



2020 General Agent Reference Guide

For commercial group products
2-99 Employees

Humana[®]

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What's Inside

Use the quick links on this page to jump to specific sections.

Helpful hint: If you'd like to search for a specific term, press Ctrl + F and enter the words or phrases you want to find into the search bar.

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- Key Contacts
- Product Portfolio / Marketing Materials
- Agency Management
- Underwriting (Medical and Specialty)
- Account Manager Quoting
- Launch My Group (LMG) Installation
- Electronic/API Quoting and Enrollment Process
- Billing
- Humana Business Services
- Humana Wellness Solutions
- Web Tools: Access Points and Availability
- FAQ's
- Glossary of Terms



If you have a question and can't find the answer in this guide, please contact your Humana Sales Representative.



GA Reference Guide Overview



This guide is designed to give General Agents the information and guidance needed to Quote, Install and Maintain Humana's business. This guide will outline differences in how information should be processed or utilized within the General Agency types. This guide is also meant to help General Agencies and their agents better understand the tools that support those functions. If you want to know more about your sales access, contact your Humana sales representative.

Keep this guide handy and let us know if you have questions we didn't address. We would like to create a feedback loop to continue to add to and improve the guide's content. If you would like additional information added to this guide, please contact your Humana Sales Representative.

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Expectations

Humana Sales Team

Humana Sales Team values and supports this partnership. The Sales Team's expectations are to continue to be a resource for the General Agent. Here are some of the ways in which they achieve this:

- Partner with the General Agent to grow our joint book of business
- Develop strategies to uncover and cultivate new agent opportunities
- Provide product training and product positioning
- Position Humana and General Agent to win
- Leverage Humana's value proposition within the general agents
- Expand our General Agents existing relationship



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Expectations

General Agents

The General Agents (GA) are expected to foster relationships that help Humana grow and expand our distribution channel. This growth is demonstrated through access to new brokers (and their groups) and consultative cross selling and uncovering new growth opportunities. The General Agent is viewed as Humana's representative to the agent. Therefore, in most cases the General Agent also serves as a single point of contact and a key resource for their agents in areas such as:

- Quoting guidelines for groups based on case size
- Enrollment criteria and requirements
- After-the-sale service and renewals
- Support to manage their group benefits
- Staying current on regulations and changing laws
- Provide training on systems and online tools (HRBA, EBC, Employer and Agent Portal)
- Promote Humana's full line of products, Go365 offerings and incentive offerings



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General Agent (GA) Log-on Information

Humana Self Service (HSS) via Launchpad

1. Log into Humana systems through <https://myapps.humana.com>
2. Enter your Humana user ID and password
3. At the applications screen, click on the Humana Intranet Applications icon
4. Re-enter your Humana user ID and password, which brings you to Humana Self Service (HSS)
5. Once in the HSS portal, locate the link to the appropriate application
6. Humana Business Services contact information call toll-free 1-800-592-3005

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General Agent (GA) Log-on Information

Humana Agent Portal: AOR GA and GA with Agent ID

General Agent is Agent of Record (AOR)*

If you have a Humana User ID and password

1. Log into Humana systems through <https://myapps.humana.com>
2. Enter your Humana user ID and password
3. At the applications screen, click on the Humana Intranet Applications icon
4. Re-enter your Humana user ID and password to access Humana Self Service (HSS)
5. Once in the HSS portal, locate the link to the appropriate application

If you do not have a Humana User ID and password

AORs or Writing Agents (WA) that are not General Agents

1. Ensure that your agency is registered on Humana.com
2. Log into the Agent Section of Humana.com
3. Locate the link to the appropriate function/application

** The AOR is the individual or company authorized to represent an insured in the purchase, servicing, and maintenance of insurance coverage with a designated insurer. The agent of record has a legal right to receiving commissions from the respective insurance policy and work with the carrier for plan changes/updates.*

GA with Agent ID

If you have a Humana User ID and password

1. Log into Humana systems through <https://myapps.humana.com>
2. Enter your Humana user ID and password
3. At the applications screen, click on the Humana Intranet Applications icon
4. Re-enter your Humana user ID and password to access Humana Self Service (HSS)
5. Once in the HSS portal, locate the link to the appropriate application

If you do not have a Humana User ID and password

Work with the AOR through the delegation process to access agent portal functions.

Questions?

Contact Humana
Business Services
1-800-592-3005

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Licensing and Appointment

Agent Licensing

It has been Humana's long standing policy that Producers are solely responsible to be knowledgeable and comply with applicable laws regarding state licensing and appointment in each state where the Producer Sells.

Compliance Requirement

The Producer must hold and maintain in good standing, a full Producer License in each State where the Producer Sells and must hold and maintain in good standing, a Non-Resident License in each non-resident state where

1. Where the Producer resides for individual insurance product or service sales and where the group is situated for group insurance product or service sales; and
2. Where the Producer intends to Sell

Some states grant "provisional" license, however even in these states, Humana requires Producer's to hold a Full Producer License

Producers who only sell non-insurance products or services such as Go365 are not required to maintain a license. Producers are required to provide Humana copies of Licenses upon Humana's request.

Agents must immediately provide Humana written notice of:

1. Any disciplinary proceedings brought against the Producer by a regulatory authority or any governmental agency, including but not limited to state departments of insurance, relating to any License issued. Notice should be provided to Agencymgt@humana.com
2. Agency Management retrieves any expired, terminated, suspension or any other action affecting the Producer's License from the National Insurance Producer Registry (NIPR).

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GA Producer Contracting

How to send an invitation from the Producer Onboarding Tool

1. Log onto the Agent Portal, click Producer Onboarding under Contracting & Licensing.
2. Once the landing page is open, click Recruit>Contracts. This will take you to the Invitation form.
3. Clicking each lined field in the first section will open drop-down menus for each field, click the appropriate information from each drop-down menus to complete each field
 - a. To change information in a field, click on the field to highlight and then click the space bar or the delete key, this will make the drop-down list appear again
 - b. After adding your first Available Product, click on the field again to add additional Available Products
4. If you are contracting an Agent who would like his commissions paid to his already contracted Agency, complete the ABTF payee agent number field with the Agency's Solar SAN number and click Lookup
5. Click the appropriate tab of who you would like to invite and complete the Name and Email Address fields and either the Agent/Agency NPN or Agent/Agency SSN-TIN fields and click Verify Eligibility
 - a. A field will appear under this section with the Agent or Agency's First Name, Last Name, Email Address, NPN or SSN and a trash can icon, which is the delete function
6. If desired, you may complete the Additional Message to invitees field. This information will appear at the bottom of the invitation email. When completed click Send
7. Your invited Agent/Agency will receive an email that alerts them to complete the Contracting Application.

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Key Contacts

Use the [General Agency Key Contacts List](#) to find contact information for Distribution Partnership Team, Agency Management, Billing, Underwriting, LMG and more!

General Agent Reference Guide Key Contact List

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Click on a topic area below for contact information.

March 2020

Agency Management & Licensing and appt

Creating, terming,
adding GA IDs,
commission, overrides
payments, licensing and
appt

Billing

Billing questions and
issues, requests outside
normal guidelines

EDI

Set up and testing of EDI
files, issues with file
process

Humana Business Services

Post enrollment adds,
changes, terms, claims,
benefit info, billing

Account Manager Quoting

New business, existing
business, EBC

Distribution Partnership Team

Onboarding, electronic
quoting/enrolling (PEC),
Humana system access,
security, passwords,
ethics issues

Underwriting

Risk Rated underwriting
questions

Account Installation & LMG

LMG-enrollment,
questions, set up,
corrections, eligibility,
exceptions

Humana Business Web Support

Agent and Employer
portals

Special Markets / Sales Incentive & Compensation / SMMS

GA reporting and
renewal logs / Sold case
coversheets

Humana Wellness Solutions

(Go 365), New sales,
thought leadership and
sales positioning



Email Box Quick Links

Email box reference list,
including subject line
requirements

Use the Home button on any page to return to this menu.



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Distribution Partnership Team

As the Distribution Partnership Team, our goal is to expand Humana's marketplace potential by developing digital channel capabilities and forging partnerships to create integrated services for our customers. We partner closely with general agencies, technology brokers, and technology service organizations. This enables connected partners to quote, enroll, and administer groups efficiently through direct digital integrations with our internal systems.

Distribution Partnership Team GA Contacts

- [Robin James](#), Senior Project Manager, rjames1@humana.com 813-210-6198
- [Jan Bush](#), Senior Business Technology Leadership Professional, jbush1@humana.com 502-302-3171
- [Katie Conkle](#), Senior Business Technology Leadership Professional, kconkle@humana.com 502-580-3412
- [Nakoosa Manuel](#), Senior Business Technology Leadership Professional, nmanuel6@humana.com 678-602-4272

The Team is ready to help with the following services:

- Partner adoption of our latest technology connections and services.
- Security and Password access to our internal systems and services where applicable. This includes maintaining individual access and all Ethics training requirements. Jan Bush (Rogers Benefit Group) / Katie Conkle (All other GA's)
- Onboarding to include but not be limited to providing products, rates, and county files for quoting partners. We also provide technology support for our older rating interface for partners still using those services.
- Answer questions related to the use of our technology for quoting, enrollment, and benefits administration.
- Coordinate training and support for distribution partners with the appropriate subject matter experts.
- Build the Partner Electronic Connectivity Project (PEC) for the benefit of our connected partners and their software systems
- Provide CAS ONLY Benefit Summaries to GA's when necessary.

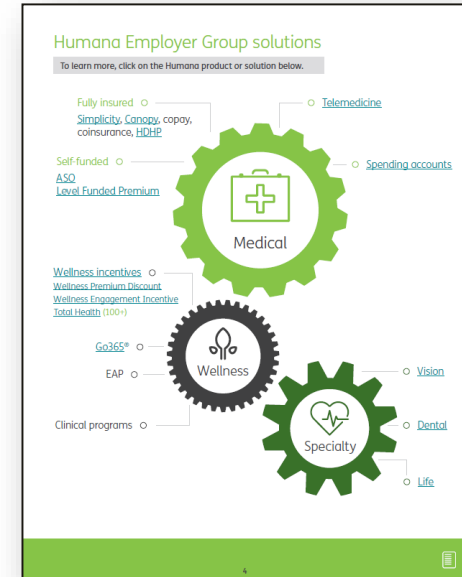
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Product Portfolio / Marketing Materials

View the full suite of [Humana Employer Group Solutions](#) in the Producer Guide to learn more about medical, wellness, and specialty product details, network, and eligibility.

To learn more about the footprint of our core products, view an interactive map of [Product availability by state and county](#).



Marketing materials, including feature flyers and enrollment packets, can be accessed through Humana Self Service (HSS). Under “My Applications” there is a section titled “Order Marketing Materials”; the Marketing Resource Center (MRC) is the first link in that section. All documents in the Marketing Resource Center can be downloaded or ordered as needed. Using the menu in the top left hand corner, you can narrow your results to a specific product line or **Spanish materials**.

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Agency Management

Agency Management is broken down into 2 main components: **compliance** and **commissions**.

Compliance

Verify documentation is compliant and this is critical for the accurate commission payments. Part of the compliance process is to review active licenses and appointment documents.

The Producer Management Tool uses three categories that need to be verified in order to conduct business within Humana and state policy statutes:

- **License** – verifies that the producer has any authority to transact insurance in a given state
- **Line of Authority** – lists the kinds of insurance the producer can transact under that license (e.g., life, health, property casualty, etc.)
- **Appointment** – verifies that the producer is appointed with the correct legal entity

Commissions

Commissions are paid based on how the GA is tied in GAMS and any removal or additions from the group.

- Part of the process includes reviewing the Employer Group Application to make sure the agent/broker is listed accurately.

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Agency Management

As a General Agent, you may send Agency Management the following Inquiries:

Adding/Removing a GA from a group

Adding a GA: For new cases that need the GA corrected and added; send a copy of the EGA and the Agency Management team will review and make necessary adjustments where appropriate. For existing cases that need the GA added, send a request letter to the Agency Management team and they will review to see if it meets our requirements to add a GA.

Removing a GA: Contact your Humana Sales Representative to facilitate this request. If this involves an AoR change and a request is included to keep the current GA then the necessary updates will be made. If there is no request to keep the GA and the new AoR has no existing business with the GA, then the GA will be removed.

If the request is to remove a GA without an AoR change involved, if no other criteria matches our Rules of the Road, the GA will not be removed. For more information on rules of road contact your local sales representative. Send an email to mgaprocessing@humana.com.

Tying an agent to a GA in GAMS

Contact Humana Sales Representative to facilitate this request.

Missing Overrides

Send an email to mgaprocessing@humana.com and provide the following information:

- Group Number, GA ID, producer active to the group and name of the General Agency
- SLA: 10 business days

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Underwriting

Specialty Rate Reconsideration Requests

For specialty only rate reconsideration requests in **SPECIALTY ONLY** markets

For a Work Item to route to the UW East Specialty 2 – 99 Renewal Queue an email needs to be sent to SBRenewal@Humana.com and have one of the following State Names or State Abbreviations in the Email Subject Line:

- Alabama, Arkansas, California, Connecticut, Idaho, Iowa, Maine, Maryland, Massachusetts, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Vermont, Washington, Washington DC, West Virginia, Wyoming

For specialty only rate reconsideration requests in **MEDICAL** markets

For a Work Item to route to the UW Dental/Vision Rate Reconsideration Queue an email needs to be sent to SBRenewal@Humana.com or SBUnderwritingRequests@Humana.com and have one of the below Key Words in the Email Subject Line:

- Life Rate Match, Life Hold, Life Rate Discretion, Life Discretion, Life Rate Reconsideration, Life Rate Relief, Life Reduction, Life Rate Hold, Life Reconsideration
- Dental Rate Match, Dental Hold, Dental Rate Discretion, Dental Discretion, Dental Rate Reconsideration, Dental Rate Relief, Key Picks, Key Pick, Dental Relief, Dental Rate Hold, Dental Rate Hold, Dental Reconsideration

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Underwriting

Medical Requests

When sending requests to Small Business Underwriting to make changes to groups at renewal time, send requests to SBRenewal@Humana.com and use the information below to determine the appropriate Subject Line to use:

Request Type	Subject Line
Bank Account	Bank Account
Bundling Discount	Bundling
How Rated Code changes on Community Rated (CR) groups	Community Rated
How Rated Code changes on Non-Community Rated (NCR) groups	2 State Abbreviation at the Beginning For example: IN Renewal Request – ABC Group
Rate Reconsideration	2 State Abbreviation at the Beginning
Rate Hold	For example: IN Renewal Request – ABC Group
Discretion	

NOTE: If the incorrect Subject Line is not entered the request will be sent to the incorrect queue which will cause delays in getting your request processed.

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Account Manager Quoting

The [Humana Producer Guide](#) and [Humana Specialty Producer Guide](#) have detailed information on how to quote with Humana for companies of 2-99 employees seeking core products. Use the links below to access quoting information directly from these guides.

- [Community-rated medical](#)
- [Non-community-rated medical](#)
- [Specialty](#)
- [Spending accounts](#)
- [Existing business](#)

The Producer Guides also contain very helpful information in the following areas:

- Employer Benefit Center
- New Group Enrollment Center
- How to run quotes to be credited under another General Agent
- Guidelines on how to quote with Humana
- Internal contact for questions
- How to set market preferences

If you cannot access the Producer Guide from the links above, contact your Humana Sales Representative.

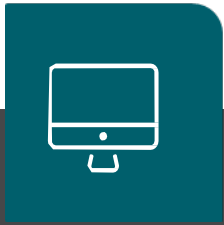
Training is available on Account Manager Quoting for Medical and Specialty Markets from your Humana Sales Representative. Training covers:

- Dental, vision, and life new business quoting
- How to access Summary of Benefits and Coverage (SBCs), Renewals
- Other online quoting tools, including Employee Benefit Center

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Launch My Group (LMG) Installation

Launch My Group's electronic delivery method simplifies the data gathering and signature process that provides a fast and accurate enrollment.



Launch My Group is Completed

Using a finalized quote number, the remaining (20%) group information is completed and membership is uploaded.



Sold Case Paperwork is sent

Launch My Group populates the group's EGA and other required documents for the agent and group to electronically sign.



Automated Data Entry & Underwriting Review

When signatures are received, Launch My Group sends data to our enrollment system and Underwriting Review occurs (if necessary)



Welcome Letter

The welcome letter is sent to the group within 24 hours for Fully Insured and 4 days for Level Funded Premium groups.

Humana can help with any questions you may still have.

The [Launch My Group Agent Guide](#) will help you with your questions and prepare for enrollment.

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Launch My Group (LMG) Installation Continued

We are excited to share with you Humana's newest tool for Small Group New Business Installation, [Launch My Group](#). The on-line availability will allow you to enroll when it works for you and increase the speed in which you receive a group number, providing peace of mind to your customers and our newest members.

While there is guidance within the tool, we know that a little help from your partners here at Humana can help with any questions you may still have. The [Launch My Group Agent Guide](#) and [LMG User Guide](#) help you with some of your questions and help you prepare for enrollment.

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Adobe Sign

Adobe Sign Paperwork is used throughout the quoting and enrollment process. All requests for Small Business Adobe Sign paperwork will be sent to AccountInstallationandManagement@humana.com.

Once requested, it will be delivered within approximately 30 minutes. Level Funded paperwork is sent to the requestor. Fully Insured will first be sent to the Agent email address to complete all fields prior to signing the document. Once the document is signed, it is then routed to the Employer for signature. Once all paperwork is signed, it should be submitted the same way all other sold case paperwork is (SBSales@Humana.com)

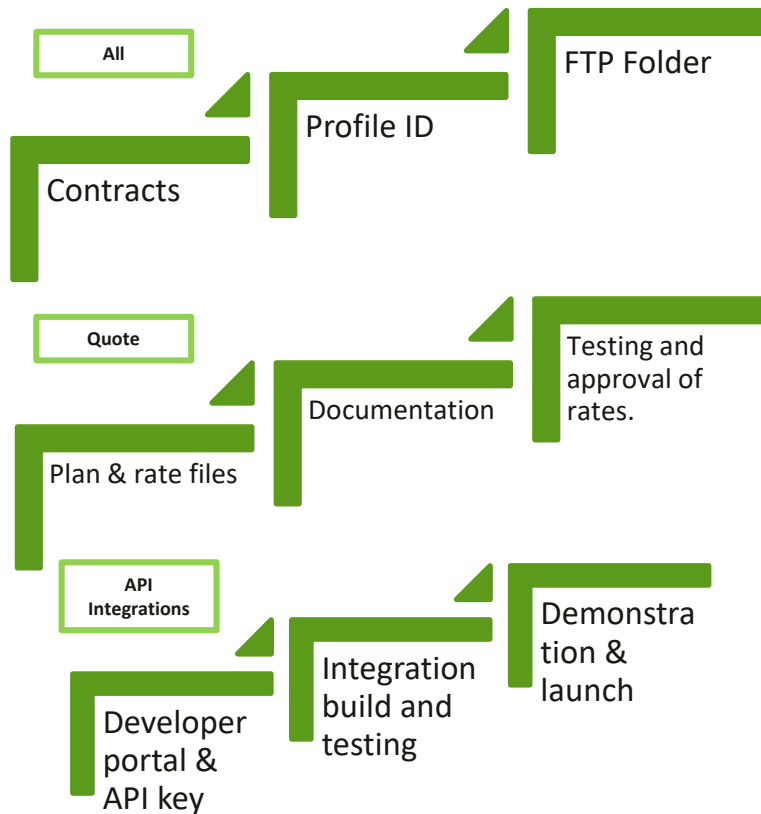
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Electronic/API Quoting & Enrollment Process

This process allows you to partner with a GA or Tech Partner or to use your platform to electronically:

- **quote** Medical, Dental, Vision, Life (including LFP and NCR with pricing API)
- **enroll** CR Medical, Dental, Vision, Life (cannot enroll LFP or NCR at this time)



- Contracting is one of the first steps when setting up a new Partner. These agreements can vary based on the level of business that will be conducted.
- Each Partner will be setup with a unique profile ID. This identifies whom the submission is received from. There is a QA and a Production profile ID.
- An FTP folder is set up for each Partner that will receive Plan and Rate files.

- Plan & rate files – Hard copies of Humana plan and rating detail for the applicable lines of coverage, are placed in the FTP folder for pickup.
- Documentation – Humana business rules, rating guides and other preparation documents are provided.
- Plan and rate tests – Partner provides test quotes to the Humana team for rate and plan availability validation.

- Developer portal access – User setup and API key is provided for the Humana QA environment.
- Integration Testing - Open interaction between the Partners development team and the Humana integration team.
- Demonstration & Launch – The Partner will provide a demonstration of their site, depicting the interactions with the Humana API end points. After a successful demo, the production key is provided for a soft launched approach.

For more information about our capabilities, view the [Tech Partner Flyer](#).

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Billing

Humana has transitioned to paperless billing for small group employers to reduce our carbon footprint in our communities.

Groups registered on the Employer Portal with an email address on file will not receive paper invoices. Each month an email notification will be sent to the group when the invoice is ready. The group can access the full details of the invoice by signing into the Employer Portal.

Groups not registered on the Employer Portal and groups that are registered without an email on file will begin receiving a one-page summary paper invoice providing the current balance due and a summary of all adjustments.

The group can access the full details of the invoice by signing into the Employer Portal.

The email address for the paperless mailbox is paperlessbillinginquiries@humana.com. This can be used for internal and external users for paperless questions or send requests to opt out of the paperless option.

More billing information can be found in the [Billing](#) section of the Producer Guide.

Here are some reasons why you would contact Billing Enrollment. [Billing Enrollment Maintenance](#)

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Humana Business Services

Support

To support and simplify our relationship, you have one phone number and a secure email solution exclusively for your service and support needs.

Convenience

All commercial product lines and post-implementation inquiries can be sent via secured email to **SBMarketSupport@humana.com**. Humana Business Services will respond to your email within 24 hours.

This includes:

- Claims
- Member eligibility
- Member ID cards
- Go365®
- Billing and enrollment inquiries



For HIPAA authentication, depending on nature of inquiry, please have available to you information from lists below when you call, or include in the body of your email.

If inquiring about a member's eligibility, please provide member name and one of the following:

- Member ID
- Date of birth
- Group number
- Member ZIP code

If inquiring about a claim, please provide any three of the following:

- Date of service/fill date for Rx
- Provider or pharmacy
- Claim or Rx number
- Member responsibility on claim
- Total charge amount of claim
- Total amount paid by Humana for claim

Humana®

*Humana agents: The TaxID, SAN or email domain must match what we have on file when sending via email.

For added convenience, visit us online at our self-service website for agents and employer groups at **Humana.com**.

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For a leave behind use [Humana Business Services](#)

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**Humana Business Services
contact information**
Call toll-free **1-800-592-3005**
or
send your secure email to
SBMarketSupport@humana.com



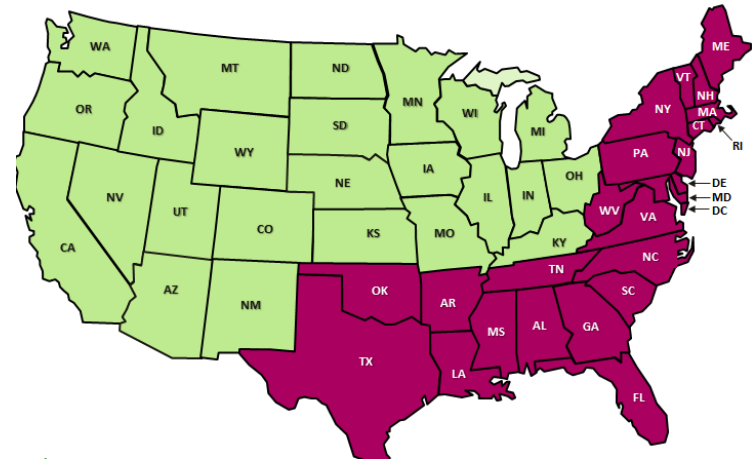
Humana Wellness Solutions

Humana Wellness is supported by two **Wellness Practice Leads**: Jake Lewellen and Jennifer Donaldson. They help support all of our local markets with positioning, sales and thought leadership.

Our robust holistic wellness rewards program Go365 covers financial, mental, and physical health components to help members change behaviors and own their wellness journey. Our Employee Assistance Program is leading edge across the United States and continues to deliver new components to help members embrace mental health. We continue to develop our program with a customer first mindset and delivering what we have heard from the field to best improve our products and services.

See more information in our [5 Year Report](#)

Access our [Starter Kit](#)



Jake Lewellen – Midwest and West Region
jlewellen@humana.com

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Web Tools: Access Points & Availability

Launchpad: HSS, Employee Benefit Center, Macess, MTV & EBC

Web Tools: Agent Portal, Employer Portal, HRBA & Employer Benefit Center

General Agent Type	Humana Access & Availability
Market Source GA's*	Launchpad Access to HSS
AOR- Agent of Record GA's	Web Tools Access
GA's with GA ID	Launchpad Access HSS & Web Tools Access

*See glossary for information on Market Source GA's

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Employer Benefit Center (EBC)

The **Employer Benefit Center** (EBC) was developed to aid employers in selecting benefits. Employers can view current plans, explore additional plans and modify or add a plan on line. The employer will be processing any changes through the EBC, Existing Business Quoting will provide support, including assistance in navigation and directing questions to the appropriate resource.

The EBC is a tool used by small employer groups that electronically submits plan changes for the CAS and MTV platforms. Once submitted, the Plan Change area is responsible for reviewing the information from the EBC and processing the requested plan adds, changes, or terms. The EBC contains business rule logic that only allows the checkout of plans available to the group within the time frames established by business.

The EBC is designed for use by the employer group on the secure Employer Portal. Delegated agents can also perform the same functions as the employer group on the website. [EBC Presentation](#)

Types of Products and Plan Changes Sent Through the EBC. The following plan changes are eligible for submission by employer groups in the EBC:

- Plan adds or changes to CAS medical plans
- Plan adds or changes to MTV medical, dental, and vision plans
- Changes to multiple option medical or dental plans on MTV
- Benefit terminations

Special Notes:

- Plan changes on the EBC include HDHP, but exclude HSA.
- New lines of business cannot be added using the EBC.
- Member adds/terminations cannot be processed through the EBC.
- Level Funded Premium (LFP) groups are not available on the EBC.
- Non-Market Source GA's do not have access to the EBC.
- Market Source GA's has access to the EBC.

Hours of Operation: 7:00 a.m. - 6:00 p.m. CT., M – F
Telephone: (800) 327-9728, Listen for Options
Fax: 800-432-4805
Email: conservation@humana.com
Website: www.humana.com

For training on the EBC contact and access to the EBC contact your Humana Sales Representative.

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Group (Employer Self-Service) Portal

The [Employer Self-Service Portal Guide](#) provides an overview of the online administration tools available.

Online administration of your company's benefits will enable you to put the internet to work and allow you to manage changes more quickly and efficiently. You're managing your benefits in real-time. If an employee leaves the company today, you can submit the termination online today. If you hire someone and benefits go into effect immediately, you can add them as a new hire today and they will be enrolled in 24–48 hours. Imagine the time you will save at the end of the month when you're reconciling your bill. You won't have to track odd credits and debits for several months.

One person will register as the primary access administrator for the employer portal and that person can assign rights to additional users for specific sections of the website. For example, if you want someone from Accounts Payable to have access to the Billing & Payments section, but not the Enrollment Maintenance, you can set it up that way. Online access is completely customizable! And speaking of billing and payments—pay your bill online and have the option of entering several accounts that you can choose to pay the bill from.

Groups access the portal from www.humana.com and click on **Sign in** or **Register now**. If you need any assistance, please call Humana Business Web Support at **1-888-666-5733**, option 3. [Training is available](#).

Information available on the portal includes:

- Benefit administration tools
- Online billing and payment
- Online ID cards
- Reports

General Agents have access to everything an employer does, with exception to paying the bill. Delegation* is automatic for most of our plans. If the GA is not automatically delegated access, the Group can follow these instructions to [add additional users](#).

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Delegation*

Humana offers delegation of commercial groups to the agent self-service portal so that authorized agents may administer benefits on behalf of their groups. Delegation of access flows automatically to the **Primary Access Administrator** for the group's **Agent of Record (AOR)**, **Writing Agent (WA)**, and non-market source **General Agencies (GA)**. The PAA can then assign the access to any secondary users of that portal.

NOTE: *Delegation is currently only available for groups that have medical or dental coverage. If a group offers medical/dental, then all ancillary products they offer also come through the delegation. Stand-alone groups do not delegate to agent access (vision, life, or Go365 only groups.) Employer access to Humana.com is available to all groups, so a work around would be for the employer to register and assign the agent access as an employer user.*

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HRBA

HRBA is accessed through Humana.com. HRBA is the system in which enrollments, terminations, demographic updates and reporting can be obtained. EDI groups cannot access or utilize HRBA on Humana.com. This system is available to all groups. An AOR/WA/General Agency can only access HRBA if a Medical or Dental line of coverage is active.

Agents of Records and GA's with a ID are automatically assigned to the group. The group does not need to delegate access as long as the group has active Medical or Dental coverage. A Non-Market Source GA should have automatically have access. The AOR would need to be web registered, which most are so typically that isn't an issue.

- Managing Employee Benefits (HRBA)(MTV) no Access –
 - Enrollment changes and validation
 - SSN correction
 - Eligibility group
 - PCP changes/updates
 - COBRA
 - Effective/termination dates
 - Open Enrollment
 - New Hires (add/terminate)
 - Dependent adds (newborns)
 - Retro termination corrections

For more information on how Market Source GA's perform members changes [see the FAQ's](#) or contact your local Humana Sales Representative for more information.

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Agent/Broker Portal

Online access to quoting to enrolling, this is your one-stop shop. [Register today to learn more](#) about what we can do to help with your client's benefits and administration. You're managing your benefits in real-time. One person will register as the Primary Access Administrator for the agent portal and that person can assign rights to additional users for specific sections of the website. For example, if you want someone from Accounts Payable to have access to the Commission statements section, but not the Enrollment Maintenance, you can set it up that way. Online access is completely customizable!

To access the portal: Go to www.humana.com and click on **Sign in** or **Register now**.

Information available on the portal includes:

- Rating and quoting
- Employer reports
- Commission statements
- Enrollment system for the agent's groups.
- Benefit administration tools on behalf of the group.

Brokers can delegate access to a GA partner in the portal. Delegation is automatic for most of our plans. For those that aren't, we have an easy tool in security settings to get the agent access.

Additional information is provided in the [Agent Portal Training](#) or email agentwebtraining@humana.com to find out more information about the training.

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FAQs

Use the [Frequently Asked Questions \(FAQs\)](#) to find the answers to your most frequently asked questions about navigating the quoting, enrollment, and installation processes with Humana.

General Agent Reference Guide Frequently Asked Questions

Humana continues to seek new opportunities to provide better experiences for our General Agent (GA) distribution channel. This part of the GA Reference Guide pioneers simplicity by providing answers to some of our Humana GAs most frequently asked questions. This online digital resource is for EXTERNAL USE and should only be used by Humana licensed and appointed General Agents to educate and familiarize themselves on Humana systems and processes. Processes are separated by agents with Launchpad Access to HSS and Agent Portal Access. For more information on which access you have, review [General Agent Access](#).

Main Topic <i>(click to jump)</i>	Questions Answered
General Agent (GA) Reference Guide Overview	<ul style="list-style-type: none">How does Humana define their General Agents?Which GA's have access to Launchpad vs the Agent Portal, or Both?The General Agent Reference Guide is made up of which key components?How can one of my GA's receive a copy of the GA Reference Guide?How do I get my name added to the ADP newsletter mailing list?How often does the Alternative Distribution Partnership (ADP) newsletter get sent out?
Key Contacts and GA Information	<ul style="list-style-type: none">Which Humana Associates are a part of the Distribution Partnership Team (DPT)?Why would I contact the Distribution Partnership Team?Do I have a dedicated contact on the Distribution Partnership Team? How do I find out who my dedicated contact is?Who is my dedicated contact on the Distribution Partnership Team to questions answer on security, passwords or ethics?How long does it take to receive access to Humana's systems?Is there a key contact list available?If I want to contract an agent, what steps do I take?Do I have a Single Point of Contact (SPOC) assigned to my general agency?
Agency Management	<ul style="list-style-type: none">What are the key responsibilities of the Agency Management department?What are the main reasons why I would contact the Agency Management department?What types of override requests can I make through Agency Management, and what is the process to make them?When I am not receiving overrides, how should I proceed?How do I find out who the General Agent is on a group?What should I do when a quote is showing under the incorrect distribution channel and how do I correct it?Can we remove a General Agent from or add a General Agent to a group?
Web Support Services: General	<ul style="list-style-type: none">Which General Agents have access to Web Tools?What Web Support Services/Tools does Humana Offer?Who do I contact with questions about Humana's Business Web Services, such as Employer Portal, Agent Portal, HRBA and EBC?
Web Support Services: Employer and Agent Portal	<ul style="list-style-type: none">What functionality is available on the Employer Portal or how to register for training?What functionality is available on the Agent Portal or how to register for training?

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Glossary of Terms

- **ASO** – Administrative Services Only (ASO) is a self-funding solution that supports all of our standard medical plans and is available in all Medical markets.
- **Adobe® EchoSign®** – An automated, secure contracting process that encompasses the request for signature to the distribution and filing of the executed agreement.
- **API** – Stands for Application Programming Interface; gives programmers a formal set of routines to call on to use underlying network services.
- **API Developer Portal** – A central Humana site for developers that are building applications based on enterprise API's. It provides secure access to tools such as documentation, the most current versioning of API's available, and a feedback mechanism.
- **IP address** – Stands for Internet Protocol address.
- **Census** – Refers to the Standard 15 Life Census file that Humana provides the Partner during the Testing Stage.
- **Community Rated** – Refers to premium structure influenced by expected benefit utilization by the population as a whole; Applies to all Groups with 1-50 eligible members in all states where Humana offers Medical excepting Colorado where a Community Rated group is 1-100 eligible members in size.
- **Composite Rated** – The process of determining coverage rates for groups by averaging employees' individual rates within a group, and based on actuary rate tables, a group's rate is determined.
- **Dependent** – A non-Subscriber Member who is eligible and covered by a health plan.

Glossary of Terms

- **EBC** – The Employer Benefits Center is a self-service Web site that will give agents and small business employer groups: A shared online experience so you and agents can be more consultative, making it easier to help clients choose the best benefits solution. Ready access to client information all in one spot – on or off renewal. Self-service access to view renewal information including rates, review alternate plans, and make plan changes – saving time assisting clients with their benefits. The EBC offers year round access to plan information including Humana plan summaries and Summary of Benefits and Coverage (SBC's) which are very important to employers.
- **EGA** – Employer Group Application
- **Humana Content** – Refers to the Humana name, logo, trade secrets, Internet content, marks, domain names, promotional materials, product information materials, enrollment materials, contracts, any Confidential Information, or Customer information
- **HMO** – Stands for Health Maintenance Organization; refers to a plan type that provides comprehensive health care to voluntarily enrolled individuals and families in a particular geographic area by member physicians with limited referral to outside specialists and that is financed by fixed periodic payments determined in advance.
- **IP address** – Stands for Internet Protocol address.
- **IT** – Stands for Information Technology.
- **Market Source GA's** – Some national partners (Rogers Benefit Group, Benefit Mall and Warner Pacific) have their own market source, which gives them the ability to quote and perform data entry for the business for their agents. The market source enables us to recognize and report business written through their distribution channel.

Glossary of Terms

- **Onboarding** – The process of enabling the Partner to perform quoting or enrollment on the Partner website via electronically transmitted means with Humana.
- **Partner Profile Template** – A document that the Partner completes with necessary information and returns to Humana in order to begin the Onboarding process, i.e. creation of the Partner Profile, and subsequent request for an electronic transmission connection with Humana.
- **PEC** – Stands for Partner Electronic Connectivity.
- **Plan file** – A File containing Humana plans that is retrieved by the Partner via Electronic Connectivity in order for Partner to generate accurate quotes.
- **PMT** – Producer Management Tool. The PMT uses three categories that need to be verified in order to conduct business within Humana and state policy statutes: License, Line of Authority and Appointment. – verifies that the producer is appointed with the correct legal entity.
- **Product File** – See Plan File.
- **Production** – Refers to a state in which quoting or enrollment functionality is approved and Live on the partner's website.
- **SBC** – Stands for Summary of Benefit Coverage. The SBC's purpose is to be the universal "plan summary" by all carriers to help consumers better understand the coverage they have and allow them to easily compare different coverage options. The Summary of Benefits and Coverage ("SBC") was launched by health insurance carriers for effective dates on or after September 2012 as required by the Affordable Care Act ("ACA"). The SBC's purpose is to be the universal "plan summary" by all carriers to help consumers better understand the coverage they have and allow them to easily compare different coverage options.

Glossary of Terms

- **SMMS** – Special Markets Market Source.
- **SPOC** – Stands for Single Point of Contact is a relationship based model to provide service on all products. A single Humana representative will be responsible for implementing new groups and renewals and act as a day to day contact for services related concerns. (100+)
- **Rate file** – A File containing Humana rates that is retrieved by the Partner via ETSS process in order for Partner to generate accurate quotes.
- **Testing Stage** – Refers to the stage during which the Partner builds out the Product on their website, and then must follow a two step verification process required for Humana to approve the Partner to actively quote Humana product. The first step of the verification process is that the Partner must generate a test quote. The second step of the verification process is that the Partner must demonstrate that Humana's Business Rules have been integrated in the website.