

Frequently Asked Questions



Version: 2.0

Created by: New Mexico Health Connections

Updated on: 04/19/2016

This document is provided for informational purposes only. The information herein is subject to change without notice. Please report any errors herein to NMHC. We do not provide any warranties covering and specifically disclaims any liability in connection with this document.



New Mexico Health Connections

2440 Louisiana Blvd NE
Suite 601
Albuquerque, NM 87110

Phone: 855-808-3568

Fax: 800-734-1596

Web: www.mynmhc.org

Email: info@mynmhc.org

Table of Contents

1	Health Insurance Marketplace	4
1.1	How do I connect to the Health Insurance Marketplace from OI?	4
1.2	How do I Create OI login before connecting to the Marketplace?	4
1.3	How do I come back to OI before completing an application on the Marketplace?	4
1.4	How do I come back to OI after completing an application on the Marketplace?.....	4
2	Individual – Add/Cancel Coverage & Updating Personal Data Outside of Open Enrollment	5
2.1	How does an Individual Add Coverage for Dependent Outside of Open Enrollment?.....	5
2.2	How does an Individual Cancel Coverage for Self or Dependent Outside of Open Enrollment?	5
2.3	How does an Individual Update Personal Data for Self or Dependent? (This includes; Name, Address, Phone and Email)	5
3	Agent – Add/Cancel Coverage & Updating Personal Data Outside of Open Enrollment for Individual Members.....	6
3.1	How does an Agent Add Coverage for an Individual Member’s Dependent Outside of Open Enrollment?	6
3.2	How does an Agent Cancel Coverage for an Individual Member or his/her Dependent Outside of Open Enrollment?	6
3.3	How does an Agent Update Personal Data for Individual or Dependent (This includes; Name, Address, Contact, Census and Communication Preferences)?	6
4	Agent Changing Individual Birth Date	8
4.1	How does an Agent Change Individual(s) Birth Date?	8
5	Employee – Add/Cancel Coverage & Updating Personal Data Outside of Open Enrollment	9
5.1	How do I Add Coverage for Self or Dependent during a qualifying Life event?.....	9
5.2	How do I Cancel Coverage for Self or Dependent during a qualifying Life event?	9
5.3	How does an Employee Update Personal Data for Self or Dependent?.....	9
6	Agent/Employer - Changing Employee Birth Date.....	10
6.1	How do I change an Employee Birth Date without creating a new record in the OI system?	10
7	Agent//Employer - Add/Cancel Coverage & Updating Personal Data Outside of Open Enrollment.....	11
7.1	How do I Add Coverage for an Employee during a qualifying Life event?.....	11
7.2	How do I Add Coverage for Dependent during a qualifying Life event?	11
7.3	How do I Cancel Coverage for an Employee/Dependent during a qualifying Life event?	11
7.4	How do I update Personal Data for an Employee or Dependent Outside of Open Enrollment?	12
8	Agent Updating a Group’s Primary Contact.....	13
8.1	How does an Agent change the Primary contact for a group with a status of Approved, Open Enrollment and Ready for Review or Active?.....	13
9	Agent - Changing the Address of an Approved Company.....	14

9.1	How do I (Agent) Change the Address of a Company that is already Approved by the Underwriter?	14
10	How Does an Agent View Status of a Life Event he/she submitted on Behalf of an Individual?.....	15
10.1	How Does an Agent View the Status of a Life Event he/she submits on Behalf of an Individual? ...	15
11	Agent Updating a Group’s Primary Contact.....	16
11.1	How does an Agent change the Primary contact for a group with a status of Approved, Open Enrollment and Ready for Review or Active?.....	16
12	Agent Portal – Running Reports.....	17
12.2	How to Run Agents Reports.....	17
12.3	How to Run Data Extract Reports	17
13	Group Onboarding Process	18
13.1	Group Onboarding Process.....	18
14	Individual Renewal – Non Agent.....	19
14.1	How does an Individual Renew His or Her Benefits	19
15	Agent Renewing on Behalf of an Individual.....	20
15.1	How does an Agent Renew Benefits on Behalf of an Individual.....	20

1 Health Insurance Marketplace

1.1 How do I connect to the Health Insurance Marketplace from OI?

Answer: You can connect to the Health Insurance Marketplace from 3 places in OI

- The demographics page
 - Your Eligibility Summary page
 - Thank You for Choosing Us page
1. Click the “Marketplace” button from one of the pages listed above.
 2. The user login screen launches.
 3. Click on register now, fill out all fields and click next.
 4. Review the instructions on the page that launches, then and click next.
 5. The Marketplace website login page will launch.
 6. Click on create account to create a marketplace account.
 7. If you are returning to the marketplace to continue an application, enter the user ID and password that you have already created.
 8. Follow the instructions on the marketplace website to verify user, fill out application and submit it.
 9. After submitting your application on the marketplace, go to the bottom of the Eligibility page and click on the green button “Go to Issuer Website” to return to OI.
 10. If you qualify for a tax credit you will see the tax credit amount on the Eligibility Summary page in OI.

1.2 How do I Create OI login before connecting to the Marketplace?

Answer: Click on Marketplace link. The user login screen launches. Click on register now, fill out all fields and click next.

1.3 How do I come back to OI before completing an application on the Marketplace?

Answer: Click on “Return to Issuer Website” form on the Marketplace and you should return to OI.

1.4 How do I come back to OI after completing an application on the Marketplace?

Answer: At the bottom of the Eligibility page on the marketplace, click on the green button “Go to Issuer Website” to return to OI.

2 Individual – Add/Cancel Coverage & Updating Personal Data Outside of Open Enrollment

2.1 How does an Individual Add Coverage for Dependent Outside of Open Enrollment?

Answer:

1. Log in to Individual account
2. On the Dashboard, go to “Quick Links”
3. Click “Add Coverage for Dependent” link
4. Choose life event & enter event date
5. Enter demographics for new dependent(s) & click “Continue”
6. Review updated premium amounts & click “Submit”
7. Sent to the Underwriter for approval if required
8. 834 update is sent for approved requests
9. Member is sent “Your Life Event Request” email

2.2 How does an Individual Cancel Coverage for Self or Dependent Outside of Open Enrollment?

Answer:

1. Log in to Individual account
2. On the Dashboard, go to “Quick Links”
3. Click “Cancel Coverage for Self/Dependent” link
4. Choose life event & enter event date
5. Select members(s) to be removed & click “Continue”
6. Review updated premium amounts & click “Submit”
7. Sent to the Underwriter for approval if required
8. 834 update is sent for approved requests
9. Member is sent “Your Life Event Request” email

2.3 How does an Individual Update Personal Data for Self or Dependent? (This includes; Name, Address, Phone and Email)

Answer:

1. Log in to Individual account
2. On the Dashboard, go to “Quick Links”
3. Click “Update Personal Data” link
4. Choose the data type you would like to change (Name, Mailing Address, Communication, Preferences)
5. Select person(s) affected if applicable
6. Enter new data & click “Submit”
7. No approval needed – 834 is sent

3 Agent – Add/Cancel Coverage & Updating Personal Data Outside of Open Enrollment for Individual Members

3.1 How does an Agent Add Coverage for an Individual Member's Dependent Outside of Open Enrollment?

Answer:

1. Log in to the portal as an Agent, from the menu select "Individual", then select "Members".
2. Filter by "Current", choose the Individual to which you would like to add dependent coverage, click the dropdown arrow next to the wrench & select "Profile" then click "Add Dependent" link
3. Choose life event & enter the date the event occurred
4. Enter demographics for new dependent(s) & click "Continue"
5. Review updated premium amounts & click "Submit"
6. Sent to the Underwriter for approval if required
7. 834 update is sent for approved requests

3.2 How does an Agent Cancel Coverage for an Individual Member or his/her Dependent Outside of Open Enrollment?

Answer:

1. Log in to the portal as an Agent from the menu select "Individual", then select "Members".
2. Filter by "Current", choose the Individual to which you would like to add dependent coverage, click the dropdown arrow next to the wrench & select "Profile" then click "Term / Cancel Policy" link
3. Choose life event, enter the date the event occurred & coverage end date
4. Enter demographics for new dependent(s) & click "Continue"
5. Review updated premium amounts & click "Submit"
6. Sent to the Underwriter for approval if required
7. 834 update is sent for approved requests

3.3 How does an Agent Update Personal Data for Individual or Dependent (This includes; Name, Address, Contact, Census and Communication Preferences)?

Answer:

1. Log in to the portal as an agent
2. From the menu select "Individual", then select "Members".
3. Filter by "Current", choose the Individual for whom you would like to change data, click the dropdown arrow next to the wrench & select "Profile" then click "Update Personal Data" link
4. Under **what would you like to change**, select a data type you would like to update
5. Enter the Effective date
6. Select the name of the person(s) when applicable
7. Enter updated information
8. Click "Submit"
9. Review the premium information & click "Submit" when applicable

10. No approval is required
11. 834 is sent in the nightly job

4 Agent Changing Individual Birth Date

4.1 How does an Agent Change Individual(s) Birth Date?

Answer:

1. Log in to the portal as an Agent
2. From the menu select "Individual", then select "Members".
3. Filter by "Current", choose the Individual for whom you would like to change data, click the dropdown arrow next to the wrench & select "Profile"
4. Select "Update Personal Data" link
5. Under **what would you like to change**, choose "Census"
6. Select person(s) affected
7. Enter date when the change should occur
8. Enter new date of birth and select gender
9. Click "Submit"
10. Review the premium information & click "Submit"
11. No approval needed – 834 is sent

5 Employee – Add/Cancel Coverage & Updating Personal Data Outside of Open Enrollment

Examples of those for whom coverage can be added/canceled: self, spouse, new born child, adopted child, step child.

Examples of qualifying life events: birth, legal adaption, court order, marriage, divorce, separation, annulment, death, employment or benefit eligibility status change, and Medicare/Medicaid eligibility event

5.1 How do I Add Coverage for Self or Dependent during a qualifying Life event?

Answer:

1. Log in to the employee dashboard & select “Add Coverage for Self/Dependent”
2. Choose life event & enter event date
3. Enter demographics for new dependent(s) & click “Continue”
4. Review updated premium amounts & click “Submit”
5. Employer will approve or deny the request
6. Email is sent to the employee

Note: *If you need to add more than one dependent, click the “Add Dependent” button at the bottom to the left of the “Who is being added” section.*

5.2 How do I Cancel Coverage for Self or Dependent during a qualifying Life event?

Answer:

1. Log in to the employee dashboard & select “Cancel Coverage for Self/Dependent”
2. Choose life event & enter event date
3. Select member(s) to remove & click “Continue”
4. Review updated premium amounts & click “Submit”
5. Employer will approve or deny the request
6. Email is sent to the employee

5.3 How does an Employee Update Personal Data for Self or Dependent?

Answer:

1. Log in to the employee dashboard & select “View Personal Data”
2. Review personal data displayed on screen & click “Change Information” button to update
3. Choose data type you would like to change
4. Select the person the change is for
5. Enter effective start date
6. Enter new data & click “Submit”
7. No approval needed – 834 is sent

6 Agent/Employer - Changing Employee Birth Date

6.1 How do I change an Employee Birth Date without creating a new record in the OI system?

Answer:

1. Log in to the Agent/Employer portal, from the menu select "Group" -> "Approved Groups".
2. Filter by "Active", click on the dropdown arrow next to the wrench of the company & select "Employees"
3. Click the dropdown arrow next to the wrench of an Approved/Active employee & select "Profile"
4. Click on "Update Personal Data" link.
5. Under **what would you like to change**, choose "Census"
6. Under **who is the change for**, select the name of the person
7. Enter the Effective date,
8. Under **new census information**, enter correct Birth Date and gender then click "Submit"
9. Review the premium information & click "Submit"
10. No approval is required
11. 834 is sent in the nightly job

7 Agent//Employer - Add/Cancel Coverage & Updating Personal Data Outside of Open Enrollment

7.1 How do I Add Coverage for an Employee during a qualifying Life event?

Answer:

1. Log in to the portal, from the menu select "Group" -> "Approved Groups".
2. Filter by "Active", choose the company to which you would like to add new employee, click the dropdown arrow next to the wrench & select "Employees"
3. For an employee that is new to the company, click Add Employee and enter the employee's information. For an existing employee, skip to step 4.
4. Click the dropdown arrow next to the wrench of the Employee (who isn't currently enrolled in a benefit) and select "Profile"
5. Select "Add Benefits" link
6. Choose a qualifying life event, enter the event date & date coverage should start then click "Continue"
7. Review basic information and click "Next"
8. Confirm address and click "Next"
9. Select a plan and click "Continue"
10. Fill out the application and click "Submit Application"
11. On the Tasks tab, under Enrollments, approve the enrollment.
12. 834 is sent

7.2 How do I Add Coverage for Dependent during a qualifying Life event?

Answer:

1. Log in to the portal, from the menu select "Group" -> "Approved Groups".
2. Filter by "Active", choose a company with Active status, click the dropdown arrow next to the wrench & select "Employees"
3. Click the dropdown arrow next to the wrench of an Active/Approved employee & select "Profile"
4. Click on the "Add Dependent" link
5. Choose a qualifying life event, enter event date & date coverage should start then click "Continue"
6. Enter demographics for new dependent(s) & Click "Continue"
7. Review updated premium amounts & click "Submit"
8. 834 is sent

7.3 How do I Cancel Coverage for an Employee/Dependent during a qualifying Life event?

Answer:

1. Log in to the portal, from the menu select "Group" then select "Approved Groups".
2. Filter by "Active", choose the company to which you would like to cancel employee or dependent coverage, click the dropdown arrow next to the wrench & select "Employees"
3. Click the dropdown arrow next to the wrench of an Active/Approved employee & select "Profile"
4. Select "Cancel Employee/Dependent Benefits" link
5. Choose life event, enter event date & date coverage should end then click "Continue"

6. Select member(s) to remove & click “Continue” (note, if you select the subscriber all members will be selected to be removed).
7. Review updated premium amounts & click “Submit”
8. 834 is sent

Or

1. Log in to the portal, from the menu select “Group” then select “Approved Groups”.
2. Filter by “Active”, choose the company to which you would like to cancel employee or dependent coverage, click the dropdown arrow next to the wrench & select “Employees”
3. Click the dropdown arrow next to the wrench of an Active/Approved employee & select “Term/Cancel”
4. Choose life event, enter event date & date coverage should end then click “Continue”
5. Select member(s) to remove & click “Continue” (note, if you select the subscriber all members will be selected to be removed).
6. Review updated premium amounts & click “Submit”
7. 834 is sent

7.4 How do I update Personal Data for an Employee or Dependent Outside of Open Enrollment?

Answer:

1. Log in to the portal, from the menu select “Group” then select “Approved Groups”.
2. Filter by “Active”, choose the company to which you would like to add new employee, click the dropdown arrow next to the wrench & select “Employees”
3. Click the dropdown arrow next to the wrench of an Active/Approved employee & select “Profile”
4. Click on “Update Personal Data” link
5. Under **what would you like to change**, select a data type you would like to change
6. Enter the Effective date
7. Select the name of the person(s) when applicable
8. Enter updated information
9. Click “Submit”
10. Review the premium information & click “Submit” when applicable
11. No approval is required
12. 834 is sent in the nightly job

8 Agent Updating a Group's Primary Contact

8.1 How does an Agent change the Primary contact for a group with a status of Approved, Open Enrollment and Ready for Review or Active?

Answer:

1. Log in to the portal, from the **"Group"** menu select **"Approved Groups"**
2. Click on the dropdown arrow next to the wrench of the company you would like to change the address for and select **"Account"**
3. Click on the **"Contacts"**
4. Click on the dropdown arrow next to the wrench and select **"Change Primary Contact"**
5. Enter new primary contact and click the **"New Primary Contact"** button to save changes

9 Agent - Changing the Address of an Approved Company

9.1 How do I (Agent) Change the Address of a Company that is already Approved by the Underwriter?

Answer:

1. Log in to the Agent portal, from the menu select "Group" -> "Approved Groups".
2. Click on the dropdown arrow next to the wrench of the company you would like to change the address for and select "Account"
3. Click on the "Address" Filter
4. Click on the dropdown arrow next to the wrench and select "Edit"
5. Update address fields with new information & click "Update" to save changes

10 How Does an Agent View Status of a Life Event he/she submitted on Behalf of an Individual?

10.1 How Does an Agent View the Status of a Life Event he/she submits on Behalf of an Individual?

Answer:

When an agent submits a life event on behalf of an individual, he/she will be able to see the status of that life event in the status history for that application.

An agent can upload documents using the View Documents link. He/she will not be able to see any notes added by the underwriter for the life event. However, the applicant will be able to see the notes on the Individual account dashboard using his/her account login and password.

If the user has never set up an account, the agent can use the "Send Account Setup Email" to send the applicant an email with a link and instructions on how to setup a user account. The user will then be able to see the Life event status, any notes added by the underwriter, and upload additional documents on their user dashboard.

11 Agent Updating a Group's Primary Contact

11.1 How does an Agent change the Primary contact for a group with a status of Approved, Open Enrollment and Ready for Review or Active?

Answer:

1. Log in to the portal, from the **"Group"** menu select **"Approved Groups"**.
2. Click on the dropdown arrow next to the wench of the company you would like to change the address for and select **"Account"**
3. Click on the **"Contacts"** Filter
4. Click on the dropdown arrow next to the wench and select **"Change Primary Contact"**
5. Enter new primary contact and click the **"New Primary Contact"** button to save changes

12 Agent Portal – Running Reports

12.2 How to Run Agents Reports

Answer:

1. Log in to the portal and click on the **Reports** menu
2. In the case where there are multiple clients, In the “Select a Client” section, click on the dropdown to select a client from the list
3. Click on the dropdown arrow under “Reports” and select **Agent Reports**
4. Filter by one of the following, “Total Sales”, “Individual Sales”, “Group Sales” or “Top 10”. The report is displayed on the screen.
5. To create a downloadable spreadsheet of this data. Enter the date range in which you would like to run the report and click on the “extractor tool” link. Located at the bottom left of the page.
6. Choose your option to perform a data dump onto an Excel file.
7. Click the “Extract” button

12.3 How to Run Data Extract Reports

Answer:

1. Log in to the portal and click on the **Reports** menu
2. In the case where there are multiple clients, In the “Select a Client” section, click on the dropdown to select a client from the list
3. Click on the dropdown arrow under “Reports” and select **Data Extract**
4. Enter the date range in which you would like to run the report
5. Choose your option to perform a data dump onto an Excel file.
6. Click the “Extract” button

Note:

- ***Agent Reports can be viewed on the screen and there is an option to download data into a spreadsheet.***
- ***Data Extractor reports are extracted based on the selection made, then there is an option to download the data. Follow the instructions on the screen for each report to export or download reports.***

13 Group Onboarding Process

13.1 Group Onboarding Process

1. Agent creates group proposal in Agent Portal
2. Agent completes group enrollment in Agent Portal
3. Sales reviews group setup and attached documents in the Underwriter Portal
4. Sales forwards the membership email from the Underwriter Portal to the TPA
5. TPA provides the group number back to the NMHC
6. Sales assigns Group Number and approves group in the Underwriter Portal. Once the group is approved, three events happen at once:
 - a. group status is changed to active and enrollment can begin (based on selected enrollment dates)
 - b. emails are sent to the agent and the group primary contact that the group has been approved
 - c. the group data is sent via email to membership to set up the group.
7. NMHC platform sends Enrollment emails (based on selected enrollment dates)
8. Employees complete enrollment using the Employee Storefront
9. Agent/ Group HR Admin approves enrollment in Agent / Employer Portal and submits the group
10. NMHC Platform submits the member enrollment data to TPA via 834 format.

14 Individual Renewal – Non Agent

14.1 How does an Individual Renew His or Her Benefits

1. Log in to the individual dashboard
2. Click on Renew benefits
3. Update personal data, click on everything is correct
4. Keep the same/equivalent plan or shop for a new plan
5. Submit the renewal

15 Agent Renewing on Behalf of an Individual

15.1 How does an Agent Renew Benefits on Behalf of an Individual

1. Log in to the portal
2. Go to the wrench next to the employee, select "Profile"
3. Click on "Start Renewal" button
4. On the "Basic Information" page, Update personal data, select "Yes" or "No" radio button to indicate the person is renewing or not, click "Next"
5. Confirm address
6. Keep the same/equivalent plan or shop for a new plan
7. Submit the renewal