Enrollment Channel Overview

If your client qualifies for an Advanced Premium Tax Credit (APTC), your enrollment option is to use our Retail Shopping Cart. If clients don't qualify for an APTC, they should choose off exchange plans, which provide more enrollment options. Note that off exchange paper applications, whether they are mailed, faxed or uploaded as digital files often have errors requiring outreach *by mail to applicants*. If applicants don't respond in time, they could miss open enrollment.

But if you have a completed paper application, that's all you need to submit the data from the paper app into the online form via the Retail Producer Portal's new enrollment feature. Watch the app get approved in a day, with no agent attachment issues to worry about!

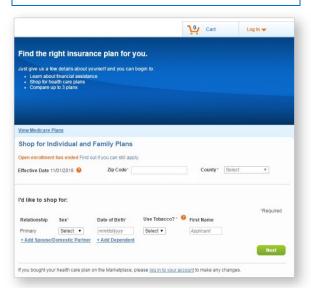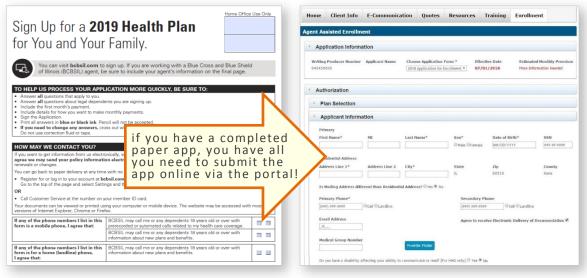|	**On & Off Exchange** Open and special enrollment	**Off Exchange** Open and special enrollment	
	Online submit via the Retail Shopping Cart	**Paper** submit via Mail, Fax or Upload	**Online** submit via the Retail Producer Portal
Pros and Cons	• Enroll clients in on *and* off exchange plans • Sale is credited and visible to you in the portal, often within 24 hours • If clients open and close browsers, it could break your Express/Quote link	• Most time-consuming back-end process • Missing, unreadable or incorrect information requires outreach and time • Requires several back-end enrollment and billing touchpoints	• You maintain control throughout – from quote to effectuation • Ensures agent attachment • Sale is credited and visible to you in the portal, often within 24 hours
How To Access Channel	Optimally, clients reach the Retail Shopping Cart via your Express Link or Quote Link; both come from your Retail Producer Portal account.	You supply the paper app to your client. You or the client can submit it via mail or fax. Or, upload a digital file of the app via the Retail Producer Portal.	You manage the entire application and submission process "end-to-end" via your Retail Producer Portal account.

if you have a completed paper app, you have all you need to submit the app online via the portal!

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Producer Checklist for
2019 Off-Exchange Paper Applications

For off exchange policies, we recommend that you enroll your clients online via the Retail Producer Portal. If that option doesn't work for you or your client, a 2019 Blue Cross and Blue Shield of Oklahoma (BCBSOK) off-exchange paper app in English or Spanish can be used. Here's a checklist to make sure frequently missed fields are completed and processing can begin right away.

This checklist is for producers only. We also have paper application checklists for consumers. Note that consumer checklists do not include directions on completing the **Agent Information** section.

Application Section	Frequently Missed Fields	Done?
Use Fillable Application.	Type information into the PDF fillable app to avoid errors. Completing the app with handwritten information often causes delays due to errors or handwriting that can't be easily read.	○ YES
What do you want to do? **Page 1**	Confirmed the applicant does not already have a BCBSOK policy. Or, confirmed that the applicant already has an existing BCBSOK policy and the primary and dependents are listed in the same order as their 2018 policy.	○ YES
Tell us about you. **Pages 2 - 4**	Gender indicated for the primary applicant and all dependents.	○ YES
	Date of birth included for the primary applicant and all dependents.	○ YES
	Confirmed the Social Security Number is entered for all applicants.	○ YES
	Completed all tobacco questions including last use date if applicable.	○ YES
	Entered residential (physical) address and mailing address (if different than physical address) for primary applicant.	○ YES
	If applicable, relationship stated for spouse/dependents.	○ YES
Choose your health and dental plan. **Pages 6 & 7**	One (and only one) plan selected for medical coverage. If applicable, only one plan selected for dental coverage (or applicants must confirm pediatric dental coverage)	○ YES
Tell us how you will make your payments. **Page 9**	Chose a billing option for the first month's premium.	○ YES
	Chose a billing option for ongoing monthly premiums.	○ YES
	First month's premium is included by completing EFT information. Or, first month's premium is included with regular/certified check or money order. *Initial premiums are processed upon receipt.*	○ YES
Please read and sign below. **Page 11 - 12**	The primary applicant, legal representative or policy owner (for child only policies) signed the app.	○ YES
	Signatures are dated.	○ YES
Did you work with an agent? **Page 12**	The writing producer or subproducer completed this section and included his or her own personal BCBSOK ID number in the "AGENT ID" field	○ YES
Print Application.	**Printed all 12 pages** of the app. Or, saved the completed app as a file for uploading.	○ YES
Submit Application. **ENTER** **MAIL** **FAX** **UPLOAD**	Completed ONE of the following: 1. ENTERED data from the completed app into the Retail Producer Portal. See Section 5 (Enrollment) of the portal guide for details. 2. FAXED to 888-223-1988. 3. MAILED to BCBSOK Attn: Individual Enrollment, PO Box 3236, Naperville, IL 60566-7236. 4. MAILED (overnight only) to BCBSOK, Attn: Individual Enrollment, 1000 Warrenville Rd, Ste 400, Naperville, IL 60563. 5. UPLOADED digital file of the completed app via the Retail Producer Portal. (Initial payment must be EFT for upload submissions.) Used "New Business Application" document type in the E-Communication tab when uploading.	○ YES