KeySolution

New Case Implementation Manual

Contents

Welcome!

KBA and the **KeySolution Implementation Team** want to thank you for your business. It is our goal to make the implementation process go smoothly for you and your client. We will work hard to accomplish that.

As you know, there are many moving parts to any implementation process. Therefore, we will have to depend on **YOU** to help us get all the information, forms, and payments needed so that your clients receive timely and accurate service.

This **KeySolution Implementation Manual** was created to give you clear, step-by-step instructions on what we need from you and in what time frame. It is our sincere hope that this manual will help you help us. If we can improve upon it in any way, please let us know. We are committed to your satisfaction and appreciate your partnership in making our **KeySolution** product something you and your clients value.

New Case Submission – Overview

All new case submissions will be handled through the **KeySolution Implementation Team**. While this manual is designed to give you easy-to-follow instructions, feel free to email us if you need assistance. We will gladly walk you through your first few cases.

Simply send all implementation questions to NewBusiness-KeySolution@Keybenefit.com. When we receive your email, we will assign it to an implementation coordinator who will contact you and oversee the implementation.

The most important detail in a smooth implementation is collecting all needed information and documents right from the start. While we would like to jump-start implementation upon first notice of a sale, much more information is needed in order for our systems to work correctly.

What specifically is needed?

Each required document and payment is listed on the following implementation checklist. Use it to make sure you have everything needed before submitting it and your case. More than anything, sending us the completed checklist with **ALL** the corresponding materials will ensure a worry-free implementation for you and your clients!

KeySolution Implementation Checklist

Group Name: ____

Requested Effective Date[1]: ______________________ **Submission Date**: _______________________
MM/YYYY MM/DD/YYYY

Submitting Agent Name & Agent Number: ____

Product Type:

☐ **MEC**

The following items must be submitted in full to implement a new case.

MEC Documents – all documents are required for a MEC submission.

☐ **MEC Employer Application**

☐ **Administrative Service Agreement**

☐ **Business Associate Agreement**

☐ **NY Surcharge –** Contact name and signor must match

☐ **Consulting Fee Form**

☐ **MEC Proposal**

☐ **KBA Agent Agreement**

Additional Documents – a binder check and enrollment forms or file are required.

☐ **Binder Check ($1,000)**

☐ **Employee Enrollment Forms – for all applicable products**[2]

☐ **Electronic Enrollment File – check which format will be used:**

☐ **834 format**

☐ **KBA's Excel format**

☐ **Enrollment Guide** (if available)

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[1] All effective dates must be the first of the month to coincide with the monthly administration.
[2] Employee enrollment forms are not required by KBA if the employer is submitting an electronic file in either an 834 format or KBA's approved Excel format.

New Case Requirements and Scheduling

Implementation Turnaround and Checklist

Normal turnaround time on implementation is 10 to 15 business days. However, we cannot guarantee this turnaround time if a new group submission is incomplete. You can also count on all completed submissions being handled on a first come, first served basis. So please take care to submit only complete cases as close as possible to your desired effective date.

To ensure a complete new case submission, fill out the implementation checklist shown on the proceeding page for each case. Also include it as the first page of your new case submission. (This will be addressed in the section "Your Final Submission" later in this manual.)

Remember: All paperwork must be received to be considered submitted. Upon receipt, KBA will acknowledge that your new case submission is complete and accepted.

Requested Effective Date and ID Cards

There is a field on the implementation checklist for "Requested Effective Date." Just give us the month and year since all cases will be effective on the first of the month.

If you want to get ID cards to your clients before the effective date, we must have your fully-submitted case several weeks prior to do all the set-up work to make this happen. See column 2 in the chart, **2014 Implementation Schedule**, on the next page for the latest dates we can accept a case and still get identification cards out in time. Please alert your clients of this so as to properly set their expectations on ID cards.

Caution: If you are not able to submit a group in time for your requested effective date, the group will have to be effective on the first of the following month. In addition, updated sold case paperwork may be required to acknowledge the new effective date. So please make every attempt to get complete new case submissions to KBA as early as possible to minimize the impact to your client.

2014 Implementation Schedule

Effective Date[1]	Cut off to get ID cards by effective date[2]	Cut off for effective date[3]
2/1/14	10-Jan	14-Feb
3/1/14	12-Feb	10-Mar
4/1/14	12-Mar	11-April
5/1/14	11-Apr	9-May
6/1/14	14-May	10-June
7/1/14	11-Jun	11-July
8/1/14	11-Jul	8-Aug
9/1/14	13-Aug	12-Sept
10/1/14	11-Sep	10-Oct
11/1/14	15-Oct	10-Nov
12/1/14	6-Nov	12-Dec
1/1/15	5-Dec	12-Jan

1. Effective dates begin at the start of each month. Mid-month effective dates are not available.

2. To ensure employee ID cards are received prior to the effective date, all information, including eligibility, must be received and acknowledged by KBA prior to this date. KBA cannot guarantee a delivery date of ID cards for any groups submitted after this date.

3. This is the final cutoff to receive groups for the given effective dates. All sold case information, including eligibility and appointment paperwork, must be received in entirety prior to this date. Any groups received after this date will have an effective date of the following month. Final determination of effective dates will be the sole responsibility of KBA.

New Case Documents: Descriptions and Requirements

This section lists every document needed per each type of available coverage and for KBA's administration. As we have stressed throughout this manual, please completely fill out and submit all applicable documents. For your assistance, we have provided a brief description of each document and added a * comment indicated exactly what needs to be filled out on that form. Still, if you have questions, email us at NewBusiness-KeySolution@Keybenefit.com. We will be happy to help so that your submission is complete and your group's implementation goes smoothly.

MEC – Required Documents for Minimum Essential Coverage Plans

1) **MEC Employer Application**
Including all client-specific information, employee data, and contribution strategy
*Client signature required on page 2.

2) **Administrative Service Agreement**
This document outlines terms and conditions under which KBA agrees to provide administrative services with respect to the Employer's Employee Welfare Benefit Plan which we refer to as the MEC and MVP throughout this document.
*Client name on page 1 and signature on page 8.

3) **Business Associate Agreement**
The BAA outlines requirements for the employer and KBA to comply with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Health Information Technology for Economic and Clinical Health Act – 2009 (HITECH), and the HIPAA Privacy, Security, Enforcement and Breach Notification Rules effective March 26, 2013.
*Client name on page 1 and signature on page 10.

4) **New York Surcharge documentation**
Since 1996, New York State's Health Care Reform Act (HCRA) imposes a surcharge on charges for patient care provided by state licensed health care providers. The surcharge applies to any third-party payer that is responsible for paying for any medical expenses incurred within the state of New York.
*Client information on page 3, client signature on page 4, client name and TIN on page 5, client information and signature on page 8.
*Contact name and signor must be the same throughout entire document to be accepted.

5) **Benefit Plan Design Consulting Fee Form**
This form provides client approval for PEPM agent consulting fee. This amount will be listed separately on the group's monthly invoice. This designated amount does not include the $3 Managing Service Fee. Only the broker's PEPM commission should be listed on this form. This amount can be split up to two ways. Form must be provided even if agent commission is $0.00.
*Client signature required.

6) **Signed MEC Rate Sheet**
The rate sheet indicates final MEC rates and employer contribution percentage
*Client signature required.

7) **KBA Agent of Record Commission Agreement**
This is a required form that must be on file at KBA for each selling agent.
*Agent signature required.

Additional Documents and Binder Check

1) **Binder Check**
A check for $1,000 is required at time of new case submission. Check should be made payable to Key Benefit Administrators and mailed it to the following address:

Key Benefit Administrators
PO Box 1843
Indianapolis, IN 46206-1843

Your case will be queued for implementation once we have received both the binder check and all required documents.

2) **Enrollment Applications**
Each enrolled employee is required to complete a carrier enrollment application. This is true even if an employer is sending enrollment to KBA via an electronic file. A signed application is required for each product the employee has selected. Therefore, if the employee is enrolled in both the MEC and limited medical plan, he/she will need to complete an enrollment application for each plan. Signed enrollment applications can be kept by an agency and not sent to KBA ***if*** the employer is submitting enrollment electronically in an approved format, as explained below.

3) **Electronic Eligibility File**
Enrollment can be submitted to KBA via an electronic eligibility file, provided it is in an 834 format or an Excel file in KBA's format. We will provide our eligibility file specifications upon request.

Please note that electronic eligibility provided in a format other than these two cannot be downloaded into our system. In this case, we will manually load eligibility from signed employee applications, which could result in a delay of implementation.

Once enrolled, ongoing eligibility transfers will be handled through a secure FTP site provided by KBA. A weekly transfer of a full eligibility file is the preferred method.

4) **Enrollment Guide**
Submit final enrollment guides used for employee enrollment meetings. Final guides will be used to verify the actual benefits sold and the total employee cost for the plan.

New Case Submission Instructions

Step One – Preparing and Submitting Your Checklist and Documents

1) Complete the **Implementation Checklist** located on page 4 of this implementation manual. Note instructions regarding the requested effective date given on pages 5 – 6.

2) Complete all required documents listed on the checklist per specific document instructions on pages 7 – 9.

3) Beginning with the **Implementation Checklist**, arrange all applicable documents in the order listed on the checklist.

4) Scan and email checklist and documents to NewBusiness-KeySolution@keybenefit.com

Step Two – Submitting the Binder Check

1) Secure a binder check for $1,000 made out to Key Benefit Administrators. (The binder check is non-refundable but will be applied in full to the first month's premium.)

2) Make a copy of the **Implementation Checklist** previously emailed to KBA and staple the binder check it. This will ensure that your paperwork and the binder check are correctly matched up.

3) Mail the binder check and copy of the checklist to the following address:

   Key Benefit Administrators
   PO Box 1843
   Indianapolis, IN 46206-1843

Step Three – Conference Call with KBA, Agent, and Client

1) Review and wrap up call.

2) Gives Agent and client a chance to ask any final questions.

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Implementation Process – What to Expect

1) KBA will contact you once all completed documentation and a binder check have been received. We are sorry, but partial submissions cannot be accepted.

2) Once we acknowledge that your submission is complete, it will be queued for implementation.

3) We will also send a welcome letter to your client that contains the information below. A copy of this letter is included on the last page of this manual.

   - Received date of submission
   - Effective date
   - Group number
   - PPO and PPO contact information

4) When we contact you, we will request that you set up an initial conference call among yourself, us, and your client as part of the implementation process. This implementation call is highly recommended to ensure proper expectations are set for all parties. Depending on the size of the client, ongoing calls may be necessary.

   Therefore, as the servicing agent, please arrange a conference call among us, yourself, and your client once KBA has acknowledge receipt of a successfully submitted new case. We will share contact numbers and available dates when we call to acknowledge receipt of your submitted case.

Thank You

We know how important it is to you that your clients get excellent service and have their expectations met. We want that too. That's why we created this implementation manual and hope it gives you all the information you need to submit a complete KeySolution case.

If you have any questions in submitting a case, please do not hesitate to contact us at NewBusiness-KeySolution@keybenefit.com. We will appreciate the call and the opportunity to make your KBA experience a good one.

Again, we thank you for your business and look forward to a long and satisfying relationship with you and your clients.

Your KeySolution Implementation Team

Sample Client Welcome Letter

Date: xx/xx/xxxx

Client Name
Address
City, State, Zip

Client Contact,

Key Benefit Administrators (KBA) would like to welcome you and your employees to the KeySolution product. We look forward to working with you for many years to come.

As the administrator of the KeySolution plan, Key Benefit Administrators will handle the implementation and ongoing administration of your new health plan. Customer service, billing, eligibility maintenance, and claims processing, among other services, will be handled by KBA.

This letter is to inform you that all of the necessary paperwork for your KeySolution plan was received on xx/xx/xxxx for a xx/01/xxxx effective date. Upon completion of the implementation of your new health plan, a KBA representative will be reaching out to you to discuss the administration of your plan and answer any questions you may have.

Your new group number is: M0001xxx

Your PPO Network is: Multiplan
In-network providers can be located by going to www.Multiplan.com

For immediate questions, please contact your insurance agent.

Thank you,

Your KBA Implementation Team