

# Total Enrollment Solution

*Small group enrollment goes digital*

Total Enrollment Solutions (TES) wants to make it easier for agents to quote and enroll small groups. TES is a digital quoting and enrollment platform that is faster, more accurate and more convenient than the old paper process.

Here are some frequently asked questions that we've gathered to help you navigate TES.

## Frequently asked questions

### General

**Q: Will TES save my work if I need to finish quoting or enrolling a group at a later date?**

**A:** Yes. TES will save your work and allow you to finish quoting or enrolling a group at a later date. However, rates may change depending on how much later you choose to finish.

**Q: Do I have to complete the entire census template to quote a group?**

**A:** No. You're only required to fill out first name, last name, gender and date of birth. You'll be asked to complete the rest of the census during enrollment.

**Q: Is there a limit to the number of plans I can quote?**

**A:** No, you may quote as many plans as you like. However, the more plans you add the longer it will take to generate a quote. TES takes about 3 seconds per plan.

**Q: Can I use TES to enroll a group that hasn't been in business for a full year?**

**A:** No. Small groups in business for less than one year cannot be enrolled with TES. Groups in business less than a year must be quoted on Blueprint for Agents and enrolled manually through an agent-broker representative.

**Q: What happens if I do not enter a group's waivers?**

**A:** Waivers do not have to be entered during the initial quote. However, they're necessary to include during the enrollment process. The total number of eligible employees must match the State Wage & Quarterly Tax form. If it they do not match, the group will fail the TES audit and there will be no exceptions granted for an employee who was supposed to be waived (and was not).

**Q: When is a group number assigned to a group that was sold on TES?**

**A:** Group numbers will be available to agents and agent-broker representatives within 7 to 10 business days after the group has sold.



Arkansas  
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**Q: Where do I find the PIN to send to the group's benefits administrator so he/she can log in to TES and review the enrollment?**

**A:** You can find the PIN on the Employer Review tab of the TES Activity page.

## Payment

**Q: What happens if a group is nearly finished with enrollment on TES, but no longer wants to pay online?**

**A:** TES is focused on an entirely paperless process. There is no other payment option for TES groups. You can start over and enroll the group on Blueprint for Agents if they refuse to make an online payment.

**Q: What can I do if the sale is complete, the group made its first payment and only now do we realize the census is wrong?**

**A:** Contact your regional Arkansas Blue Cross and Blue Shield sales or agent-broker representative to assist you in making the necessary changes.

**Q: I sold a group on TES — why does it say "Employer Review" on the TES Activity page?**

**A:** Employer Review means the group has not made a payment yet. Once the payment is made, it'll say payment pending until the transaction clears. Then your group will be added to the Sold tab.

**Q: Does TES bundle the medical and ancillary payment?**

**A:** TES makes it look like one payment when the group administrator is making an online payment, however, it will show up as different charges on the bank statement or credit card bill.

## Future enhancements

**Q: Can I quote a dual-option plan to a group with TES?**

**A:** Currently, TES does not allow for dual-option quoting. There will be future enhancements that eventually make dual-option quoting possible.

## Common ownership

**Q: Can commonly owned small groups be quoted and enrolled with TES?**

**A:** No. You're asked to certify whether a group is commonly owned or not during TES enrollment. If a group is commonly owned, you can quote through Blueprint for Agents and enroll by paper.

**Q: What if I only want to write business for one of the commonly owned groups?**

**A:** Even if you only want to do business with one of the commonly owned groups, you're still unable to use TES to write the business. Arkansas Blue Cross needs underwriting to be involved earlier. You'll be allowed to quote the commonly owned group through Blueprint for Agents and enroll on paper.

## Get help

**Q. Who do I contact for technical help with TES?**

**A.** For technical system problems, you may contact TES Support at [TESSupport@arkbluecross.com](mailto:TESSupport@arkbluecross.com) or 1-800-800-5641. For questions pertaining to TES, please contact your ABR at the regional office. Or email [TESSupport@arkbluecross.com](mailto:TESSupport@arkbluecross.com).