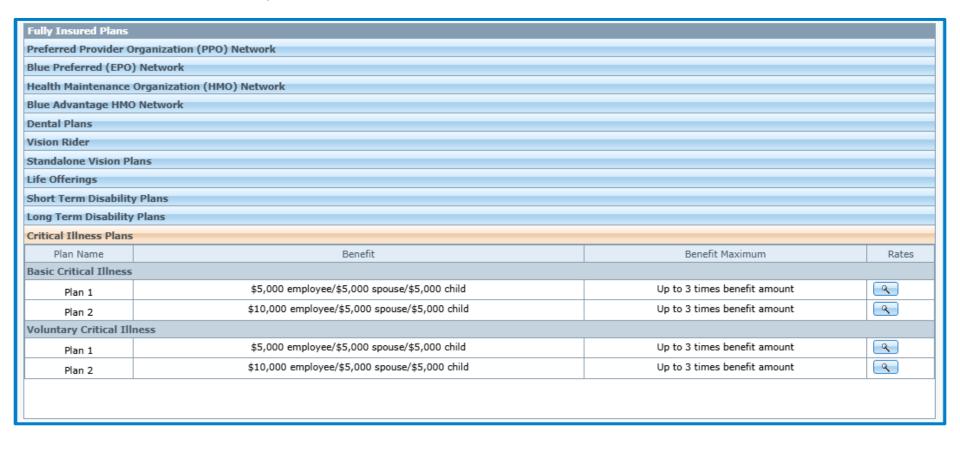
Standalone Vision plans do not display on the Quote Details page, therefore do not require selection for rates to generate. The plans will display on the Rates page.



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Ancillary – Critical Illness Plans

Critical Illness plans do not display on the Quote Details page, therefore do not require selection to generate rates. The plans will display on the Rates page if there are 10 or more employees.



Importing Census

There are two options to enter member census information:

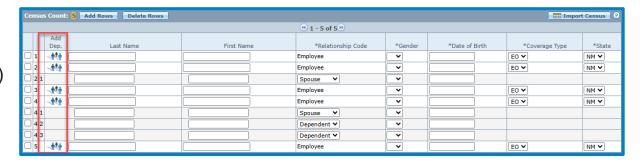
- 1. Enter the member information manually on the census page, or
- 2. Use a **census template** to import membership information to the census page.

Member census will display this way if Fully Insured only is selected.

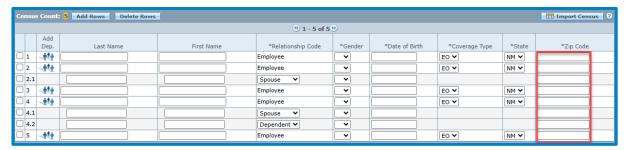
1. Manual Entry

Select the "blue family" icon (just left of the last name field) to create additional rows for each dependent enrolling in coverage. This button can be selected multiple times to add multiple dependents.

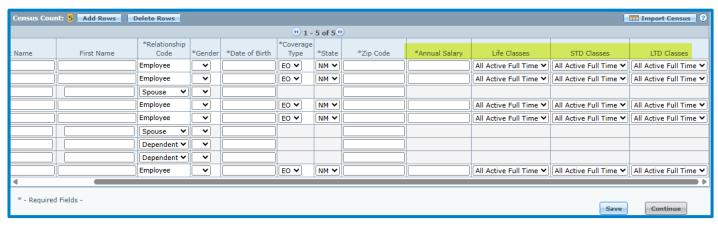
Complete all required fields and select **Create Rate** to proceed to the Rate Summary window.



Member census will display this way if ASO BBF is selected; ZIP code will be required.

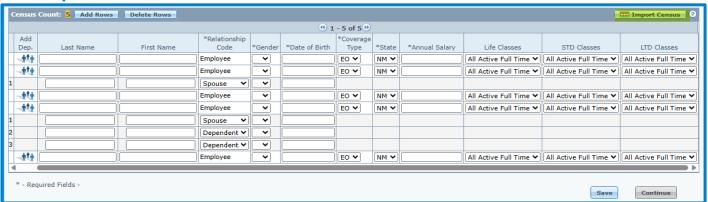


Member census will display this way if **Life**, **STD** and **LTD** Classes are selected; ZIP code and Annual Salary will be required along with the member information.



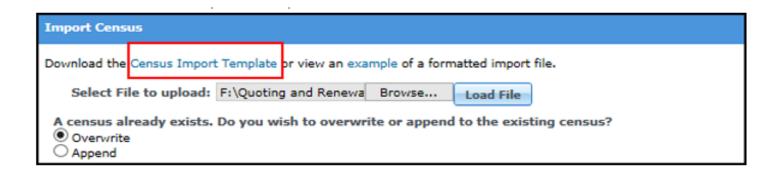
2. Importing Census

Click on the **Import Census** button.

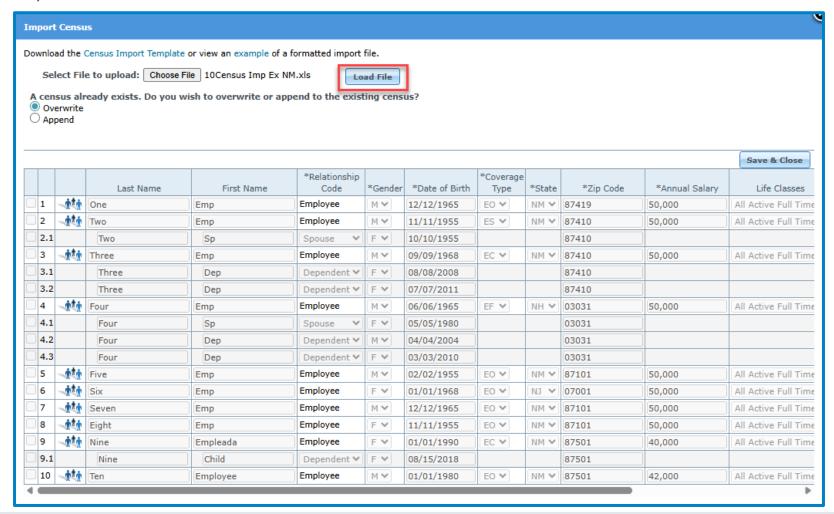


Census Import Template

- The Smart Census Import Tool can be downloaded via Blue Access for Producers along with the Reference Guide by visiting www.BCBSNM.com/producer
- Users will also be able to download the Smart Census Import Tool via the Small Group and Middle Market Quoting application



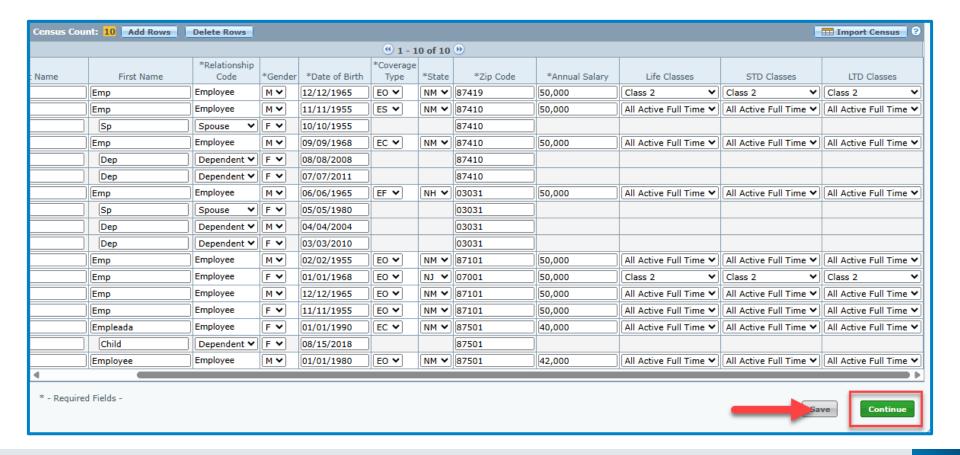
To upload a census, click on **Browse**, select a file to be uploaded and click on **Load File**. Then, click on **Save & Close**.



The census data is displayed on the Quote Details page. Click Save.

If errors are found, a message will populate with a list of the errors.

If no errors are found, click **Continue** to proceed to the plans page.

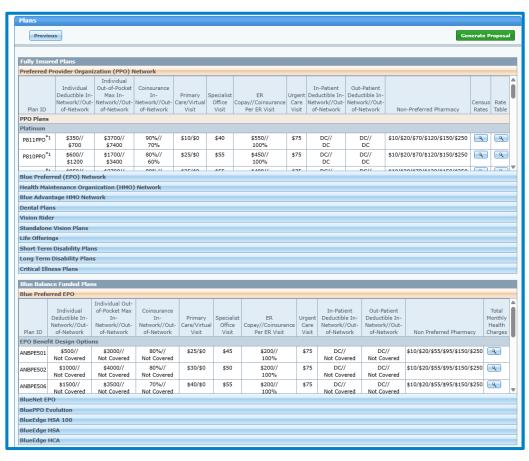


Benefit Design Options

Benefit design options can be viewed by clicking on the **plan type**.

Then, scroll within the plan type to view each benefit design. Get rate details by clicking the **magnifying glass icons** under the Member and Composite Rate columns.

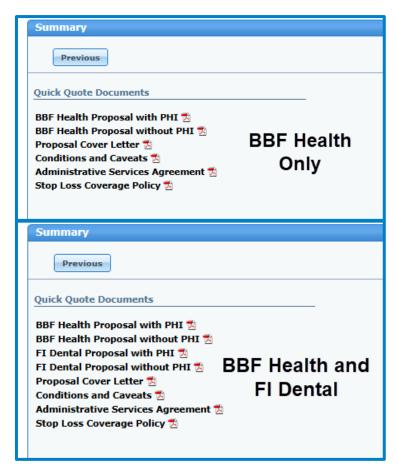
Click **Generate Proposal** to generate proposal documents.



Note: "Rate" refers to monthly premiums for fully insured ACA/Small Group Plans. Final composite rates are dependent on enrollment demographics. If you ran an initial Blue Balance Funded quote, "Rate" refers to the administrative fees, stop loss premiums and projected claims, which can vary with enrollment. Contact your Sales Executive for an underwritten quote.

Proposal Documents

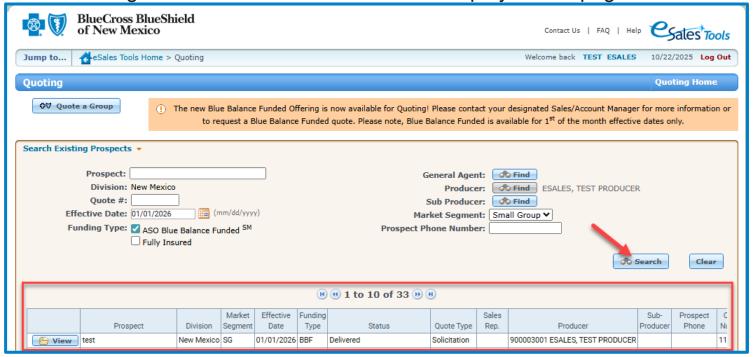
Proposal documents generate and are available to download and print. The reports produced vary based on Funding Type and Product Type selections. Please Note that BBF Proposal documents are solicitation rates only and should not be distributed to the client as they are not considered final rates.





Searching and Tracking Quotes

To search for an account, this can be done on the Quoting Homepage by entering any criteria available and selecting the Search button. Results will display on the page.

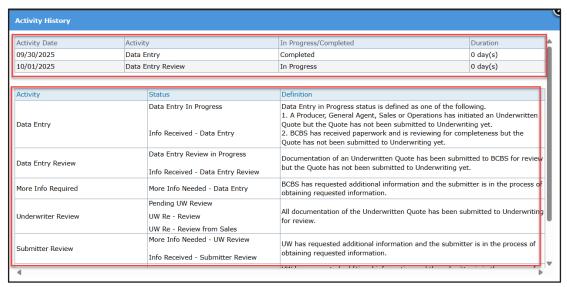


In the search results, User will click on the View button to go into the account.

Searching and Tracking Quotes

User can view the status of their Underwritten account by clicking on the History button on the top right of the Quote Details page for any of their accounts that have been submitted internally.





Status can be seen on the Activity
History popup with data of how long it
was in each activity. Definition of each
activity of an account can go through is
provided on the bottom.

Getting an Underwritten Quote

If User then wants to move forward with the Blue Balance Funded Quote and receive underwritten rates, please reach out to your **Sales Executive**.

Helpful Resources



For questions about quoting, enrollment and benefits, please talk with your **Sales Executive**.



For technical issues with the eSales Quoting tool, please contact our ITG Service Center at **1-888-706-0583**.



For questions regarding any of the information within this user manual or the enrollment process, please email us at: **SGMM_TechSupport@hcsc.com**.