

The Small Business Health Options Program (SHOP)

SHOP QUOTING TOOL INSTRUCTIONS



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SHOP Quoting Tool

What is Maryland's SHOP Quoting Tool?

- The Maryland SHOP Quoting Tool is an automated Excel workbook developed by Maryland Health Benefit Exchange. It was intended to be used as an interim tool to consolidate SHOP quotes and plan information into one source for employers and their brokers.
- The tool is utilized by entering a group's census into the initial workbook page and then customizing a quote by choosing a reference plan and contribution levels for a group. Employers and brokers can choose the plans that they wish to display for their employees. The final output is a plan comparison by each employee of the options chosen.
- This quoting tool is not intended to replace the premium quotes and plan information obtained directly from the insurance carriers. It is intended to be used as an initial plan review and comparison tool only. Final premium rates and plan information must be obtained from the insurance company directly.

SHOP Quoting Tool

What do I need to use this SHOP Quoting Tool?

- Access to Microsoft Excel with the ability to enable macros.
- Name of Employer
- County of Employer
- Full Birth dates of all employees, spouses and dependents
- Coverage Tier Level (Employee Only, Employee/Spouse, Employee & Children, Family)
- Billing Group – if different locations and/or contribution levels apply

SHOP Quoting Tool

Where do I locate the newest version of the SHOP Quoting Tool?

As of 8/14/2018, the SHOP Quoting Tool has not been posted online but it will be posted soon to the locations mentioned below. Brokers should use the latest copy of the Quoting Tool emailed in the meantime.

- All employers can locate this Quoting Tool on the Maryland Health Connection Website: <https://www.marylandhealthconnection.gov/small-business/shop-plans/> when updated. In the meantime, employers will obtain a copy of the Quoting Tool via email from mhbe.shop@Maryland.gov following the submission of their SHOP Eligibility Application or upon request.
- All brokers can locate this quoting tool as employers do above or they may find the newest version of the SHOP Quoting Tool on our stakeholder website at the following link: <https://www.marylandhbe.com/news-and-resources/toolbox/insurance-producers/>

SHOP Quoting Tool

Quoting with the SHOP Quoting Tool

CENSUS WORKSHEET (1ST Workbook)

MD_SHOP_tool_FINAL - Excel

Rebecca Smith

FILE HOME INSERT PAGE LAYOUT FORMULAS DATA REVIEW VIEW ACROBAT

Clipboard Font Alignment Number Styles Cells Editing

B7: This census is used to gather data that will be used in other tabs in the tool. Please fill in everything marked with an asterisk (*). For the Enrollee Information table, please click the blue plus sign to add rows and the blue minus sign to delete rows as needed.

1. Company Information: Fill in the name of the company, the county the business operates in, and the date for which the policy is to be active.
2. Enrollee Information: Fill in each employee and their dependent sequentially (ie: Enter the first employee and all their dependents/spouses before entering the second employee).
- Each employee should have a unique employee number that will also be used for that employee's family members (IT IS HIGHLY RECOMMENDED THIS NOT BE PII)
- For each enrollee, designate the type in "Enrollee Type" as one of the following: Employee, Spouse, Dependent
- For each enrollee, indicate whether they will be enrolled in Medical insurance using Y for yes and N for no
- Upon completion, click the button to the right of this text to refresh the calculations based on this table

Click here to refresh Enrollee Table
(This may take some time)

Employee Information:

Employee Number	Employee Name	Date of Birth	Enrollee Type	Medical	Age	Group	Medical Tier

Census Contributions


READY 92%

SHOP Quoting Tool

Quoting a Group on the SHOP Quoting Tool

CENSUS WORKSHEET (1ST Workbook)

The census worksheet is the main engine of the quoting tool. Thus, the information entered on this form will affect all other worksheets generated. Information must be entered, rather than cut and pasted as indicated in the steps below or the quote will not generated correctly.



Anytime a change is done to this table, the user must click the blue button entitled “Click here to refresh Enrollee Table” to update the tool.

SHOP Quoting Tool

Quoting a Group on the SHOP Quoting Tool

CENSUS WORKSHEET (1ST Workbook)

Step 1 The first step is to enter your Company's Name. You can double click in the box that says "Sample Company" and enter your business' name.

Step 2 The second step is to enter your Company's County. This can be done by clicking on the County box and the pull down box

Step 3 The third step is to enter your Company's requested effective date for the chosen plan(s) to begin. This will determine the premiums and plans available for your business.

The screenshot displays the 'Employer and Employee Census Form' within a Microsoft Excel spreadsheet. The form is titled 'Employer and Employee Census Form' in a blue header. Below the header, there is a section for 'Company Information' with the following fields:

- Company Name:** Sample Company (with a note: 'Enter Name of Company')
- County:** Calvert County (with a note: 'Principle Business Location')
- Effective Date of Coverage:** 1/1/2018 (with a note: 'Select date for which policy is to be effective')

Below these fields, there is a blue button that says 'Click here to refresh Enrollee Table (This may take some time)'. To the left of the form, there is a text box with instructions: 'This census is used to gather data that will be used in other tabs in the tool. Please fill in everything marked with an asterisk (*). For the Enrollee information table, please click the blue plus sign to add rows and the blue minus sign to delete rows as needed.' A large blue arrow points from the right side of the form towards the instructions.

SHOP Quoting Tool

CENSUS WORKSHEET (1ST Workbook)

Step 4 The fourth step is to add your employees, their spouses and/or dependents information under the section entitled “Employee Information”. To add your first employee onto the census, click the Blue “+” button. Simply typing another entry in a blank spot will not work. To delete an entry line, please click the Blue “-” button.

SHOP_tool_draft - Copy (4) - Excel

Rebecca Smith

B7: This census is used to gather data that will be used in other tabs in the tool. Please fill in everything marked with an asterisk (*). For the Enrollee Information table, please click the blue plus sign to add rows and the blue minus sign to delete rows as needed.

1. Company Information: Fill in the name of the company, the county the business operates in, and the date for which the policy is to be active.
 2. Enrollee Information: Fill in each employee and their dependent sequentially (ie: Enter the first employee and all their dependents/spouses before entering the second employee).
 - Each employee should have a unique employee number that will also be used for that employee's family members (IT IS HIGHLY RECOMMENDED THIS NOT BE PII)
 - For each enrollee, designate the type in "Enrollee Type" as one of the following: Employee, Spouse, Dependent
 - For each enrollee, indicate whether they will be enrolled in Medical insurance using Y for yes and N for no
 - Upon completion, click the button to the right of this text to refresh the calculations based on this table

Click here to refresh Enrollee Table
(This may take some time)

Employee Information:

Employee Number	Employee Name	Date of Birth	Enrollee Type	Medical	Age	Group	Medical Tier

READY | Plan Shopping Tool | Contributions | 92%

SHOP Quoting Tool

CENSUS WORKSHEET (1ST Workbook)

Step 4a Employer Number— This is a number made up by the employer or broker to indicate the same employee's family unit. **It cannot be copied/ pasted into this document but must be entered.** For example, an employee with a spouse and 3 children would all be labeled Employee Number 1. Another employee with no spouse or dependents would be labeled Employee Number 2. The next employee, spouse and one child would be labeled Employee Number 3. This is important to obtain the correct quotes for all family members. **Please note: See the Medical column under Step 4e for family members not taking coverage.**

Step 4b Employer Name – This is the name you want displayed in your plan comparison page. You can choose to name each employee and family member in any way that you wish to display them in the comparison page.

Employee Information:		
*Employee Number	*Employee Name	*Medical



SHOP Quoting Tool

CENSUS WORKSHEET (1ST Workbook)

Step 4c Date of Birth – This field would be the corresponding date of birth for each employee and family member. **This field can be copied/pasted from another source, as long as it is in the MM/DD/YYYY format.** The accurate date of birth will affect the premium rates generated in the comparison page.

Step 4d Enrollee Type – This field is to indicate whether the entry is an employee, a spouse and/or a dependent. **This field should not be copied/pasted from another source but entered manually.**

Step 4e Medical indication – This field is to indicate whether or not the entered employee/family member is taking the medical coverage. Enter Y for yes and N for no. **This field can be copied/pasted from another source, as long as it is in the Y or N format.**

Date of Birth	*Enrollee Type	*Medical

CENSUS WORKSHEET (1ST Workbook)

Step 4f Age –You do not need to enter anything in here. This is calculated based upon the effective date and county entered in Step 2 and 3 above.

Step 4g Group –This field is to indicate what billing group this employee and family members should be in. The billing group determines the contribution level that the employer is paying for that group. If all under one, please leave it as Group 1 for each person. If under two or more, please use drop down option to chose Group 2 or other options. **This field can be copied down from prior entries if needed, otherwise, choose the drop down menu.**

Step 4h Medical Tier –This field is to indicate what coverage level the employee and/or family members should be under. This field will auto-populate the correct medical tier **if the employee number and enrollee type fields are filled out correctly.** The allowable medical tiers are: EE-only, EE+Sp, EE+Ch(ren), and/or Family.

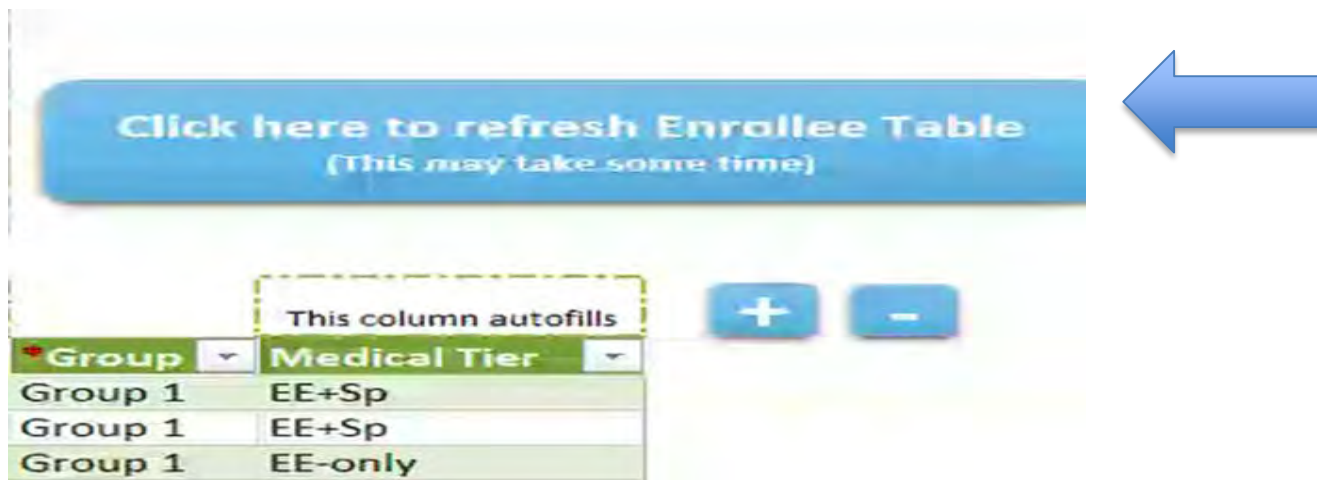
Age	Group	Medical Tier

SHOP Quoting Tool

CENSUS WORKSHEET (1ST Workbook)

Step 5 After the census is completed and verified, please click the blue button entitled “Click here to refresh Enrollee Table”. **Please note:** Once this button is selected, it will take a while to refresh. You will see a spinning wheel or other indicator to show that the system is processing it. Please do not do anything until this processing indicator has finished. That spinning wheel will disappear and you can click on any of the other worksheet tabs.

Please note: Any change to this census at any point during this quoting process will require you to click the blue refresh button again to update the workbook.



SHOP Quoting Tool

PLAN SHOPPING TOOL (2ND Workbook)

- The plan shopping tool is the place where the plan options can be reviewed and/or narrowed down.
- At the top, there is a Find a Broker button, that takes the user to the authorized broker list on Maryland Health Connection.
- Below that, there are all the available SHOP plans broken down by metal level.

The screenshot displays the Maryland Health Connection 2018 Employer Plan Shopping tool. At the top, there is a green 'Find a Broker' button. Below it, a header bar reads '2018 Employer Plan Shopping' and 'A Guidance Document for Employers participating in Maryland Health Connection's Small Business Health Options Program'. A note states: 'NOTE: You must click the "Click here to compile list" for EACH new comparison'. The interface is divided into three main columns: 'Bronze Plans', 'Silver Plans', and 'Gold Plans'. Each column contains a list of plan options with checkboxes for selection. The 'Bronze Plans' column lists plans like Aetna Bronze HMO, BlueChoice HMO, and UHC Navigate. The 'Silver Plans' column lists plans like Aetna Silver HMO, BlueChoice HMO, and UHC Choice. The 'Gold Plans' column lists plans like Aetna Gold HMO, BluePreferred PPO, and UHC Choice Plus. At the bottom of each column, there is a 'Click here to compile list' button.

SHOP Quoting Tool

PLAN SHOPPING TOOL (2ND Workbook)

- **Step 1 – Review Plan Options** The user has the option to Select All to choose all available plans or to Deselect All to clear all current selections. The user can also click the checkbox next to each individual plan to choose plans on an individual basis. MHBE would recommend narrowing down the plan options to display on the comparison page.
 - To do this, the user can view example premium rates for each plan by scrolling to the bottom of the page. The example rates given here are for an Employee age 35, with a spouse age 35 and one child age 10.
 - The user should limit the plan selections to 4 or 5 plans at the maximum for best visibility in the Comparison page that will be generated.
- **Step 2n – Pick Plans to Compare** The second step is choose the plans you'd want to generate a comparison for. The default option is all plans, so you'd have to click Deselect All to clear the default. Then you can click on each individual plan's checkbox next to their name. Or the user may keep the default All Plans option.

SHOP Quoting Tool

PLAN SHOPPING TOOL (2ND Workbook)



Find a Broker

2018 Employer Plan Shopping

A Guidance Document for Employers participating in Maryland Health Connection's Small Business Health Options Program

NOTE: You must click the "Click here to compile list" for EACH new comparison

Select all

Deselect all

Click here to compile list

Bronze Plans

<input checked="" type="checkbox"/> Aetna Bronze HMO \$000 80% HSA	<input checked="" type="checkbox"/> UHC Navigate HMO Bronze \$250-2
<input checked="" type="checkbox"/> Aetna Bronze PPO \$000 80/80 HSA	<input checked="" type="checkbox"/> UHC OCI HSA HMO Bronze 4000-2
<input checked="" type="checkbox"/> BlueChoice HMO Referral HSA/HRA \$500	<input checked="" type="checkbox"/> UHC OCI HSA HMO Bronze 6650-2
<input checked="" type="checkbox"/> BluePreferred PPO HSA/HRA \$500 (CFMD)	<input checked="" type="checkbox"/> UHC OCI HMO Bronze \$250-2
<input checked="" type="checkbox"/> KP MD Bronze \$500/50/Dental	
<input checked="" type="checkbox"/> KP MD Bronze 6550/0%/HSA/Dental	
<input checked="" type="checkbox"/> KP MD Bronze \$750/30/20%/HSA/Dental	
<input checked="" type="checkbox"/> KP MD Bronze \$500/50/POS/Dental	
<input checked="" type="checkbox"/> UHC Choice Plus HSA POS Bronze 4000-2	
<input checked="" type="checkbox"/> UHC Choice HSA EPO Bronze 4000-2	
<input checked="" type="checkbox"/> UHC Choice HSA EPO Bronze 6650-2	
<input checked="" type="checkbox"/> UHC Choice EPO Bronze \$250-2	

Silver Plans

<input checked="" type="checkbox"/> Aetna Silver HMO 4500 80%	<input checked="" type="checkbox"/> UHC OCI HMO Silver 2000-2
<input checked="" type="checkbox"/> Aetna Silver PPO 4500 80/80	<input checked="" type="checkbox"/> UHC OCI HSA HMO Silver 2600-2
<input checked="" type="checkbox"/> BlueChoice HMO HSA/HRA 2000	<input checked="" type="checkbox"/> UHC Choice HSA EPO Silver 2600-2
<input checked="" type="checkbox"/> BluePreferred PPO HSA/HRA 2000 80%/60% (CFMD)	<input checked="" type="checkbox"/> UHC Choice Plus HSA POS Silver 2250-2
<input checked="" type="checkbox"/> BluePreferred PPO HSA/HRA 2000 80%/60% (GHMS)	<input checked="" type="checkbox"/> UHC Choice Plus POS Silver 2000-2
<input checked="" type="checkbox"/> BluePreferred PPO HSA/HRA \$500 (GHMS)	<input checked="" type="checkbox"/> UHC Choice Plus HSA POS Silver 2600-2
<input checked="" type="checkbox"/> KP MD Silver 1700/40/Dental	
<input checked="" type="checkbox"/> KP MD Silver 2500/40/Dental	
<input checked="" type="checkbox"/> KP MD Silver 1500/30/HSA/Dental	
<input checked="" type="checkbox"/> KP MD Silver 2500/30/HSA/Dental	
<input checked="" type="checkbox"/> UHC Choice HSA EPO Silver 2250-2	
<input checked="" type="checkbox"/> UHC Choice EPO Silver 2000-2	

Gold Plans

<input checked="" type="checkbox"/> Aetna Gold HMO 2500 90%	<input checked="" type="checkbox"/> UHC Choice Plus POS Gold 1500-2
<input checked="" type="checkbox"/> Aetna Gold PPO 2500 90/70	<input checked="" type="checkbox"/> UHC Choice Plus HSA POS Gold 1500-2
<input checked="" type="checkbox"/> BlueChoice HMO 1000	<input checked="" type="checkbox"/> UHC Choice Plus POS Gold 750-2
<input checked="" type="checkbox"/> BluePreferred PPO 1000 90%/70%	<input checked="" type="checkbox"/> UHC Core Essential HMO Gold 750-2
<input checked="" type="checkbox"/> BluePreferred PPO Gold 90%/70%	<input checked="" type="checkbox"/> UHC Choice HSA EPO Gold 1500-2
<input checked="" type="checkbox"/> KP MD Gold 0/20/Dental	<input checked="" type="checkbox"/> UHC Choice HSA EPO Gold 1400-2
<input checked="" type="checkbox"/> KP MD Gold 1000/20/Dental	
<input checked="" type="checkbox"/> KP MD Gold 1400/0%/HSA/Dental	
<input checked="" type="checkbox"/> UHC Choice EPO Gold 1500-2	
<input checked="" type="checkbox"/> UHC OCI HMO Gold 750-2	
<input checked="" type="checkbox"/> UHC OCI HMO Gold 1500-2	
<input checked="" type="checkbox"/> UHC Choice HSA EPO Gold 1400-4	

- Note:** This plan names listed reflect some benefits to the quoting tool user. The first part is the carrier name, the second part is the type of plan (ie HMO, PPO) and the third part is the individual deductible amount. Some carriers may provide a copayment or coinsurance amount in the title of the plan.
- Note:** This page's refresh button is "Click here to compile list". If any changes are made here, the user should click this orange button again. The user should also click on the green button "Generate Comparison and Employee Premium Table Tab" if changes are made on the plan shopping tool or on the contributions worksheet.

SHOP Quoting Tool

PLAN SHOPPING TOOL (2ND Workbook)

Step 3 The third step is to click the orange button “Click here to compile list”.

Step 4 The fourth step is to go to the section entitled “Reference Plan Selection” on this workbook. The user would click the drop-down box and choose the plan that they would like to make the reference plan (the plan contributions are based upon). The chosen reference plan’s row is highlighted in green on the example premium summary below. Please repeat Step 3 at this time.

BlueChoice HMO 1000

Medical Reference Plan

Quarter: 4

& Employee Premium Table Tab
(This will take some time)

Premiums estimated from an Employee/Spouse aged 35 and one Child aged 10 in the rating area corresponding to the chosen county.

Total Premium Summary

HIOS ID	Plan	Premium Per Month					Total Cost	
		Employee Only	Employee + Child(ren)	Employee + Spouse	Family	Child(ren) Only	Average Per Employee	Mon
66516MD0040063	Aetna Bronze HMO 5000 80% HSA	\$384.60	\$625.37	\$769.20	\$1,009.97	\$240.77	\$641.00	
66516MD0040064	Aetna Silver HMO 4500 80%	\$465.80	\$757.40	\$931.60	\$1,223.20	\$291.60	\$776.33	
66516MD0050029	Aetna Gold HMO 2500 90%	\$516.32	\$839.55	\$1,032.64	\$1,355.87	\$323.23	\$860.53	
70767MD0090020	Aetna Gold PPO 2500 90/70	\$589.72	\$958.90	\$1,179.44	\$1,548.62	\$369.18	\$982.87	
70767MD0110007	Aetna Bronze PPO 5000 80/60 HSA	\$411.97	\$669.87	\$823.94	\$1,081.84	\$257.90	\$686.62	
70767MD0110008	Aetna Silver PPO 4500 80/60	\$475.52	\$773.21	\$951.04	\$1,248.73	\$297.69	\$792.53	
28137MD0420001	BlueChoice HMO 1000	\$432.93	\$703.95	\$865.86	\$1,136.88	\$271.02	\$721.55	
28137MD0420005	BlueChoice HMO HSA/HRA 2000	\$326.51	\$530.91	\$653.02	\$857.42	\$204.40	\$544.18	
28137MD0530003	BlueChoice HMO Referral HSA/HRA \$500	\$254.40	\$413.66	\$508.80	\$668.06	\$159.26	\$424.00	
45532MD0280001	BluePreferred PPO 1000 90%/70%	\$513.96	\$835.71	\$1,027.92	\$1,349.67	\$321.75	\$856.60	
	BluePreferred PPO HSA/HRA 2000							

SHOP Quoting Tool

CONTRIBUTIONS TAB (3rd Workbook)

MD_SHOP_tool_FINAL - Excel

Rebecca Smith

FILE HOME INSERT PAGE LAYOUT FORMULAS DATA REVIEW VIEW ACROBAT

Normal Page Break Preview Page Custom Gridlines Headings Zoom 100% Zoom to Selection New Arrange Freeze Split Hide View Side by Side Synchronous Scrolling Switch Windows Macros

B9 Option 1: Employer Contribution %

maryland health connection

Employer & Employee Contributions Worksheet

Reference Plan: BlueChoice HMO 1000

Instructions:
Choose either Option 1 or Option 2 for each tier. The employer must contribute at least 50% of the reference plan's premium for employee-only coverage.
Option 1: Employer Contribution % Select the Employer Contribution % by Tier in the "Employer Contribution %" column. Enter numbers 0-100% only. If contribution percentages are used, any amounts must be deleted from the Fixed-Dollar Contribution column for that group. The percentages are applied to the premium for the reference plan selected.
Option 2: Fixed-Dollar Contribution Enter the Employer Contribution amounts, by tier, in the Fixed-Dollar Contribution box. A reference plan must still be chosen.

Group	Tier	Count of Enrollees	Reference Plan Premium	Minimum Contribution %	Minimum Fixed-Dollar Contribution	Employer Contribution %	Fixed-Dollar Contribution	Employer Contribution	Employee Premium
Group 1	EE-only	1	\$411.51	50%	\$205.76			\$0.00	\$411.51
Group 1	EE+Ch(ren)	0	\$669.12	31%	\$205.76			\$0.00	\$669.12
Group 1	EE+Sp	2	\$823.02	25%	\$205.76			\$0.00	\$823.02
Group 1	Family	3	\$1,080.63	19%	\$205.76			\$0.00	\$1,080.63
Group 1	Ch(ren)-only	0	\$257.61	80%	\$205.76			\$0.00	\$257.61
Group 2	EE-only	0	\$411.51	50%	\$205.76			\$0.00	\$411.51
Group 2	EE+Ch(ren)	0	\$669.12	31%	\$205.76			\$0.00	\$669.12
Group 2	EE+Sp	0	\$823.02	25%	\$205.76			\$0.00	\$823.02
Group 2	Family	0	\$1,080.63	19%	\$205.76			\$0.00	\$1,080.63
Group 2	Ch(ren)-only	0	\$257.61	80%	\$205.76			\$0.00	\$257.61
Group 3	EE-only	0	\$411.51	50%	\$205.76			\$0.00	\$411.51
Group 3	EE+Ch(ren)	0	\$669.12	31%	\$205.76			\$0.00	\$669.12
Group 3	EE+Sp	0	\$823.02	25%	\$205.76			\$0.00	\$823.02

Census Plan Shopping Tool **Contributions**

READY 75%

SHOP Quoting Tool

CONTRIBUTIONS TAB (3rd Workbook)

The Contributions workbook is the place where you set the amount of contributions the employer will make to the employee's premium. The only two fields that the workbook user would use is Column H or Column I on this Contributions workbook. Only Column H or Column I would be filled in based upon the contribution choice made. A minimum 50% contribution, or its fixed dollar amount equivalent, is required to obtain the Small Business Health Care Tax Credit. It is not required to enroll in SHOP-eligible coverage.

Step 1 The employer would need to decide whether they plan to contribute on a percentage or fixed dollar amount (based off of the premiums from the reference plan chosen in the Plan Shopping Tool workbook). You would only keep one of these options filled in.

Step 2 If there is only one billing group, only Rows 17-21 would need to be filled in for Group 1. Enter a percentage or a fixed dollar amount based upon the coverage tier here (Employee-only, Family, etc).

SHOP Quoting Tool

CONTRIBUTIONS TAB (3rd Workbook)

The contribution worksheet displays the minimum contribution percentage and fixed-dollar contribution for quick reference for those employers seeking the Small Business Health Care Tax Credit.

Step 3 If the choice is a percentage-based contribution, the user would enter a whole number, ie 50 for each coverage tier and billing group. If you look at Column F, you will see the minimum percentage based contribution amounts to qualify for the Small Business Health Care Tax Credit (for each coverage level).

OR

Step 4 If the choice is a fixed dollar-based contribution, the user would enter a whole number, ie 200 for each coverage tier and billing group. . If you look at Column G, you will see the minimum fixed-dollar based contribution amounts to qualify for the Small Business Health Care Tax Credit (for each coverage level).

SHOP Quoting Tool

CONTRIBUTIONS TAB (3rd Workbook)

Choose % or \$
Contribution
Amount

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FILE HOME INSERT PAGE LAYOUT FORMULAS DATA REVIEW VIEW ACROBAT

Normal Page Break Page Custom Ruler Formula Bar Gridlines Headings Zoom 100% Zoom to Selection New Window Arrange All Freeze Panes Split Hide Synchronous Scrolling Switch Windows Macro

H16 Employer Contribution %

maryland health connection

Employer & Employee Contributions Worksheet

Reference Plan: BlueChoice HMO 1000

Instructions:
Choose either Option 1 or Option 2 for each tier. The employer must contribute at least 50% of the reference plan's premium for employee-only coverage.

Option 1: Employer Contribution % Select the Employer Contribution % by Tier in the "Employer Contribution %" column. Enter numbers 0-100% only. If contribution percentages are used, any amounts must be deleted from the Fixed-Dollar Contribution column for that group. The percentages are applied to the premium for the reference plan selected.

Option 2: Fixed-Dollar Contribution Enter the Employer Contribution amounts, by tier, in the Fixed-Dollar Contribution box. A reference plan must still be chosen.

Group	Tier	Count of Enrollees	Reference Plan Premium	Minimum Contribution %	Minimum Fixed-Dollar Contribution	Employer Contribution %	Fixed-Dollar Contribution	Employer Contribution	Employee Premium
Group 1	EE-only	1	\$411.51	50%	\$205.76	50%		\$205.76	\$205.76
Group 1	EE+Ch(ren)	0	\$669.12	31%	\$205.76	31%		\$207.43	\$461.69
Group 1	EE+Sp	2	\$823.02	25%	\$205.76	25%		\$205.76	\$617.27
Group 1	Family	3	\$1,080.63	19%	\$205.76	19%		\$205.32	\$875.31
Group 1	Ch(ren)-only	0	\$257.61	80%	\$205.76	80%		\$206.09	\$51.52
Group 2	EE-only	0	\$411.51	50%	\$205.76			\$0.00	\$411.51
Group 2	EE+Ch(ren)	0	\$669.12	31%	\$205.76			\$0.00	\$669.12
Group 2	EE+Sp	0	\$823.02	25%	\$205.76			\$0.00	\$823.02
Group 2	Family	0	\$1,080.63	19%	\$205.76			\$0.00	\$1,080.63
Group 2	Ch(ren)-only	0	\$257.61	80%	\$205.76			\$0.00	\$257.61
Group 3	EE-only	0	\$411.51	50%	\$205.76			\$0.00	\$411.51
Group 3	EE+Ch(ren)	0	\$669.12	31%	\$205.76			\$0.00	\$669.12
Group 3	EE+Sp	0	\$823.02	25%	\$205.76			\$0.00	\$823.02

Census Plan Shopping Tool Contributions

READY 75%

SHOP Quoting Tool

CONTRIBUTIONS TAB (3rd Workbook)



Employer & Employee Contributions Worksheet

Reference Plan: BluePreferred PPO HSA/HRA 5500

Instructions:

Choose either Option 1 or Option 2 for each tier. The employer must contribute at least 50% of the reference plan's premium for employee-only coverage.

Option 1: Employer Contribution %

Select the Employer Contribution % by Tier in the "Employer Contribution %" column. Enter numbers 0-100% only. If contribution percentages are used, any amounts must be deleted from the Fixed-Dollar Contribution column for that group. The percentages are applied to the premium for the reference plan selected.

Option 2: Fixed-Dollar Contribution

Enter the Employer Contribution amounts, by tier, in the Fixed-Dollar Contribution box. A reference plan must still be chosen.

**Choose % or \$
Contribution
Amount**

Group	Tier	Count of Enrollees	Reference Plan Premium	Minimum Contribution %	Minimum Fixed-Dollar Contribution	Employer Contribution %	Fixed-Dollar Contribution	Employer Contribution	Employee Pre
Group 1	EE-only	1	\$346.58	50%	\$173.29		\$300.00	\$300.00	\$
Group 1	EE+Ch(ren)	0	\$563.55	31%	\$173.29		\$320.00	\$320.00	\$2
Group 1	EE+\$p	2	\$693.16	25%	\$173.29		\$310.00	\$310.00	\$3

NEXT, Go back to the Plan Shopping Tool worksheet to finalize your quotes.

SHOP Quoting Tool

PLAN SHOPPING TOOL (2ND Workbook)

Finalization Step #1 Click the red button “Click here to compile list”. Double check that the Plans chosen are what you want to display in the Comparison pages. Also make sure that your Reference Plan Selection is what you want to base the contributions on.

The screenshot shows the Maryland Health Connection 2018 Employer Plan Shopping tool. At the top, there is a green button labeled "Find a Broker". Below this, a teal banner reads "2018 Employer Plan Shopping" with the subtitle "A Guidance Document for Employers participating in Maryland Health Connection's Small Business Health Options Program".

A red note states: "NOTE: You must click the 'Click here to compile list' for EACH new comparison". Below this note are three buttons: "Select all" (blue), "Deselect all" (blue), and "Click here to compile list" (red).

The main content area is divided into three columns of plans, each with a header: "Bronze Plans", "Silver Plans", and "Gold Plans". Each column contains a list of plan options with checkboxes. In the "Silver Plans" column, the checkbox for "UHC OCI HSA HMO Silver 2600-2" is checked. In the "Gold Plans" column, the checkbox for "KP MD Gold 0/20/Dental" is checked.

Bronze Plans	Silver Plans	Gold Plans
<input type="checkbox"/> Aetna Bronze HMO 5000 80% HSA	<input type="checkbox"/> Aetna Silver HMO 4500 80%	<input type="checkbox"/> Aetna Gold HMO 2500 90%
<input type="checkbox"/> Aetna Bronze PPO 5000 80/80 HSA	<input type="checkbox"/> Aetna Silver PPO 4500 80/80	<input type="checkbox"/> Aetna Gold PPO 2500 90/70
<input checked="" type="checkbox"/> BlueChoice HMO Referral HSA/HRA 5500	<input checked="" type="checkbox"/> BlueChoice HMO HSA/HRA 2000	<input checked="" type="checkbox"/> BlueChoice HMO 1000
<input type="checkbox"/> BluePreferred PPO HSA/HRA 3500 (CFMD)	<input type="checkbox"/> BluePreferred PPO HSA/HRA 2000 80%/80% (CFMD)	<input type="checkbox"/> BluePreferred PPO 1000 90%/70%
<input checked="" type="checkbox"/> KP MD Bronze 5500/50/Dental	<input type="checkbox"/> BluePreferred PPO HSA/HRA 2000 80%/60% (GHMS)	<input type="checkbox"/> BluePreferred PPO Gold 90%/70%
<input type="checkbox"/> KP MD Bronze 6550/0%/HSA/Dental	<input type="checkbox"/> BluePreferred PPO HSA/HRA 5500 (GHMS)	<input checked="" type="checkbox"/> KP MD Gold 0/20/Dental
<input type="checkbox"/> KP MD Bronze 7750/30/20%/HSA/Dental	<input type="checkbox"/> KP MD Silver 1700/40/Dental	<input type="checkbox"/> KP MD Gold 1000/20/Dental
<input type="checkbox"/> KP MD Bronze 5500/50/POS/Dental	<input type="checkbox"/> KP MD Silver 2500/40/Dental	<input type="checkbox"/> KP MD Gold 1400/0%/HSA/Dental
<input type="checkbox"/> UHC Choice Plus HSA POS Bronze 4000-2	<input type="checkbox"/> KP MD Silver 1500/30/HSA/Dental	<input type="checkbox"/> UHC Choice EPO Gold 1500-2
<input type="checkbox"/> UHC Choice HSA EPO Bronze 4000-2	<input type="checkbox"/> KP MD Silver 2500/30/HSA/Dental	<input type="checkbox"/> UHC Choice HMO Gold 750-2
<input type="checkbox"/> UHC Choice HSA EPO Bronze 6650-2	<input type="checkbox"/> UHC Choice HSA EPO Silver 2250-2	<input type="checkbox"/> UHC OCI HMO Gold 1500-2
<input type="checkbox"/> UHC Choice EPO Bronze 5250-2	<input type="checkbox"/> UHC Choice EPO Silver 2000-2	<input type="checkbox"/> UHC Choice HSA EPO Gold 1400-4

Finalization Step #2 Click the green “Generate Comparison & Employee Premium Table Tab” to generate the comparison page for your employer/employees on an individual and group comparison level. This finalization will take a while, please wait for the processing indicator to stop spinning.



SHOP Quoting Tool

PLAN SHOPPING TOOL (2ND Workbook)

The system will generate a new workbook tab entitled “Comparison”.

SHOP_tool_draft - Copy (4) - Excel

Rebecca Smith

FILE HOME INSERT PAGE LAYOUT FORMULAS DATA REVIEW VIEW ACROBAT

Calibri 11

Wrap Text

Conditional Formatting Table Styles

Format as Table

Format

Sort & Filter

Find & Select

D7

=SUMIFS(Table_EmployeeTable_1[["All"],[BlueChoice HMO HSA/HRA 2000]],Table_EmployeeTable_1[["All"],[*Employee Number]],SH\$2)

COMPANY: ABC Company		EMPLOYEE: Employee A		DEPENDENTS: #N/A		EMPLOYER SELECTED PLAN: B	
Insurance Company:		CareFirst Blue Choice	CareFirst of Maryland	United Healthcare Insurance Company	Group Hospitalization and Medical Services, Inc.	Kaiser	CareFirst of Maryland
Plan Name:		BlueChoice HMO HSA/HRA 2000	BluePreferred PPO HSA/HRA 2000 80%/60%	UHC Choice Plus POS Silver 2000-2	BluePreferred PPO Gold 90%/70%	KP MD Silver 1700/40Dental	BluePreferred PPO HSA/HRA 5500
Plan Level:		SILVER	SILVER	SILVER	GOLD	SILVER	BRONZE
Plan Type:		HMO	PPO	POS	PPO	HMO	PPO
Total Monthly Premium:		\$0	\$0	\$0	\$0	\$0	\$0
Employee Monthly Premium:		#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
HSA Qualified:		✓	✓				✓
Referral Required:						✓	

Print to PDF

Plan Overview

Comparison

Employee Rate Table

Contributions


READY

60%

SHOP Quoting Tool

COMPARISON TAB (generated workbook tab)

- The Comparison Workbook will display all of the plans selected on the Plan Shopping Tool workbook.
- The rates displayed are per each employee entered. To change the employee shown, click the drop-down menu in the green box next to “Employee” at the top of the page and choose the employee the user wishes to display.
- The dependents box will only list the number of non-spouse dependents the employee has.
- The Plan URL row provides a link to the Summary of Benefits and Coverage for each plan.



Print to PDF

COMPANY: ABC Company

EMPLOYEE: Rob Schind

DEPENDENTS: 0

EMPLOYER SELECTED PLAN: B

EMPLOYER CONTRIBUTION:

BASIC PLAN INFORMATION

Group Premiums: Premiums vary by individual family size. The premiums for small groups will depend on the employees who will be covered.
Savings Accounts (HSAs): A Health Savings Account-qualified plan allows you to contribute to a separate tax-exempt account that can be used for health care expenses like deductibles and copayments.

HOW YOU GET YOUR CARE

Insurers offer plans that include a smaller number of providers that the insurers have selected offer high-quality care at a lower cost. Insurers offer different monthly premiums and out-of-pocket costs for care, as well as different providers (like doctors and hospitals) you can use. Providers included in a plan's network.


Plan Overview

Insurance Company:	CareFirst Blue Choice	CareFirst of Maryland	United Healthcare Insurance Company	Group Hospitalization and Medical Services, Inc.	Kaiser	CareFirst of Maryland
Plan Name:	BlueChoice HMO HSA/HRA 2000	BluePreferred PPO HSA/HRA 2000 80%/60%	UHC Choice Plus POS Silver 2000-2	BluePreferred PPO Gold 90%/70%	KP MD Silver 1700/40/Dental	BluePreferred PPO HSA/HRA 5500
Plan Level:	SILVER	SILVER	SILVER	GOLD	SILVER	BRONZE
Plan Type:	HMO	PPO	POS	PPO	HMO	PPO
Total Monthly Premium:	\$545	\$671	\$543	\$858	\$495	\$573
Employee Monthly Premium:	\$345	\$471	\$343	\$658	\$295	\$379
HSA Qualified:	✓	✓				✓
Referral Required:					✓	

SHOP Quoting Tool

COMPARISON TAB (generated workbook tab)

- The Total Monthly Premium represents the total premium for the plan shown.
- The Employee Monthly Premium represents the total monthly premium paid by the Employee, generated from the contributions workbook.



Print to PDF

COMPANY: **ABC Company**

EMPLOYEE: **Joe Smith**

DEPENDENTS: **0**

EMPLOYER SELECTED PLAN:

EMPLOYER CONTRIBUTION:

PLAN INFORMATION		CareFirst Blue Choice	CareFirst of Maryland	United Healthcare Insurance Company	Group Hospitalization and Medical Services, Inc.	Kaiser	CareFirst of Maryland	
<p>PLAN INFORMATION</p> <p>Premiums: Premiums vary by size. The premiums for small end on the employees who will be covered.</p> <p>Accounts (HSAs): A Health t-qualified plan allows you to separate tax-exempt account d for health care expenses like sles and copayments.</p> <p>BUDGET YOUR CARE</p> <p>er plans that include a smaller iders that the insurers have in-quality care at a lower cost. ent monthly premiums and out- for care, as well as different ctors and hospitals) you can s included in a plan's network.</p>	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Plan Overview</p>	<p>Insurance Company:</p> <p>Plan Name:</p> <p>Plan Level:</p> <p>Plan Type:</p> <p>Total Monthly Premium:</p> <p>Employee Monthly Premium:</p> <p>HSA Qualified:</p> <p>Referral Required:</p>	<p>BlueChoice HMO HSA/HRA 2000</p> <p>SILVER</p> <p>HMO</p> <p>\$876</p> <p>\$576</p> <p>✓</p>	<p>BluePreferred PPO HSA/HRA 2000 80%/60%</p> <p>SILVER</p> <p>PPO</p> <p>\$1,079</p> <p>\$779</p> <p>✓</p>	<p>UHC Choice Plus POS Silver 2000-2</p> <p>SILVER</p> <p>POS</p> <p>\$873</p> <p>\$573</p>	<p>BluePreferred PPO Gold 90%/70%</p> <p>GOLD</p> <p>PPO</p> <p>\$1,378</p> <p>\$1,078</p>	<p>KP MD Silver 1700/40/Dental</p> <p>SILVER</p> <p>HMO</p> <p>\$795</p> <p>\$495</p> <p>✓</p>	<p>BluePreferred PPO HSA/HRA 5500</p> <p>BRONZE</p> <p>PPO</p> <p>\$929</p> <p>\$629</p> <p>✓</p>

SHOP Quoting Tool

COMPARISON TAB (generated workbook tab)

- In the top right corner, the Employer Selected Plan represents the reference plan chosen on the Plan Shopping Tool.
- In the top right corner, the Employer Contribution represents the amount the employer will pay for this employee's plan.

The screenshot displays the 'Comparison1' tab in the SHOP Quoting Tool. The interface includes a 'Print to PDF' button and a 'Plan Overview' section. The 'Plan Overview' table lists details for the Kaiser plan, including the plan name, level, type, and premium amounts. The 'EMPLOYER SELECTED PLAN' is 'Choice HMO Referral HSA/HRA 5', and the 'EMPLOYER CONTRIBUTION' is '\$127'. The 'BROKER' field is empty.

BASIC PLAN INFORMATION	
Small Group Premiums: Premiums vary by age and family size. The premiums for small employers will depend on the employees who will be covered.	
Health Savings Accounts (HSAs): A Health Savings Account-qualified plan allows you to contribute to a separate tax-exempt account which can be used for health care expenses like deductibles and copayments.	

HOW YOU GET YOUR CARE	
Some insurers offer plans that include a smaller number of providers that the insurers have decided offer high-quality care at a lower cost. Plans have different monthly premiums and out-of-pocket costs for care, as well as different providers (like doctors and hospitals) you can visit. The providers included in a plan's network — and how those providers are paid for the care they give you — helps determine how much you will pay for your health insurance plan. Some plans assign levels ("tiers") to doctors and hospitals within their networks, and you	



Plan Overview	
Insurance Company:	Kaiser
Plan Name:	KP MD Bronze 5500/50/Dental
Plan Level:	BRONZE
Plan Type:	HMO
Total Monthly Premium:	\$882
Employee Monthly Premium:	\$755
HSA Qualified:	
Referral Required:	✓
Plan URL:	http://info.kaiserpermanente.org/healthplans/maryland/smallbusiness/pdf/2018-On-Exchange/KP_MD_Bronze

EMPLOYER SELECTED PLAN: Choice HMO Referral HSA/HRA 5	
EMPLOYEE:	
EMPLOYER CONTRIBUTION:	\$127
BROKER:	

SHOP Quoting Tool

COMPARISON TAB (generated workbook tab)

- The Comparison workbook can be printed to a PDF format. When the user clicks the Print to PDF green button, a window will pop up allowing you to save the PDF to a chosen folder on your computer.
- If the user wishes to save this Comparison PDF for each employee, the user should change the Employee displayed by switching the choice from the drop down menu provided in the top middle of the page. Then the Print to PDF green button can be saved again for each employee.

COMPANY: ABC Company
 EMPLOYEE: Rob Schind
 DEPENDENTS: 0

EMPLOYER SELECTED
 EMPLOYEE CONTRIBUTION

BASIC PLAN INFORMATION All Group Premiums: Premiums vary by age and family size. The premiums for small employers will depend on the employees who will be covered. Health Savings Accounts (HSAs): A Health Savings Account-qualified plan allows you to contribute to a separate tax-exempt account. It can be used for health care expenses like deductibles and copayments.	Overview	Insurance Company:	CareFirst Blue Choice	CareFirst of Maryland	United Healthcare Insurance Company	Group Hospitalization and Medical Services, Inc.	Kaiser	CareFirst of Maryland
		Plan Name:	BlueChoice HMO HSA/HRA 2000	BluePreferred PPO HSA/HRA 2000 80%/60%	UHC Choice Plus POS Silver 2000-2	BluePreferred PPO Gold 90%/70%	KP MD Silver 1700/40Dental	BluePreferred PPO HSA/HRA 550
		Plan Level:	SILVER	SILVER	SILVER	GOLD	SILVER	Bronze
		Plan Type:	HMO	PPO	POS	PPO	HMO	PPO

SHOP Quoting Tool

EMPLOYER (PREMIUM) RATE TABLE (generated workbook)

- This workbook page will be generated after you click to Generate the Comparison and Employee Rate Table button on the Plan Shopping Tool workbook.
- This page will summarize the monthly premium for each employee in one chart format, based upon the selected plans in the Plan Shopping Tool workbook.
- Each premium is displayed broken down by Employee, Spouse and Dependent(s). The amount is not rounded up as currently displayed on the Comparison page.

Employee Name	Enrollee Type	Medical Tier	BlueChoice HMO HSA/HRA 2000	BluePreferred PPO HSA/HRA 2000 80%/60%	UHC Choice Plus POS Silver 2000-2
Rob Schmidt	Employee	EE-only	545.07	671.45	543.
Joe Smith	Employee	EE+Sp	521.55	642.48	519.
Candy Smith	Spouse	EE+Sp	354.03	436.11	352.

SHOP Quoting Tool

COMPARISON AND EMPLOYEE PREMIUM TABLE NOTES

- If additional changes are needed to be made in any of the workbooks, all pages with changes need to be refreshed and then click on the “Generate Comparison and Employee Premium Table Tab” to generate a new workbook with the reflected changes. Do not delete any of the workbooks generated and click to proceed through any run time errors that may develop. The resulting Comparison and Employee Rate Table page should reflect the changes made. If not, please contact MD SHOP with questions.
- The new workbook will generate with a 1 at the end of the tab name. Each additional running of this Comparison page will create a new workbook with a consecutive naming mechanism, ie Comparion1, Comparison2.