The busiest months of the year have arrived, and Action Benefits is working to ensure smooth, timely, and trouble-free service for you and your staff. The end of the calendar year can be a challenging time for even the most organized agencies, so we’d like to offer up a few tips to help alleviate stress and keep your Blue business on track.

**PAY ATTENTION TO THE DETAILS**

**DOUBLE CHECK YOUR GROUP SIZE AND RATING METHODOLOGY.** With the changes to group size definition brought about by the Protecting Affordable Coverage for Employees (PACE) Act, it’s important to verify that you are using the correct rating methodology when quoting groups. Remember, groups with 50 or fewer eligible employees are rated as small groups, and those with 51-100 eligible employees are rated as either non-reform or ERS, based on their enrollment. It’s also important to remember that while eligibles are used to determine group size for product menu and rating, full-time equivalents (FTEs) continue to be the measurement used when assessing groups’ obligations to offer coverage under the Affordable Care Act (ACA).

**CHECK THE CALENDAR.** Submit paperwork with ample lead time to ensure that your groups are on-system and receive their cards on time. The Blue Cross® Blue Shield® of Michigan and Blue Care Network (BCBSM and BCN) Underwriting Policy requires a 21-calendar day lead time for new business, a 45-day lead time for benefit changes, and a 30-day lead time for maintenance changes. In all cases, wellness plans and those with consumer-directed spending arrangements require additional lead time (45 days minimum). Action Benefits strongly suggests submitting paperwork with additional lead time to allow for any follow-up necessary. Helpful deadline reminders are available on the calendar at www.actionbenefits.com.

**DOUBLE CHECK YOUR PAPERWORK.** Remember that enrollment paperwork must match the Quarterly Wage Detail Report (QWDR), and ALL full-time employees must have an Enrollment Change of Status (ECOS) form or a waiver.

**USE THE BEST TOOLS AVAILABLE**

**KEEP AN EYE ON YOUR ACTION ACTIVITY DASHBOARD AT WWW.ACTIONBENEFITS.COM.** There’s no better way to review all of your Action Benefits business in-process. You can quickly check the status of pending requests, see if there’s action required, and review the most recent communications pertinent to an inquiry or case. If you don’t have access to Action Web, visit www.actionbenefits.com to register.
**VISIT eBOOKSHELF FOR YOUR BCBSM AND BCN RENEWALS.** Access complete renewal packages on the Agent Secured Services portal at www.bcbsm.com. Simply log in, select the “Agent Resources” drop-down menu, and then click “eBookshelf Reports.” Select “Title” from the “Search In” drop-down on the right. Type either the group number and suffix (without a hyphen), the CID, or the group name into the search field and click “Search.”

If a renewal package is available for the group, eBookshelf will provide you with a pdf, complete with a Benefit and Rate Schedule and information about the rating methodology used. Contact an Action Benefits Representative if your group’s renewal is unavailable. Remember, your groups will no longer be receiving their renewal packages by mail, but instead will receive a letter directing them to access their renewal online.

**Additional Tips for A Smooth Renewal**

**LEVERAGE THE POWER OF ACTION BENEFITS’ TECHNOLOGY.** We’ve made significant investments to make getting the information you need as easy as possible. Action Web (www.actionbenefits.com) can assist you with the most up-to-date information about your book of business, commissions, news, and much more. It can also help to ensure that you’re utilizing the most current forms, marketing materials and product information, so you can avoid time-consuming hold-ups and get your business processed as quickly as possible. To avoid using outdated forms that could result in processing delays, we recommend downloading New Business and Group Wide Change forms from the Document Resources Library as needed, rather than saving them to your own computer.

**MAKE ENROLLING INDIVIDUAL CLIENTS EASY WITH COVERAGEFORONE.COM®.** Your personalized CoverageForOne site is now accepting open enrollment applications for individuals seeking a January 1, 2016 effective date. CoverageForOne makes enrolling your individual clients easier than ever before. The site allows your clients to quote and apply to BCBSM and BCN plans online, can help them determine their eligibility for subsidies under the ACA and help them access their coverage. We understand that you may like working directly with the representative of your choice, but Action Benefits’ departmental inboxes are actually the best way to ensure that your request ends up in the right hands. When you send a request to these inboxes, we’ll confirm that we’ve received it, assign it to the appropriate representative and log it into our systems for tracking. This process helps Action Benefits manage work flow, and monitor the progress of requests for the timeliest completion possible. You can even request a specific representative when you send to these inboxes, and we’ll assign them as desired whenever possible.

**KEEP AN EYE ON YOUR INBOX FOR CONFIRMATION EMAILS.** When you request a proposal, submit new business or a group wide change, or make a service request, we want to keep you informed throughout the process. We know that confirming the receipt of an email helps to put your mind at ease. So do messages informing you who the request or case has been assigned to, when it’s been submitted to the Blues and when it’s been completed. And, of course, you want to know if something’s missing. If you haven’t been receiving emails from Action Benefits, take a moment to give us a call and we’ll be happy to update your email address. Or, log onto Action Web and update your profile information as necessary.

**DON’T HESITATE TO PICK UP THE PHONE AND GIVE US A CALL.** Action Benefits has the expert staff to assist you with any need when it comes to your Blue business, and they’re just a phone call away at 248-356-8585.

**INNOVATIVE SOLUTIONS, AGENT ADVOCACY, AND EXCELLENCE IN SERVICE.**

**FOR MORE INFO:**

**Inquiries pertaining to LifeSecure, Dearborn National Life, and Assurity Life**

**Requests for proposals, requotes, Benefits-at-a-Glance and Summaries of Benefits and Coverage**

**Requests for information about rate renewal certifications (RRCs), or common control issues**

**Requests for processing and group wide change inquiries**

**Requests and inquiries for MyBlue/Individual coverage**

**Inquiries pertaining to LifeSecure, Dearborn National Life, and Assurity Life**

**Processing@actionbenefits.com** - Paperwork and inquiries related to Group Wide Changes or New Business processing

**Proposals@actionbenefits.com** - Requests for proposals, requotes, Benefits-at-a-Glance and Summaries of Benefits and Coverage

**Service@actionbenefits.com** - Requests for the Service Team (membership updates, group cancellations, claim issues, etc.)

**Renewals@actionbenefits.com** - Requests for information about rate renewal certifications (RRCs), or common control issues

**Medicareadvantage@actionbenefits.com** - Requests for information about Medicare Advantage

**Myblue@actionbenefits.com** - Requests and inquiries for MyBlue/Individual coverage

**Specialtybenefits@actionbenefits.com** - Inquiries pertaining to LifeSecure, Dearborn National Life, and Assurity Life

**Additional Information on CoverageForOne**

**EMBRACE THE BENEFITS OF DIRECT DEPOSIT.** Electronic funds transfer gives you access to your commissions days sooner, and can benefit us all by limiting paper waste. Visit the Commissions section at www.actionbenefits.com for a Direct Deposit Enrollment Form, or contact our Commissions Team at (248) 356-8585 to enroll. Commission statements are displayed at the agent level at www.actionbenefits.com, however, agency statement views are also available.

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